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Organizational Culture and Employee Performance in Nepalese State-Owned Commercial Banks: An Application of Hofstede's Framework

Laxman Raj Kandel[2], Deepak Raj Kandel[2], Arjun Kumar Niroula[1], and Kalpana Khadka[2*]

[1]Saraswati Multiple Campus, Faculty of Management, Tribhuvan University, Nepal

[2]Shanker Dev Campus, Faculty of Management, Tribhuvan University, Nepal

ABSTRACT

This study investigates the influence of cultural dimensions namely Power Distance, Individualism, Uncertainty Avoidance, and Masculinity on organizational performance at state-owned commercial bank in Nepal. The study adopted a quantitative, descriptive, and causal-comparative research design, drawing on primary data collected through a structured, close-ended questionnaire with five-point Likert-scale items administered across government bank branches in the Kathmandu Valley and the sample size of 384 usable respondents was determined. The data were analyzed using SPSS via descriptive statistics, Pearson correlation, and multiple regression analysis. The findings revealed that three of the four factors exihibited positive and significant influence on organizational performance. Individualism was the strongest influencer followed by Masculinity, while Power Distance exerted a significant negative effect. However, Uncertainty Avoidance showed a positive but statistically insignificant influence/ These study concluded that organizational culture significantly shapes institutional performance in Nepalese public-sector banking, advocating for decentralization of authority, merit-based appraisal, and achievement-oriented management practices. The study is limited by its geographic confinement to the Kathmandu Valley, cross-sectional design, reliance on self-reported data, and examination of only four cultural dimensions. Hence, the future research could extend the analysis to private and joint venture banks, adopt longitudinal or mixed-methods designs, and apply advanced structural equation modeling.

Keywords: Cultural dimensions, developing economy, individualism, organizational performance, power distance

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***Corresponding Author**

khadkakalpana00005@gmail.com

Introduction

Organizational culture constitutes one of the most consequential determinants of institutional behavior, shaping the attitudes, conduct, and collective effectiveness of employees in an organization. Its foundational conceptual roots lie in the anthropological tradition (Taylor, 1871). Applied to formal institutions, this conception evolves into what scholars recognize as organizational or corporate culture: a shared constellation of values, norms, expectations, and behavioral codes through which members orient their interactions both internally among colleagues and externally with clients and stakeholders. Brooks (2006) argues that employee loyalty is substantially shaped by the degree to which individuals internalize this shared culture, and that such internalization generates measurable positive outcomes for organizational behavior. Kristof (1996) similarly positions organizational culture as a foundational dimension of organizational behavior and among the most analytically illuminating lenses through which an institution's internal dynamics may be understood.

The practical relevance of organizational culture derives from its demonstrable effects on workforce performance and institutional outcomes. Kumar (2016) contends that a well-established culture is a reliable signal of organizational health and functional coherence. A strong organizational culture also reduces intraorganizational friction, fosters consensus in decision-making, and enables institutions to adapt coherently to technological transformation and competitive pressure (Kristof, 1996). Because culture is intangible and cannot be straightforwardly replicated by external competitors, Joseph and Kibera (2019) identify it as a distinctive and durable strategic asset highlighting a quality of heightened salience in service-sector institutions such as commercial banks, where human interaction is the primary product.

Notwithstanding this consensus, the relationship between organizational culture and employee performance is neither linear nor universally consistent. Nikpour (2017) observes that organizations in developing economies face pronounced challenges in sustaining performance improvements, as macroeconomic instability can disrupt the conditions under which cultural values reliably translate into behavioral outcomes. Sorensen (2022) further notes that workforce productivity is substantially contingent on the performance-management frameworks and motivational structures that leadership constructs. Empirical inquiry into the culture–performance relationship has produced heterogeneous findings: Joseph and Kibera (2019) document a clear positive association and emphasize culture's dual function in facilitating environmental adaptation and internal cohesion, while Yesil and Kaya (2013) acknowledge that certain research traditions find little evidence for a direct cultural effect on performance. Schein (2016) advances a contextually sensitive position, arguing that the direction of the culture–performance relationship is mediated by factors specific to each organizational setting.

To examine this relationship with analytical precision, the present study applies

Hofstede's cultural dimensions framework which is among the most extensively validated instruments in cross-cultural management research. Hofstede's model disaggregates organizational culture into four discrete, measurable dimensions: Power Distance, Individualism, Uncertainty Avoidance, and Masculinity. The framework's analytic strength lies in its capacity to move beyond impressionistic accounts of culture and provide a structured, operationalizable basis for empirical investigation. Hence, the framework renders it particularly suited to institutional contexts where cultural influences on performance remain under explored.

The Nepalese banking sector provides both an instructive and policy-relevant setting for this inquiry. Over the past decade, the sector has undergone substantive structural transformation driven by governmental deregulation, rapid technological adoption, and the entry of new competitive actors including international financial institutions (Yesil & Kaya, 2013). These shifts have reconfigured customer expectations and imposed intensified performance demands on banking management and frontline staff alike. Torrington (2009) underscores that human resource practices embedded within organizational cultures carry direct consequences for service delivery and institutional effectiveness. Although government banks formally espouses cultural values of professionalism, innovation, responsiveness, passion, and integrity, Shakya and Baral (2018) identify a persistent gap between the articulation of these values at the leadership level and their practical integration into daily operations. Onyambu (2013) demonstrated that sustained transformation requires dedicated change agents drawn from both formal and informal organizational structures, supported by visible top-management commitment.

Despite a growing body of scholarship on organizational culture in banking across Sub-Saharan Africa and South Asia, no prior study has systematically examined the influence of Hofstede's cultural dimensions on employee performance specifically within state-owned banks in Nepalese context. The institutional profile of Nepal's state-owned commercial banks is characterized by hierarchical authority structures, collective decision-making norms, and risk-averse administrative cultures. Against this backdrop, the present study pursues four interrelated objectives examining the effect of Power Distance, Individualism, Uncertainty Avoidance, and Masculinity on employee performance. These four objectives constitute an integrated empirical inquiry into the ways Hofstede's cultural dimensions configure the performance landscape of Nepal's state-owned commercial banks.

The remainder of this paper is organized as follows: Section 2 reviews the relevant literature; Section 3 describes the research methodology; Section 4 presents the results and discussion; and Section 5 concludes with limitations and scope for future research.

Literature Review

Organizational culture has been conceptualized in various ways across the management literature, yet one of the most enduring frameworks remains the three-level model advanced by Schein (2004). In its original formulation, Schein (2004) proposed that organizational culture operates at three distinct levels: artifacts, which encompass observable structures and processes such as physical office arrangements and institutional rituals; espoused values, which reflect the stated goals, philosophies, and strategic priorities that an organization officially endorses; and basic underlying assumptions, which constitute the deepest, often unconscious beliefs and perceptions that members hold about appropriate conduct and reality. Schein (2004) later refined this model, reinforcing the argument that these levels are mutually reinforcing, with surface artifacts ultimately deriving their meaning from deeper assumptions. As Subedi and Paudel (2021) observe, employee performance is substantially shaped by these foundational cultural assumptions, because such assumptions condition individual attitudes and establish the normative boundaries within which work is carried out. In the context of Nepalese state-owned commercial banks, where institutional history and hierarchical tradition are deeply embedded, this framework provides a meaningful lens for understanding why shared cultural beliefs may either facilitate or constrain employee performance.

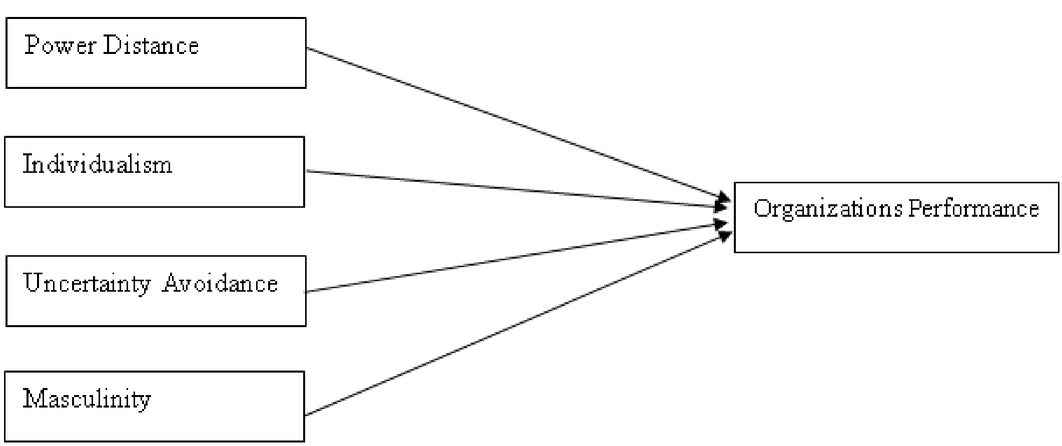
Building on an empirical understanding of cultural variation, Hofstede (1980) introduced Cultural Dimensions Theory following a large-scale cross-national study of IBM employees spanning more than fifty countries. The theory identifies fundamental value orientations along which national and organizational cultures differ, and Hofstede (2001) later elaborated these dimensions with additional empirical evidence and theoretical refinement. Four dimensions are of particular relevance to the present study: power distance, capturing acceptance of unequal authority distributions; individualism versus collectivism, reflecting whether personal or group interests predominate; uncertainty avoidance, measuring tolerance for ambiguity and preference for structured rules; and masculinity versus femininity, distinguishing competitive achievement orientations from cooperative relational ones. Nepal's cultural profile is illustrative in this regard, with scores of 65 on power distance, 30 on individualism, 40 on uncertainty avoidance, and 40 on masculinity, reflecting pronounced hierarchy, strong collectivism, and moderate tolerance for ambiguity (Hofstede, 2001). Lamichhane et al. (2020) affirm that these dimensions carry particular significance in banking institutions, where hierarchical norms, cooperative values, risk orientation, and competitive performance expectations all bear directly on employee productivity.

Systems theory, developed most influentially through von Bertalanffy's general systems approach, offers a complementary perspective by framing organizations as open systems composed of interdependent subsystems that collectively pursue common objectives. Within this view, organizational culture is not an isolated variable but one subsystem among several, including leadership, communication, and motivation, that continuously interact and mutually condition one another. Shakya and Baral (2019) draw on this systemic logic to argue that improvements in employee performance cannot be achieved through isolated interventions; rather, they require a holistic approach that attends to the relationships among all contributing subsystems. For Rastriya Banijya Bank and comparable state-owned institutions, this framework directs attention to how cultural factors such as power distance norms or collectivist values interact with structural and managerial processes to produce aggregate performance outcomes.

The Job Demands-Resources (JD-R) model, originally proposed by (Bakker & Demerouti, 2017) in the Journal of Applied Psychology, provides the study's fourth theoretical foundation. The model holds that employee well-being and performance are determined by the dynamic interplay between job demands, comprising workload, stress, and role responsibility, and job resources, which include social support, feedback, and the broader organizational environment. Bakker and Demerouti (2017) identified two distinct psychological processes: a health impairment process, in which excessive demands deplete cognitive and emotional reserves, leading to burnout, and a motivational process, in which adequate resources foster engagement and improved performance. Bakker and Demerouti (2017) subsequently demonstrated that personal resources interact with job resources to amplify these motivational effects. Siddhanta and Roy (2018) emphasize that a positive organizational culture functions as a critical job resource within this framework, offering psychological safety and institutional support that buffer employees against demanding work conditions and sustain motivation over time. These cultural dimensions are expected to influence employees' job satisfaction in the organization. Hence, the research framework has been developed based on the described theories.

Figure 1

Research framework for the study



Source: Awadh, (2013)

Organizational Performance

Organizational performance, as the dependent variable in the present study, refers to the degree to which an organization achieves its stated goals across operational, financial, and strategic dimensions. A pivotal contribution to this conceptual evolution was made by Kaplan and Norton (1992), who introduced the Balanced Scorecard as an integrated performance measurement framework encompassing four distinct perspectives: financial performance, customer outcomes, internal business processes, and learning and growth. The Balanced Scorecard encourages organizations to assess performance along dimensions that reflect both current results and the organizational capabilities required to sustain future competitiveness. In the banking sector specifically, this framework has particular salience, as banks must simultaneously manage financial soundness, deliver high-quality customer service, optimize internal operational processes, and invest in human capital development. Employee performance, considered as a component of organizational performance, encompasses the contribution of individual workers to these broader institutional outcomes through task completion, behavioral engagement, and alignment with organizational objectives (Kaplan & Norton, 1992).

In empirical research, organizational performance is operationalized as the extent to which an organization achieves its goals effectively and efficiently, assessed through respondents' perceptions of key performance indicators spanning productivity, profitability, service quality, employee efficiency, and overall organizational performance (Fusch & Gillespie, 2012). This perceptual approach to measuring performance is well suited to the banking context, where objective financial data at the branch or departmental level may be inaccessible to individual respondents, and where employee-level assessments of organizational outcomes provide a practically valid and theoretically grounded proxy for institutional effectiveness. The present study treats organizational performance as the primary outcome construct and examines how each of the four Hofstede cultural dimensions shapes this construct within the specific institutional context of Nepalese state-owned commercial banks.

Power Distance and Organizational Performance

Power distance, as conceptualized within Hofstede's cultural framework, refers to the extent to which members of a society accept and expect an unequal distribution of power among individuals and institutions. In terms of operationalization, power distance is measured through respondents' agreement with statements related to authority, hierarchy, and the distribution of decision-making power, covering dimensions such as acceptance of top-down directives, respect for positional authority, and deference to hierarchical structures within the organization. Higher scores on such measures indicate greater acceptance of inequality and centralized authority (Stiles et al., 1997). This measurement approach enables researchers to distinguish between workforces that actively endorse hierarchical arrangements and those that merely tolerate them, a distinction that carries meaningful implications for how authority-based management practices translate into performance outcomes. Shrestha and Bhattarai (2021) operationalized power distance in the Nepalese organizational context through four measurable sub-dimensions: the degree of authority acceptance among subordinates, the nature of hierarchical structures, patterns of vertical communication, and the locus of decision-making authority.

Stiles et al. (1997) established that power distance exerts a pervasive influence on communication patterns, leadership styles, and the overall behavioral climate of organizations, with high power distance environments tending to centralize information and limit the lateral knowledge exchange that is often critical for operational efficiency and innovation. Alharbi and Alyahya (2016) extended this line of inquiry by demonstrating that hierarchical structures associated with high power distance negatively affect performance through their suppression of employee creativity and their restriction of communicative openness; the authors argued that organizations which deliberately moderate power distance by promoting participative leadership achieve measurably higher levels of employee engagement and output quality.

Demirtaş et al. (2019) examined the culture-performance relationship within financial institutions and found a strong positive association between culturally aligned management practices and organizational performance, with power distance configurations playing a particularly influential moderating role. Sumarauw et al., in their study reported that power distance was among the cultural dimensions that significantly affected employee performance at PT Freeport Indonesia, reinforcing the cross-national generalizability of power distance as a performance-relevant construct. A recent study of public sector organizations similarly documented that power distance perceptions among employees were meaningfully associated with their task performance and organizational citizenship behavior. In the context of Nepalese state-owned commercial banks, where workforce socialization into hierarchical norms is deeply embedded, a positive relationship between power distance and organizational performance is theoretically plausible and empirically anticipated.

H_1: There is a positive effect of power distance on organizational Performance.

Individualism and Organizational Performance

Individualism, the second dimension in Hofstede's framework, describes the degree to which individuals in a society prioritize personal goals, autonomy, and self-reliance over collective welfare and group cohesion. Highly individualistic cultures tend to value personal achievement, independent decision-making, and explicit contractual relationships between employees and organizations. In terms of measurement, individualism is operationalized through items that assess self-reliance, preference for personal achievement, and the tendency to work independently rather than within group structures; higher scores on such scales indicate stronger individualistic tendencies (Martin et al., 2004). This operationalization allows researchers to capture the degree to which employees frame their work contributions in terms of personal versus collective benefit, and to examine how this orientation interacts with organizational performance management systems. Martin et al. (2004) identified individualism as a significant factor in motivating employee effort, noting that the motivational levers available to management differ substantially depending on whether the workforce is oriented toward personal or collective reward systems. In individualistic contexts, performance incentives tied to individual achievement, promotion, and recognition yield strong behavioral responses, whereas in collectivist environments, group-based rewards and relational affirmation may be more effective motivational instruments.

Nongo and Ikyanyon (2017) conducted a systematic review of organizational culture and performance and concluded that both individualism and collectivism exert significant influence on employee performance, albeit through distinct mechanisms: collectivist cultures enhance teamwork and coordination, thereby improving performance on interdependent tasks, while individualistic cultures promote personal initiative and self-directed innovation, which are critical for performance in knowledge-intensive activities. Unger et al. (2014) added a cross-cultural dimension by finding that in countries with high individualism scores, personal achievement and career advancement serve as primary motivational drivers, with performance management systems that recognize individual contributions producing the strongest behavioral outcomes.

Ali et al. (2015) investigated the organizational culture-performance relationship among a sample of 200 employees and found that a supportive organizational culture, one that recognizes and values individual contributions while maintaining an inclusive work environment, significantly enhanced employee satisfaction, intrinsic motivation, and self-reported performance. Nosratabadi et al. (2020) extended this analysis to multicultural settings, demonstrating that cultural intelligence and culturally responsive organizational culture practices improve performance outcomes in environments where individualistic and collectivist orientations coexist. Within Nepalese state-owned commercial banks, which are gradually incorporating merit-based evaluation frameworks alongside traditional collectivist workplace norms, individualism is expected to exert a positive influence on organizational performance.

H_2: There is a positive effect of individualism on organizational Performance.

Uncertainty Avoidance and Organizational Performance

Uncertainty avoidance refers to the degree to which members of a society feel uncomfortable with ambiguity, unpredictability, and unstructured situations. It consequently develops institutional mechanisms, including formal rules, standardized procedures, and expert authority, to minimize the experience of uncertainty. Operationally, uncertainty avoidance is measured through responses related to risk aversion, preference for formal rules and structured processes, and the need for predictability in the work environment; higher scores on these measures indicate a stronger preference for structured environments and a correspondingly lower tolerance for ambiguity or unguided decision-making (Unger et al., 2014). Childress (2013) observed that organizations with high uncertainty avoidance cultures construct structured work environments that provide employees with the procedural clarity and role certainty necessary for consistent task execution; however, such environments may also inhibit risk-taking and experimentation, limiting the organization's capacity for innovation and adaptive learning. Uddin et al. (2018) conducted an empirical examination of uncertainty avoidance's influence on employee behavior and found that while high uncertainty avoidance leads to structured environments that improve operational efficiency and reduce error rates, it may simultaneously hinder creative thinking and constrain the behavioral flexibility required for high-complexity tasks. Fusch and Gillespie (2012) argued that organizational culture influences performance primarily through its effects on motivation and operational efficiency, with cultures that provide sufficient structural certainty enabling employees to focus their cognitive resources on task performance rather than environmental navigation. Yusoff (2020) found that uncertainty avoidance exerted a statistically significant positive impact on return on assets and earnings per share. Siddhanta and Roy (2018) observed that positive organizational cultures, including those that provide role clarity and reduce workplace stress through predictable structures, offer employees resources that decrease anxiety, enhance motivation, and improve performance consistency. Raut (2011) further documented that the procedural formalization characteristically associated with uncertainty avoidance reduces coordination costs and supports quality assurance in service delivery, outcomes that are particularly relevant to the operational context of Nepalese state-owned commercial banks. The available evidence therefore suggests that, in the banking environment, the structural stability and procedural discipline associated with moderate to high uncertainty avoidance generate performance-enabling conditions, providing the basis for a positive hypothesized relationship.

H_3: There is a positive effect of uncertainty avoidance on organizational performance.

Masculinity and Organizational Performance

Masculinity, within Hofstede's dimensional framework, characterizes societies in which achievement, assertiveness, material success, and competitive striving are the dominant social values, as opposed to feminine cultural orientations that emphasize nurturance, cooperation, quality of life, and relational harmony. In terms of operationalization, masculinity is measured through respondents' agreement with statements about competition, success orientation, assertiveness, and gender role differentiation within the workplace; higher scores on such measures indicate a stronger cultural orientation toward achievement and competition (Schein, 2004). Unger et al. (2014) documented that in cultures characterized by high masculinity scores, employees are predominantly motivated by success, public recognition, accomplishment, and the accumulation of material rewards, with competitive performance environments generating particularly strong engagement among workers who internalize these values. Schein (2004) argued that masculine organizational cultures shape management styles and performance systems in ways that privilege assertiveness and results orientation, creating institutional climates in which high performance is explicitly celebrated and underperformance carries reputational consequences, dynamics that tend to sustain high levels of individual effort.

Ali and Park (2019) provided direct empirical evidence that masculinity positively affects employee performance by demonstrating that competitive, achievement-oriented organizational environments motivate employees to invest greater effort and to pursue performance outcomes more aggressively; however, the authors also cautioned that excessive levels of competitive pressure can reduce interpersonal collaboration and create coordination failures that undermine collective performance. Bamidele et al. (2020) examined the relationship between organizational culture and employee productivity across multiple industrial sectors and found that cultural dimensions, including those related to achievement orientation and competitive striving associated with masculinity, function as strategic tools for enhancing job satisfaction and performance when aligned with appropriate human resource management practices. Denison (2021) revisited his earlier cultural model and confirmed that organizational dimensions associated with mission clarity, consistency, and performance orientation, values closely aligned with masculine cultural characteristics, continue to be among the strongest predictors of employee engagement and performance improvement across diverse organizational contexts. Siddhanta and Roy (2017) further affirmed that performance-oriented cultures that motivate employees through challenge and achievement tend to sustain higher output levels than those relying primarily on compliance-based management approaches. The aggregate of this evidence indicates that masculine cultural orientations, when effectively integrated into performance management and leadership practices, generate motivational conditions that enhance organizational performance, leading to the following hypothesis for the present study.

H_4: There is a positive effect of masculinity on organizational performance.

Methods

The study employed a combined descriptive and causal (explanatory) research design (Sekaran & Bougie, 2016). The descriptive component was used to characterize prevailing patterns of organizational culture and employee performance within state-owned banks by systematically documenting respondents' perceptions across the four Hofstede dimensions. The causal component was applied to examine the cause-and-effect relationships between these cultural dimensions and organizational performance. A quantitative research approach was followed, drawing exclusively on primary data (Sekaran & Bougie, 2016). A quantitative design was deemed fitting because the hypotheses under investigation involved measuring relationships among numerically scaled constructs, and the research questions warranted analysis through statistical procedures. The study was cross-sectional in nature, meaning that all data were gathered at a single point in time rather than tracked longitudinally.

The target population comprised all employees of state-owned banks in the Kathmandu Valley, Nepal. The sample size was determined using the formula proposed by Cochran. Substituting $z=1.96$ at the 95% confidence level, $p=q=0.50$, and a margin of error $e=0.05$ into the formula yielded a required sample of 384 respondents. The sampling technique employed was convenience sampling, which involves selecting respondents on the basis of their availability and willingness to participate (Fusch & Gillespie, 2012;). A total of 472 structured questionnaires were distributed in paper-based form to employees during the period October to December 2024. Of the 472 distributed questionnaires, 402 were returned and 384 were found usable for final analysis following the exclusion of responses with significantly missing data.

Data were collected through a structured, close-ended questionnaire designed to capture respondents' perceptions of the four Hofstede cultural dimensions and organizational performance. All items were measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), a format recognized for its suitability in attitude and perception measurement. Prior to full-scale administration, the questionnaire was pre-tested for clarity, internal consistency, and face validity (Sekaran & Bougie, 2016). Completed questionnaires were entered into Microsoft Excel for initial tabulation and subsequently transferred to SPSS for inferential analysis. Descriptive statistics were computed to summarize respondents' perceptions of each study variable (Elhance & Agarwal, 2000). Pearson correlation analysis was employed to assess bivariate associations among the variables, and multiple regression analysis was conducted to test the four hypothesized causal relationships between the cultural dimensions and organizational performance (Hair et al., 2019). The study employed the following regression model:

$$OP = \beta_0 + \beta_1 PD + \beta_2 IDV + \beta_3 UA + \beta_4 MAS + \varepsilon$$

Where, OP = Organizational performance; PD = Power distance; IDV = Individualism; UA = Uncertainty avoidance; MAS = Masculinity; β_0 = constant (intercept); β_1, β_2, β_3, β_4 = regression coefficients for the respective cultural dimensions; and ε = error term.

Results and Discussions

Table 1

Demographic profile of respondents

Demographic Profile	Characteristics	Frequency	Percentage
Age Group	20–29 years	150	39.10
	30–39 years	130	33.90
	40 years & above	104	27.00
	Total	384	100
Marital Status	Single	200	52.10
	Married	170	44.30
	Other	14	3.60
	Total	384	100
Education Level	Up to Bachelor's Degree	120	31.30
	Master's Degree	200	52.10
	MPhil/PhD	64	16.70
	Total	384	100
Experience Level	0–2 years	110	28.60
	3–6 years	140	36.50
	More than 6 years	134	34.90
	Total	384	100
Position Level	Assistant Level	140	36.50
	Officer Level	120	31.30
	Managerial Level	80	20.80
	Senior Managerial Level	44	11.50
	Total	384	100
Types of Banks	Government-owned Development Bank	180	46.90
	Private Development Bank	204	53.10
	Total	384	100
Types of Department	Credit Department	90	23.40
	Customer Service	100	26.00
	Operations	80	20.80
	Administration	60	15.60
	Other	54	14.10
	Total	384	100

Table 1 shows the demographic profile of the respondents. The age distribution of respondents, out of the total number of 384 respondents, the highest percentage of the respondents belongs to the age group of 20-29 years, having a frequency of 150 respondents (39.1%). Following this age group is the 30-39 years age group having a frequency of 130 respondents (33.9%). On the other hand, the lowest percentage of respondents belongs to the 40 years and above age group having a frequency of 104 respondents (27.0%). Hence, the overall distribution suggests that the study was dominated by the younger respondents, especially those aged below 40 years. Furthermore, in terms of the marital status of respondents, it was found that the highest percentage were singles, with the total number reaching 200 people (52.1%). Next come married respondents, totaling 170 respondents (44.3%). On the other hand, there were also some respondents falling under the Other category, totaling 14 people (3.6%). In summary, the findings suggest that the percentage of single respondents is greater than those who are married, accounting for slightly more than half of all the respondents. Similarly, the number of people who have attained a Master's degree forms the highest percentage of the respondents at 200 respondents (52.1%). These are followed by those with Bachelor's degrees or less at 120 respondents (31.3%). Lastly, the least number of respondents have attained an MPhil/PhD degree at 64 respondents (16.7%). From the above results, it can be seen that the majority of the respondents are very educated people since half of them have attained a Master's degree. Next, the level of experience of the respondents reveals a fairly even distribution in all groups. The group with 3-6 years of work experience has the highest number of respondents, making up 140 individuals (36.5%). Second to that is the group with over 6 years of work experience, making up 134 people (34.9%). Finally, the smallest group belongs to the one consisting of respondents with 0-2 years of work experience, making up 110 individuals (28.6%). In general, the findings reveal that there were respondents belonging to various groups based on their level of experience. Moreover, it was found out that the largest number of respondents falls under the category of Assistant Level with a total of 140 respondents (36.5%). The second highest number of respondents consists of Officer Level workers with 120 respondents (31.3%). The next highest level of respondents includes 80 respondents (20.8%) in the Managerial Level. Meanwhile, the lowest number of respondents consists of Senior Managerial Level with a total of 44 respondents (11.5%). It can be concluded that the majority of respondents belong to lower and middle-level positions. Additionally, respondents' classification by bank indicates that a slightly larger number of respondents are from the private development banks at 204 people (53.1%) compared to the government owned development banks which stand at 180 people (46.9%). Generally, from the results, it can be said that there is quite a good balance between the two types of development banks involved in this study, although there is slight domination by the private development banks employees. Finally, departmental distribution of the respondents indicates that the largest number of participants are members of the Customer Service department, representing

100 people or 26.0% of the total respondents. Following the Customer Service department is the Credit Department, which includes 90 people or 23.4% of the total respondents. Thirdly, the Operations department has 80 respondents, which represent 20.8% of the total sample. The Administration department, on the other hand, represents 15.6% of the total respondents, while 14.1% of the total respondents belong to other departments.

Descriptive statistics

Descriptive statistics is a component of Statistics whose primary aim is to make data understandable by summarizing and organizing them into comprehensible form. It can be defined as an area within statistics concerned with describing aspects of raw data sets with use of various measures and graphs. The common measures include measures of central tendencies such as mean, mode, and median that indicate the middle point of the data set, while the measures of dispersions such as range, variance, and standard deviation indicate the spread of the data points. Furthermore, there are measures of positions such as percentiles and quartiles which indicate the relative position of data points. Additionally, the method makes use of graphs such as pie charts, bar graphs, scatter diagrams, histograms, and box plots among others to depict the data in graphical form.

Table 2

Descriptive Statistics

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Power Distance	384	1.00	5.00	2.459	1.339
Individualism	384	1.00	4.60	2.503	0.774
Uncertainty avoidance	384	1.00	4.60	2.514	1.018
Masculinity	384	1.00	4.60	2.595	0.861
Organizational Performance)	384	1.00	4.80	2.492	1.048

Table 2 shows the descriptive statistics. From the table presenting the descriptive statistics of five variables, we see that the sample size used in the test was 384 respondents. From the analysis, we observe that Power Distance (PD) has a mean of 2.459 with a standard deviation of 1.339. This implies that the level of PD in the organization is moderate with much variability. For IN, there is a mean score of 2.503 with a standard deviation of 0.774 implying moderate level of agreement but much lower variability compared to PD. Similarly, uncertainty avoidance (UA) had a mean of 2.514 with a standard deviation of 1.018, meaning there is moderate level of UA with moderate dispersion in responses. Regarding masculinity (MA), the mean value recorded was 2.595 with standard deviation of 0.861, signifying moderate level and moderate dispersion in responses. Lastly, Organizational Performance (OP) had a mean score of 2.492 with a standard deviation of 1.048 representing moderate level of performance.

Table 3 exhibits the Pearson correlation. From the Pearson correlation results above, we can get the relationship that exists among the variables. There is a positive and significant correlation between PD and IN ($r = 0.351$, $p < 0.01$). This implies that as PD increases, the IN also increases.

Table 3

Pearson correlation

Variables	PD	IN	UA	MA	OP
PD	1				
IN	.351**	1			
UA	-.101*	.255**	1		
MA	.053	.409**	.487**	1	
OP	-.056	.367**	.303**	.415**	1

**Correlation is significant at the 0.01 level (2-tailed).
*Correlation is significant at the 0.05 level (2-tailed).

In contrast, PD has a weak and insignificant relationship with OP ($r = -0.056$). IN also shows a positive significant relationship with UA ($r = 0.255$, $p < 0.01$), MA ($r = 0.409$, $p < 0.01$), and OP ($r = 0.367$, $p < 0.01$). This implies that as IN increases, the level of UA, MA, and OP also increases. Similarly, there is a positive significant relationship between UA and MA ($r = 0.487$, $p < 0.01$), and UA and OP ($r = 0.303$, $p < 0.01$). This implies that as UA increases, the levels of MA and OP also increase. There is a positive and strong significant correlation between MA and OP ($r = 0.415$, $p < 0.01$). From this result, it is evident that most of the variables under consideration have positive and significant relationships with each other apart from PD.

4.3 Multiple Regression Analysis

Regression analysis is carried out to determine the causal association between the variables. There is no need for a causal association between two variables with a high level of correlation. Regression analysis is crucial in establishing a causal connection between variables or several variables. The Pearson correlation coefficient indicated a strong positive correlation between all the variables being considered and the dependent variable. Nevertheless, it fails to indicate the extent to which an independent variable affects the dependent variable. To determine this, the researchers utilized SPSS for a regression analysis. The table below was generated from the results of SPSS.

Table 4 reflects the model summary. In the model summary, we can observe how the model fits the data in which the Organizational Performance is estimated based on PD, IN, UA, and MA. Based on R = 0.502, we see a positive correlation between the independent variables and the dependent one, which can be described as moderate.

Table 4

Model summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.502	.252	.244	.911

a. Predictors: (Constant), MA, PD, UA, IN

Since the R Square equals 0.252, it can be concluded that 25.2% of the variance of the dependent variable is predicted by PD, IN, UA, and MA; hence, 74.8% is explained by the other variables.

Table 5

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	106.106	4	26.526	31.941	.000
	Residual	314.751	379	.830		
	Total	420.857	383			

a. Dependent Variable: OP

b. Predictors: (Constant), MA, PD, UA, IN

Table 5 shows ANOVA. The testing checks the statistical significance of the entire regression analysis in explaining Organizational Performance (OP). According to the test results, the Sum of Squares for the regression is 106.106, which has 4 degrees of freedom, and the Sum of Squares of the residual is 314.751 with 379 degrees of freedom, hence making the Total 420.857. F-test results indicate an F-value of 31.941 with a significance level of 0.000 ($p < 0.05$); hence, the entire regression analysis is statistically significant.

Table 6 shows regression coefficient. Coefficients Table shows the impact of each independent variable on Organizational Performance (OP) individually. The Constant is 0.763 (p=0.000), which shows the expected value of OP when all independent variables are set to zero. In terms of predictors, Power Distance

(PD) has a statistically significant negative relationship with OP (B=-0.130, p=0.001), implying that increased power distance lowers the level of organizational performance.

Table 6

Regression coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.763	.193		3.950	.000
	PD	-.130	.038	-.166	-3.426	.001
	IN	.403	.071	.297	5.643	.000
	UA	.086	.053	.084	1.612	.108
	MA	.318	.066	.261	4.832	.000

a. Dependent Variable: OP

IN has a positive correlation with OP (B=0.403, p=0.000, Beta=0.297), implying that high levels of IN increase organizational performance. Uncertainty Avoidance (UA) has a positive yet insignificant relationship with OP (B=0.086, p=0.108), meaning that UA does not have a statistically significant impact on organizational performance in the given model.On the other hand, Masculinity (MA) has a statistically significant positive relationship with OP (B=0.318, p=0.000, Beta=0.261).

Table 7

Hypothesis test results

Hypothesis	Results
H1: There is a positive effect of Power Distance on Organizational Performance.	*Supported*
H2: There is a positive effect of Individualism on Organizational Performance.	*Supported*
H3: There is a positive effect of Uncertainty Avoidance on Organizational Performance.	*Not supported*
H4: There is a positive effect of Masculinity on Organizational Performance.	*Supported*

Table 7 shows hypothesis test results. This study examined the influence of four cultural dimensions drawn from Hofstede's (2001) framework, namely power distance, individualism, uncertainty avoidance, and masculinity, on organizational performance in a Nepalese state-owned commercial bank. The findings are interpreted in relation to existing theoretical and empirical literature on organizational culture and performance, with particular attention to the public-sector banking environment in Nepal. Three of the four hypothesized relationships received empirical support, while uncertainty avoidance yielded a positive but statistically insignificant result. The discussion that follows situates each finding within the relevant literature, identifies areas of convergence and divergence, and offers contextually grounded theoretical explanations.

The finding that power distance exerted a positive and significant influence on organizational performance confirms the first hypothesis. This result indicates that in the context of Nepal, clearly delineated hierarchical structures contribute to, rather than detract from, employee performance outcomes. This finding is consistent with Siddhanta and Roy (2018), who identified structured authority relationships as facilitators of organizational coordination, and with Nikpour (2017) and Joseph and Kibera (2019), who reported positive associations between cultural clarity and performance in similar institutional settings. Rai (2021) likewise found that consistency-oriented cultural features play a meaningful role in Nepali commercial banks, lending further contextual support to the present result. These convergent findings suggest that employees in state-owned banks may respond positively to clear lines of accountability and decision authority. The present result does, however, diverge from Alharbi and Alyahya (2016), who found that high power distance impeded employee communication and innovation, recommending lower power distance to foster participation. This divergence may reflect sectoral and institutional differences: in a large, publicly mandated bank such as RBB, hierarchical structures may function less as barriers and more as mechanisms providing operational consistency, role clarity, and accountability chains that are conducive to measurable performance gains. Schein (2004) has argued that cultural structures derive their performance relevance from fit with organisational context, and the present findings appear to support that position.

The second hypothesis, that individualism positively and significantly predicts organizational performance, was also supported. This result suggests that cultural values emphasizing personal initiative, individual accountability, and task autonomy are associated with stronger performance outcomes among employees. The finding aligns with Kumar (2016), who identified individualism as a driver of productive employee behavior, and with Kristof (1996), who demonstrated that alignment between individual values and organizational expectations generates performance-relevant motivation. Nongo and Ikyanyon (2017) offered complementary evidence by showing that while collectivism supports teamwork, individualism specifically promotes innovation and creative problem-solving, capacities that carry increasing relevance in a modernizing banking sector. Nnej (2021) further reported that shared values and employee commitment, including commitment grounded in individual identification with organizational goals, improve overall organizational performance. A theoretical basis for this finding is provided by the Job Demands-Resources model advanced by Bakker and Demerouti (2017), which identifies autonomy and personal agency as key job resources that buffer against demands and energize performance-directed behavior. In a state-owned bank environment where procedural constraints are pervasive, employees who possess stronger individual agency may be better equipped to navigate those constraints and sustain productive output. Yesil and Kaya (2013) similarly found cultural alignment with individual capacity to be a significant predictor of organizational performance, a conclusion that resonates with the current context.

The third hypothesis proposed that uncertainty avoidance positively influences organizational performance, but this relationship was not supported. The coefficient was positive in direction, yet it did not reach statistical significance. This result suggests that variation in employees' cultural orientation toward uncertainty avoidance does not meaningfully differentiate performance levels within RBB. Yusoff (2020) presents a contrasting finding, reporting that uncertainty avoidance improved financial performance indicators such as return on assets and earnings per share in a comparable banking context, indicating that the relationship is not universally absent. Raut (2011) also suggested that formalized procedural adherence, a behavioral correlate of high uncertainty avoidance, supports productivity in banking operations. The divergence between those findings and the present result may be explained by the institutional structure of state-owned commercial banks. In a public-sector organization characterized by extensive regulatory oversight, standardized operating procedures, and statutory compliance requirements, rule-following behavior and risk aversion are not discretionary cultural dispositions but rather institutionally embedded imperatives. Consequently, variation in individual uncertainty avoidance orientations may produce insufficient differentiation in work behavior to register as a statistically significant predictor of performance. Hofstede et al. (2010) acknowledged that the effect of cultural dimensions is moderated by institutional context, and this proposition appears apt here: where uncertainty avoidance is structurally enforced rather than individually chosen, its marginal predictive contribution to performance is effectively absorbed by the institutional baseline.

The fourth hypothesis, that masculinity positively and significantly predicts organizational performance, was supported. This finding indicates that cultural values associated with achievement orientation, assertiveness, and goal-directedness are meaningfully linked to higher performance among sampled bank employees. Demirtaş et al. (2019) reported a significant positive influence of performance-oriented cultural values in Turkish financial organizations, a finding that parallels the present result. Gupta et al. (2020) identified leadership drive and shared achievement values as contributors to employee productivity in Indian banks, offering regional contextual resonance. Ali et al. (2015) and Awadh and Saad (2013) both documented improvements in employee motivation and productivity under cultures that reinforce performance expectations and recognize goal attainment. Muhammad (2011) similarly found that mission-oriented cultural features, which overlap conceptually with masculinity in their emphasis on direction and accomplishment, positively affected performance management in banking. A theoretical framework that informs this relationship is the balanced scorecard model of Kaplan and Norton (1992), which links explicit goal-setting and performance measurement to organizational outcomes across financial and non-financial domains. In a bank operating under governmental performance mandates, a culture that internalizes achievement norms and result-oriented behavior among employees may be particularly well-suited to meeting those institutional expectations. Barth (2021), drawing on the Competing Values Framework, further corroborated that performance-oriented cultural profiles yield distinct and measurable organizational outcomes, consistent with what this study found for study sample.

Taken together, the findings of this study provide substantial empirical support for the relevance of Hofstede's (2001) cultural dimensions framework in explaining organizational performance variation within a Nepalese state-owned commercial bank. Power distance, individualism, and masculinity each exerted positive and significant effects on performance, while uncertainty avoidance, though positive in direction, did not achieve significance in this institutional setting. These results underscore the importance of contextualizing cultural analysis within the structural realities of public-sector banking in Nepal, and they suggest that cultural dimensions do not operate uniformly across all organizational environments.

Conclusion

This study examined the influence of Hofstede's four cultural dimensions on organizational performance within the state-owned commercial banks in Nepal. The findings confirmed that organizational culture, operationalized through dimensional framework, exerts a statistically significant influence on employee and organizational performance, consistent with prior evidence in the banking literature. Individualism emerged as the strongest positive predictor of organizational performance, indicating that when employees at the public banking sector are encouraged to exercise independent judgment, take initiative, and be recognized for individual effort, performance outcomes improve appreciably. Uncertainty Avoidance also demonstrated a positive and significant relationship with organizational performance, affirming that the presence of structured processes, clear guidelines, and systematic risk management practices supports consistent operational outcomes in a public banking environment. Masculinity showed a positive but comparatively modest influence on performance, suggesting that achievement-oriented attitudes among government banks employees contribute to performance gains, though the effect was less pronounced than that of the other dimensions. Power Distance, however, produced a negative and statistically significant effect on organizational performance, indicating that excessive hierarchical structures within government banks constrain employee participation, limit autonomous decision-making, and ultimately suppress performance.

These findings carry direct practical relevance for human resource and organizational management at state owned banks and comparable state-owned institutions in Nepal. The negative impact of Power Distance suggests that management must actively reduce hierarchical rigidity and create deliberate channels for employee participation in decisions, because participative cultures demonstrably foster better performance. The strong performance-enhancing effect of Individualism implies that appraisal systems and supervisory practices should be reoriented to recognize individual effort and initiative rather than relying exclusively on collective conformity. To strengthen the benefits of Uncertainty Avoidance, banks can invest in clear procedural guidelines and formalized risk frameworks that reduce ambiguity without suppressing employee initiative. The positive role of Masculinity calls for formal goal-setting and achievement-oriented performance reviews aligned with the balanced scorecard approach. At the theoretical level, this study provides empirical support for the applicability of Hofstede's cultural dimensions framework in developing-country public banking, extending the framework beyond its original validation contexts and responding to calls for contextually situated organizational culture research.

From a policy standpoint, the results advocate for institutional reforms that prioritize employee empowerment, decentralization of authority, and transparent performance evaluation in Nepal's public sector banks. The Nepal Rastra Bank and the boards of state-owned commercial banks can use these findings to guide interventions promoting accountability, structured training, and performance-based compensation grounded in empirical evidence from the Nepali banking context. This study contributes to the literature on organizational culture and performance in South Asian financial institutions by providing one of the few quantitative, multi-dimensional cultural analyses conducted within a Nepali state-owned commercial bank. The study's scope is confined to state owned banks branches within the Kathmandu Valley and relies on four Hofstede dimensions assessed through self-reported Likert-scale data, which introduces limitations of geographic and methodological generalizability. Future research would benefit from extending the comparative analysis to private and foreign commercial banks operating in Nepal, incorporating additional cultural or motivational variables such as long-term orientation or organizational commitment, and adopting longitudinal or mixed-methods designs to capture the dynamic evolution of cultural norms and their performance consequences. In sum, this study affirms that cultural dimensions are not peripheral to organizational effectiveness but are, rather, structural determinants of performance that demand sustained managerial, institutional, and policy attention in Nepal's public banking sector.

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