

## **The Service Climate and Organizational Performance Using Balanced Scorecard Approach: Implications for Banks**

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### **Abstract**

The purpose of the study is to investigate how organizational performance, primarily in the banking services industry, is impacted by the service climate. To achieve the objective, a sample of 308 respondents' replies was used to test the hypotheses. All of the respondents were at the mid to senior level executives of both private and public sector banks in Bangladesh. The data were analyzed using T-tests, ANOVA, and multiple regression. The findings revealed a statistically significant link between organizational performance and Work Facilitation (WF), managerial support, and Customer Orientation (CO). Because the beta value is 0.68 at a p 0.001 level, the Customer Orientation (CO) is highly important. Three aspects of the service atmosphere were simultaneously combined into this study to assess Bangladesh's banking performance. The study's findings will aid bank management in realizing the value of the service climate in improving the performance of banking services. Management should carefully nurture the work facilitation, managerial support, and customer orientation variables because they reveal a statistically significant impact on organizational performance.

**Keywords:** Service Climate, Organizational Performance, Balanced Scorecard

**JEL Classification:** M10, M49

### **1. Introduction**

In the advent of rising global competition, business organizations are continuously trying to cope with the customers' changing expectations level. It may be difficult for the organizations to sustain if they fail to respond to customers' expectations. Considering this, Prajogo, Toy, Bhattacharya, and Cheng (2018) opined that each organization should devotedly focus on their performance as it permits a company to achieve its financial and market-oriented goals which is a very crucial measure for long-term sustainability.

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According to Singh, Darwish, and Potocnik (2016), organizational performance is defined as progress made by the organization through high yield and notable development. Organizations are constantly seeking for innovative ways to increase their productivity and gain market supremacy (Chen, 2005). According to Mandy (2009), performance is the result of implementing an well-organized management process. Greenberg (2011) viewed that performance is a combination of both monetary and non-monetary measures. Similar to this, financial indicators—which are linked to rising sales, investment, and profit—were stressed by Hilman and Abubakar (2017). Numerous constructs have been examined in a variety of domains, including human resource management, intellectual capital, human resource practices, leadership styles, information technology and innovation, overall quality management, organizational functions, and others.

Plenty of investigations were carried out in numerous nations, but recent developments have indicated that there is a clear lack of studies in this area that have demonstrated a direct relationship between the dimensions of service climate and organizational performance from multiple angles. Briggs, Deretti and Kato (2020) studied on service orientation and retail business performance, some study focused on organizational climate and employee performance (Kassem, Wahba & Khourshed, 2021; Lalu, Lalu Rosi & Hermanto, 2021; Pradoto, Haryono, & Wahyuningsih, 2022; Quansah, Cobbinah & Danso, 2020). Study on Mutonyi, Slatten and Lien (2020) emphasized on organizational climate and creative performance in the public sector. Obeng, et al. (2021) observes the organizational climate and job performance. Other study also focused on the organizational climate and the performance of educational institute (Rahmat, et, al., 2020). However, study on service climate and banks performace are mostly overlooked by the researchers. Therefore, the service environment and organizational performance in the context of Bangladeshi financial services is clarified by this study.

This study's integration of the "Balanced Score Card (BSC)" method, which includes monetary and non-monetary components of organizational performance, is another important strength. This method was developed by Kaplan and Norton

in 1992. The Balanced Scorecard (BSC), a strategic performance-management instrument that established major organizational objectives for organizations' priorities (Ferreira 2017), played an important role in this process. Numerous renowned companies began to use the BSC after discovering that it helped them improve performance by uniting all members of the organization in a common effort to achieve the company's overall goals and objectives (Yancy, 2017).

More competition encourages enterprises to play a substantial role in terms of production efficiency, customer retention and better product quality, (Khan et al. 2010a). Hence, any organizations should also use non-monetary dimensions along with other several performance measurement techniques like BSC to capture these elements. Karathanos and Karathanos (2005) revealed that BSC is a widespread tool applied by different organizations to measure their financial and non-financial performance in several aspects. The BSC was created to break organizations' reliance on financial performance indicators alone to measure their performance (Hussein, Mazen, and Thierry, 2012). It emphasized on the notion that managers should use both monetary and operational measures; as a result, four perspectives were identified as future determinants of overall business performance including customer viewpoint, internal process perspective, financial outlook and learning & growth dimension.

Based on the contextual background, the study aims to examine the influence of the service climate's magnitudes on organizational performance from the perspective of banking services in Bangladesh. The remainder of the paper is proceeds with literature review, methodology, results and analysis, implications, limitations, recommendations and conclusion.

## **2. Literature Review**

### **2.1 Service Climate**

Organizational climate serves as a device for management to understand the overall sagacity of service excellence and output in order to attract and retain talented human resources (Pradoto, Haryono & Wahyuningsih, 2022). This common topic in service marketing works in a sense that firms should create and maintain an environment that encourages employees to efficiently give

exceptional services (He et al., 2011). According to Lovelock (2001), various quality efforts were undertaken, however the majority of them failed due to their objectives. As a result, arguments convey the idea that quality initiatives that lack a thorough understanding of an organization's climate are doomed to fail. Schneider *et al.* (1994) stressed that organizations are required to be aware of three distinct styles of organizational atmosphere so as to create a positive image of quality enhancement efforts: *an environment for service, an environment for innovation, and an environment for workers' welfare*. Furthermore, a good organizational climate for service, according to Davidson (2003), provided the best possible setting for quality service to be delivered. Schneider, White, and Paul (1998) claimed that the service climate is dependent on an appropriate context in which it may be created. Employees in such an environment are well-trained, have the apparatuses they need to perform their jobs, have the scope to engage in decisions making process that affect how they complete their tasks, and obtain the service and support they desire from other associates of the organization in order to provide excellent customer service.

## 2.2 Organizational Performance

One of the most important management tasks is evaluating organizational performance because it serves as a prerequisite for evaluating the business's ongoing improvement (Kurdi, & Alshurideh, 2020). Many firms are using a variety of strategies to measure their organizational performance by realizing the importance of performance evaluation (Fernandes et al., 2006). Organizations that evaluated performance solely emphasizing on financial measures between 1850 and 1975 have come under fire for encouraging a short-term outlook, lacking a strategic focus, being unable to obtain data for qualitative issues, openness, and flexibility, which encourages a positive dimension, and failing to identify what customers desire and the caliber of competitors' performance. The four BSC characteristics have been chosen as a foundation for analyzing organizational performance in this study because of how inclusive it is for evaluating performance and how often it is used to strategic management issues. According to a logical set of performance standards, BSC provides managers with a comprehensive outline for changing the business strategy (Kaplan and Norton,

1992; Rafiq et al. 2020). Due to its financial and non-financial features to cover a wide variety of actual performance indicators, Yasin et al. (2004) fully approved the usage of BSC for measuring organizational performance. The effectiveness of the banking services is assessed in this study by means of four BSC aspects: financial viewpoint, customer viewpoint, internal process perspective, and learning & growth perspective.

### **2.3 Service Climate and Organizational Performance**

Employees' perceptions of the organization's rules, procedures, and management behavior defined the service climate. As a result, organization employees recognize the value of service quality and prefer to provide high-performance service. According to research findings (Jianhua & Yongqiang, 2010), organizational environment has a noteworthy impact on employee performance, team performance, and business performance. The business performance is significantly impacted by the service climate, as Jiang, Hu, Hong, Liao, and Liu (2016) empirically demonstrated. According to Aysen (2018), there is a strong correlation between perceived organizational performance and organizational atmosphere. To the best of our knowledge, there aren't many books that discuss dimension-wise inquiry. Therefore, future researchers would unquestionably find this type of study to be a helpful resource for validating organizational effectiveness. Study done by Nunes, Martins and Mozzicafreddo (2018) also found a strong positive relationship between organizational performance and service climate for the public organization.

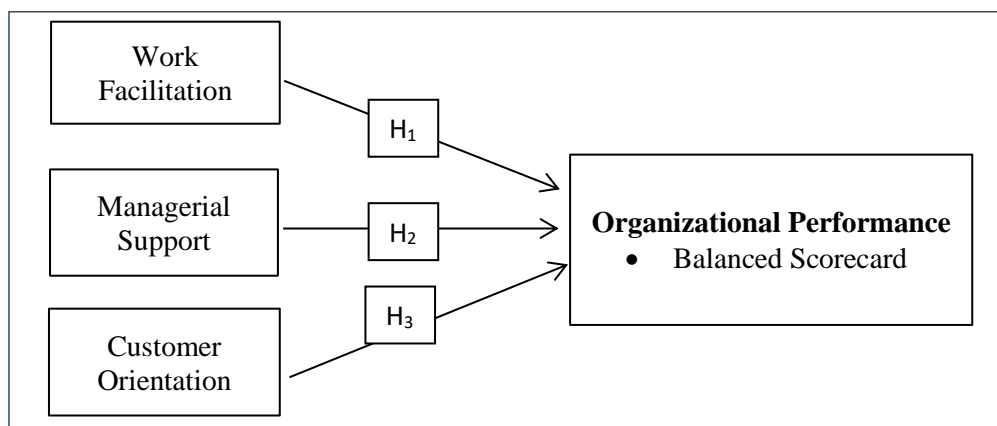
### **2.4 Theoretical Underpinnings and Framework**

Stakeholder theory, which contends that managers should alter their policies in order to appease various stakeholders, is the foundation of the conceptual framework for this attempt. According to the thesis, an organization achieves success when it has satisfied all of its stakeholders (Freeman, 1984). Two categories of stakeholders, such as employees and customers, have received special attention in this conceptual model. The goal of the stakeholder theory is to improve interactions with stakeholders and raise overall organizational performance. In every way, it is essential. In all productions, increasing

shareholder value will strengthen the firm. Stakeholder theory asserts that an organization is virtually successful when it provides value to its stakeholders, which can manifest in a variety of ways other than financial gains (Freeman, 1984). Furthermore, Jones (1995) claimed that businesses engage in frequent interactions with stakeholders based on trust and collaboration in order to motivate employees to act ethically, as such behavior benefits businesses.

Based on the literature mentioned in the paper, this study highlighted service atmosphere and its three dimensions as one of the most significant factors affecting organizational success since they offer value for stakeholders. Figure 1 illustrates the conceptual framework of organizational performance with several service climate dimensions.

**Figure 1: Service Climate and Organizational Performance Service Climate**



## 2.5 Research Hypotheses

The study's conceptual framework and literature review demand an inevitable link between various service climate variables and organizational performance. Based on these backgrounds, the following hypotheses are established:

- H1: Work facilitation is positively connected to organizational performance.
- H2: Managerial support is positively connected to organizational performance.
- H3: Customer orientation is positively connected to organizational performance.

### **3. Methodology**

This study examines the association between service climate and organizational performance specially for the banking sector in Bangladesh. In this study, service climate is defined through three dimensions such as work facilitation, managerial support, and customer orientation. On the other hand, organizational performance is measured through the dimensions of a balanced scorecard. financial performance, customer perspective, internal process perspective, and learning and growth perspective are all used to measure organizational performance. The four components in the financial perspective were taken from Kaplan and Norton (1992) and Chan (2004), respectively. Chan (2004), Fuentes-Fuentes (2004), Kanji (2002), and Kaplan and Norton (1996) were all used as sources for the four items that make up customer focus. Chan (2004), Fuentes-Fuentes (2002), Kaplan and Norton (1996), and Weerakoon (1996) were used as inspiration for the internal process, which consisted of four things. Chan (2004), Fuentes-Fuentes (2002), Kanji (2002), and Kaplan and Norton (1996) were all used as inspiration for the four components in the learning and growth category. According to reliability analysis, this instrument's Cronbach's alpha coefficients for several aspects of service climate and organizational performance, which were thought to be reliable, ranged from 0.819 to 0.922 (Hair et al., 2010).

The unit of analysis was the bank officials who has at least 5 years or more banking experiences. Responses were collected from 39 commercial banks. To generalize the study objective, both male and female bankers were surveyed from public and private sector banks in Bangladesh. To collect primary data, a well-organized survey questionnaire was deployed to gather the intended information from the respondents using the purposive sampling technique. The questionnaire is comprised of two sections, demographic attributes and service climate and organizational performance. A 5-point Likert Scale affixed by "strongly disagree" to "strongly agree" was used for measuring the responses.

The questionnaires were delivered randomly to 400 bank employees at Bangladesh Institute of Bank Management located in Dhaka, where mid to senior level bank executives enroll for formal banking training. A total of 314

questionnaires were received, and it was discovered that 6 questionnaires had missing values. Finally, a total of 308 samples were approved for statistical analysis. Each participant was given a brief explanation of the goal of the questionnaire before beginning to fill it out. To complete the questionnaire accurately, relevant instructions were included on the questionnaire as a precaution. Regression, ANOVA, and T-Test were performed to analyze the data using the SPSS program.

#### 4. Results and Analysis

##### Demographic Profile of Respondent and Normality Assessment

In the 308 respondents, there were 77.6% men and 22.4% women. Of the respondents, 11.36% (35) were main officers, 33.76% (104) senior officers, 7.79% (24) AVPs, and 47.07% (145) were officers. In this study, samples from public banks made up 40.9% (126) and samples from private banks made up 59.1% (182). The highest mean related with managerial support was shown in Table 1. In comparison to other criteria, respondents' perception of this factor is high. Skewness and kurtosis were used to show how to determine normality. According to Geotge and Mallery (2010), skewness and kurtosis must have values between -1 and +1 and -2 and +2, respectively in order to show a normal distribution.

**Table 1: Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness	Kurtosis
WF	308	1.00	5	3.2541	0.9333	-0.355	-0.564
MS	308	1.25	5	3.3734	0.9682	-0.176	-0.798
CO	308	1.17	5	3.2911	0.9964	-0.417	-0.777
org. Performance	308	1.50	5	3.2108	0.8990	-0.326	-0.943

#### 4.1 Reliability and Validity

All of the variables were subjected to a reliability study using Cronbach's alpha. According to Sekaran (2010), it evaluates the internal consistency of respondents' responses to all of the items in a measure. Cronbach's alpha has a lower limit of 0.70 and can be reduced to 0.60 for exploratory study, according to Hair et al. (2010). As a result, a Cronbach's alpha value of 0.60 or above accurately reflected internal consistency (Table-2). Convergent validity can be evaluated using AVE (average variance extracted) to ascertain concept validity. Reliable variables may only account for less than 50% of the explained variance (AVE), according to Fornell and Larcker's 1981 hypothesis. Validity has been verified.

**Table 2: Reliability and Validity**

Latent Variables	Factor Loadings	Cronbach's Alpha	AVE
SF	0.661-0.740	0.819	0.49
MS	0.680-0.768	0.850	0.52
CO	0.746-0.818	0.922	0.61
FIN	0.667-0.835	0.857	0.61
CUS	0.737-0.834	0.888	0.63
INP	0.737-0.776	0.860	0.57
LG	0.718-0.839	0.887	0.59

#### 4.2 Gender Impact on Performance

The mean difference between male and female respondents on organizational effectiveness is evaluated using a T-test (Table-3). The t-test result indicates that there is no significant difference in the mean answer between the two groups.

**Table 3: Independent Sample T-Test**

Group	Mean	Mean Difference	Significant
Male	3.1851	0.1147	0.279 <sup>NS</sup>
Female	3.2998		

**Note:** NS=Not significant at  $p < 0.05$  level

**Table 4: Correlation Matrix**

	WF	MS	CO	FIN	CUS	INP	LG
WF	1.00						
MS	0.846**	1.00					
CO	0.806**	0.829**	1.00				
FIN	0.727**	0.770**	0.828**	1.00			
CUS	0.775**	0.746**	0.846**	0.864**	1.00		
INP	0.726**	0.733**	0.781**	0.827**	0.809**	1.00	
LG	0.681**	0.691**	0.691**	0.834**	0.848**	0.833**	1.00
**Significant at $p$ value $< 0.001$ level							

Table-5 shows that, with an adjusted  $R^2$  of 0.786, Work Facilitation (WF), Management Support (MS), and Customer Orientation (CO) account for 78.6% of the variation. As a result, these factors are more important in defining organizational performance. The correlation coefficient ( $R$ ) between the independent variables (WF, MS, and CO) and the dependent variable (organizational performance) is 0.890, indicating a significant and positive correlation.

**Table 5: Model Summary of Regression Analysis**

Model	R	R-Square	Adjusted Square
1	0.890	0.792	0.786

Table-6 shows the value of F is 376.64 and it is significant at p value 1.000, which means that all predictors are truly predicting organizational performance. Thus the selection of independent variables (WF, MS, and CO) in this study is fairly reasonable.

**Table 6: ANOVA<sup>b</sup>**

Model	Sum of Square	Df	Mean Square	F	Sig.
1 Regression	195.53	3	65.18	376.64	0.000 <sup>a</sup>
Residual	52.61	304	0.17		
Total	248.13	307			

**Notes:** a Predictors: WF, MS, CO b. Dependent Variable: Org. Performance

The beta values of WF (0.145), MS (0.098), and CO (0.680) are shown in Table-7, and all three are statistically significant at p values of 0.05, 0.10, and 0.001, respectively. As a result, the study provides evidence in favor of hypotheses H1, H2, and H3. Typically, a variable's influence on a dependent variable is inversely correlated with its value. In this instance, among the independent variables, Customer Orientation (CO) has demonstrated the highest value, followed by Work Facilitation (WF). As a result, in the context of Bangladesh bank services, managerial support should not be neglected while giving top emphasis to client orientation.

**Table 7: Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients	Standardized Coefficients		T	Sig.
	B	Std. Error	Beta		
1 (constant)	0.427	0.096		4.75	0.000
WF	0.141	0.051	0.146	2.766	0.006**
MS	0.091	0.052	0.098	1.751	0.081*
CO	0.613	0.045	0.680	13.494	0.000***

**Note:** \*=significant at p<0.10, \*\*= significant at p<0.05 and \*\*\*=significant at p<0.0001 level. a. Dependent Variable: Org. Performance

## **5. Implications**

Work facilitation and customer focus are two recommended criteria for enhancing organizational performance, and this study further defines these concepts in the context of academic research. The study makes a substantial theoretical advance by convincingly showing how the service atmosphere affects organizational performance. This discovery might in some ways add to the body of literature already in existence. Alternatively speaking, the results of this study may support bank managers, officers, other policy makers, and policy execution authorities in ensuring appropriate and satisfactory assessment of work facilitation, managerial support, and customer focus with prompt responses that can result in greater performance for the organization.

## **6. Limitations**

Every study contains certain flaws, and the current study is no exception. This is a regular occurrence. First, the study gathered cross-sectional data from Bangladeshi financial services, which cannot in any way be generalized. As a result, there is still room for more research in other sectors. Furthermore, the responders were executives. Non-executive personnel were simply and knowingly eliminated. As a result, it is still uncertain if the conclusions can be generalized. The possibility of measuring inaccuracies exists, too. The tool relied solely on self-reports and respondents' perceptions, and the study entirely focused on those perceptions. This might have caused some perceptual exaggeration in the self-evaluation results.

## **7. Recommendations and Conclusion**

This study set out to investigate how service climate affects organizational performance. Three hypotheses based on three aspects of the service climate were explored in order to verify this. Importantly, findings show that Work Facilitation (WF), Managerial Support (MS), and Customer Orientation (CO) all statistically influence organizational performance, and all three hypotheses are statistically significant. Therefore, from a banking services perspective, we firmly believe that work facilitation, managerial assistance, and customer orientation are all

desired components for boosting organizational performance. Customer Orientation (CO) is, however, highly important in this instance because the beta value is 0.68 at the  $p$  0.001 level. In order to improve organizational performance, client orientation should be handled with great care. The conceptual model of this study can be validated by additional research that is conducted concurrently with industry in different parts of the world. The present literature would benefit from more accurate findings.

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