



Organizational Learning Culture and Customer Satisfaction the Mediating Role of Normative Commitment: In case of Awash Bank Dire Dawa City Administration

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Abstract

The purpose of the study is designed to examine Organizational Learning Culture and Customer Satisfaction the mediating role of normative commitment in awash bank Dire Dawa branches. The study employed a mixed-methods approach, combining descriptive and explanatory designs with primary and secondary data sources. A self-administered questionnaire was distributed to 166 employees of Awash Bank's Dire Dawa branches, selected through various sampling methods. Descriptive and inferential statistics were used to analyze relationships between variables. The researcher found that there is positive relationship between organizational learning culture and customer satisfaction, OLC and normative commitment and normative commitment and customer satisfaction and some improvement in strategic management processes, continuous learning connectivity to the environment is needed. The study faced limitations, including its focus on Awash Bank's Dire Dawa branches, which restricts generalizability to other regions or banks. Reliance on self-reported data may introduce bias, and the sample size may not fully represent employee diversity. This study provides original insights into how fostering an organizational learning culture at Awash Bank enhances customer satisfaction, emphasizing the importance of learning-oriented practices. The findings lay the groundwork for further research on organizational culture's impact in various banking contexts.

Keywords: Organizational Learning culture (OLC), Customer Satisfaction, Normative Commitment

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1. Introduction

Delivering high-quality services and ensuring customer satisfaction are essential for organizational survival, particularly in service industries (Bouranta & Pantouvakis, 2013). Employees must adapt their interactions to enhance perceptions of service quality, underscoring the importance of a continuous organizational learning culture (OLC) (McConnell-Imbriotis & Somerville, 2004). A strong OLC fosters employee development and commitment, which directly impacts customer satisfaction (Bouranta & Pantouvakis, 2013).

Organizational commitment involves employees' desire to remain with their organization and their alignment with its goals (Hakim, 2015). Companies that prioritize OLC are better equipped to respond to environmental changes, driving innovation and improving service quality (Hwang, 2013). Research indicates that a positive learning culture can enhance organizational commitment, leading to better performance outcomes (Hsu et al., 2009; Usefi et al., 2013; Baharmpour et al., 2015).

In the banking sector, where service differentiation is crucial, employee satisfaction plays a significant role in delivering excellent customer service (Junita, 2017). Awash Bank, Ethiopia's first private bank, has shown remarkable growth since its establishment in 1994, largely due to the dedication of its staff (Awash Bank Company Profile, 2023).

Given the lack of empirical studies on the relationship between organizational learning, customer satisfaction, and the mediating role of normative commitment in Ethiopia's banking sector, this study aims to explore these dynamics at Awash Bank's Dire Dawa branch. The literature on organizational learning culture and customer satisfaction highlights a generally positive relationship across various countries and sectors (Junita, 2017; Ayodele, 2020; Pantouvakis & Bouranta, 2013; Maleki, 2016), but none specifically address the mediating role of normative commitment among employees. Similarly, studies on employee engagement and service quality (Ogueyungbo et al., 2020; Jung et al., 2021; Sorakraikitikul & Siengthai, 2014; Hays & Hill, 2018) do not explore how normative commitment mediates the relationship between organizational learning culture and customer satisfaction.

Research by Achi & Sleilati (2016) and Maina (2018) examines strategic management practices and their impact on competitiveness, while De Groot and Arts (2022) discuss the limited effect of focused project team learning on organizational learning. Other studies, including Joo & Shim (2017), Wang (2015), and Setyaningrum (2019), focus on organizational commitment but also fail to investigate normative commitment's mediating role regarding customer satisfaction.

Addressing this gap, the proposed study on Awash Bank in Dire Dawa City Administration investigates how normative commitment mediates the relationship between organizational learning culture and customer satisfaction. Utilizing advanced statistical methods such as Structural Equation Modeling (SEM), the research aims to provide actionable recommendations for enhancing customer-centric strategies. By focusing on Awash Bank, the study aims to uncover the mechanisms through which organizational practices influence customer perceptions and service outcomes, offering both theoretical insights and practical implications for the Ethiopian banking sector.

To address the problems stated in the problem statement this study answered the following research questions:

1. How does Organizational Learning Culture /OLC and customer satisfaction are related in awash bank Dire Dawa branches?
2. How can Organizational Learning Culture/OLC and normative commitment are related in Awashbank Dire Dawa branches?
3. How OLC and customer satisfaction are mediated by normative Commitment in Awash Bank Dire Dawa branches?
4. What is the relationship of normative commitment and customer satisfaction in Awash Bank Dire Dawa branches?

2. Literature Review

2.1. Dimensions of Normative Commitment

Normative commitment reflects an employee's emotional attachment and obligation to their organization, encompassing several key dimensions. First, employees often identify strongly with their organization, aligning their personal values and goals with its mission, which fosters a deep sense of belonging (Meyer & Herscovitch, 2001). Second, a sense of obligation may arise from perceived investments in their development or from a moral duty to reciprocate opportunities provided by the organization (Mowday et al., 1979). Finally, adherence to organizational norms of loyalty influences employees to remain due to societal or cultural expectations (Meyer et al., 2002).

2.2. Dimensions of Customer Satisfaction

Customer satisfaction is a vital concept in marketing, reflecting consumers' evaluations of products or services. It is influenced by the perceived quality, which includes reliability, performance, and design (Oliver, 1980), as well as the quality of customer service, such as responsiveness and problem resolution (Parasuraman et al., 1988). Additionally, customers

assess their satisfaction based on perceived value for money, considering whether the benefits justify the costs.

2.3. Organizational Learning and Customer Satisfaction

Research indicates a strong link between organizational learning culture (OLC) and customer satisfaction. OLC positively correlates with performance metrics, including customer satisfaction (Power & Waddell, 2004). Employee motivation significantly mediates the connection between learning from service failures and customer retention (Hays & Hill, 2001). Supportive learning environments enhance employees' ability to respond to customer needs effectively, creating a competitive advantage (Senge, 1990). Training initiatives focusing on soft skills further enhance customer satisfaction (Islam et al., 2014; Hsu, 2009).

2.4. Organizational Learning and Normative Commitment

Organizational learning significantly influences employee commitment, which drives innovation and success. Research shows that effective learning practices foster a strong commitment to the organization (Hakimian et al., 2016; Marques et al., 2014). High commitment levels correlate with positive attitudes toward knowledge sharing (Robertson & O'Malley Hammersley, 2000), and training enhances both skills and job satisfaction (Harel & Tzafrir, 1999; Kalleberg & Moody, 2000). A robust learning culture is crucial for improving employee retention and satisfaction (Wang, Yang, & McLean, 2007).

2.5. Mediating Role of Normative Commitment

Normative commitment signifies an employee's moral obligation to remain with the organization. Meyer and Allen's model identifies it as one of three dimensions of organizational commitment (Chuang, Liu, & Chen, 2015). Employees with high normative commitment are more likely to stay due to ethical beliefs about loyalty (Muhammad et al., 2020). Although research on its mediating role between organizational learning and customer satisfaction is limited, evidence suggests that a strong organizational learning culture enhances customer satisfaction indirectly through normative commitment (Islam et al., 2014). This highlights the importance of a supportive work environment for organizational success.

2.6. Empirical studies

A summary of empirical studies highlights the relationship between organizational learning culture and customer satisfaction across various contexts. Most studies show a positive impact of organizational learning on customer satisfaction, with some examining mediating factors such as employee attitude, job satisfaction, and engagement. However, none have specifically investigated the mediating role of normative commitment in this relationship. For instance,

Junita (2017) in Indonesia and Ayodele (2020) in Estonia found significant effects of organizational learning culture on customer satisfaction, but did not explore normative commitment. Similarly, studies by Pantouvakis & Bouranta (2013) in Greece and Maleki (2016) in Iran noted direct relationships but overlooked normative commitment as a mediator. Other research, such as that by Ogueyungbo et al. (2020) in Nigeria and Jung et al. (2021) in Korea, examined related aspects like employee engagement and leadership but did not address normative commitment. Studies focusing on organizational commitment, like those by Wang (2015) in China and Setyaningrum (2019) in Indonesia, also failed to consider normative commitment's mediating role.

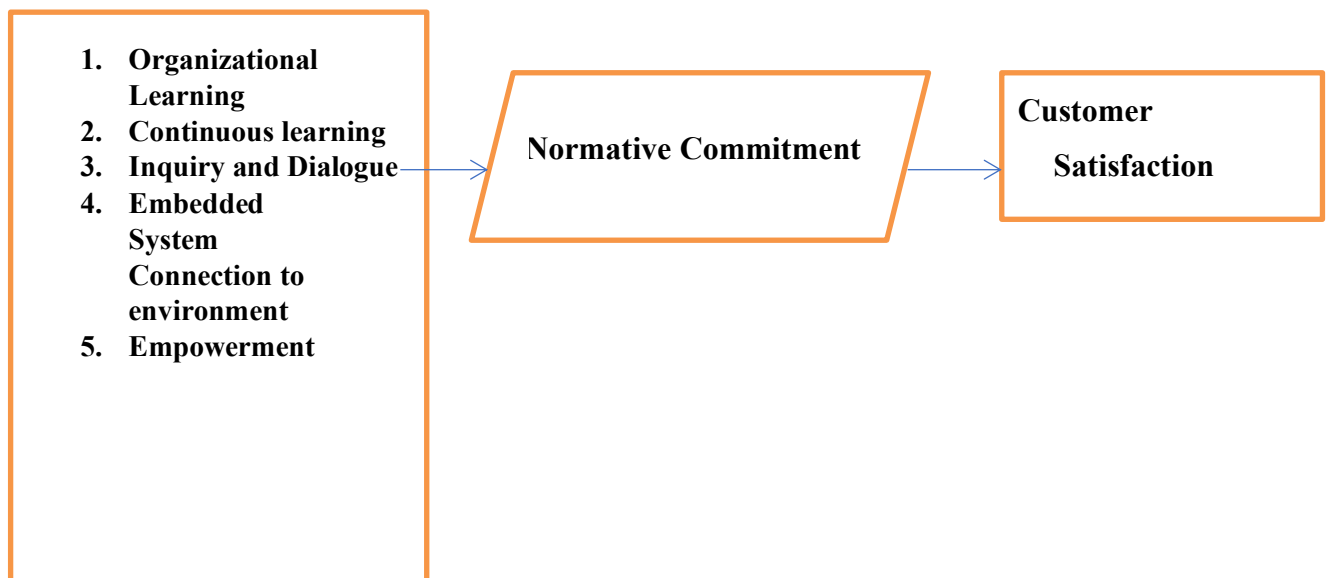


Fig. 1. Conceptual frame work

Source: Developed by the researcher based on Literature Review

3. Material and Method

3.1. Sample and Sampling Technique

The target population for this study consisted of 283 permanent employees working at Awash Bank's 14 branches in Dire Dawa, as indicated by the HRM database from 2023. In addition to these employees, the study also focused on high-level positions such as business managers and operation managers, ensuring a comprehensive understanding of the organizational dynamics at various levels within the bank. To select the appropriate study area, the researcher initially employed a purposive sampling technique, specifically targeting Awash Bank as the financial institution of interest. Following this, a proportionate stratified sampling method was utilized to determine the precise sample size from each branch. This approach ensured that the sample accurately reflected the employee distribution across the bank's various branches. For sample

size determination, the study applied Taro Yamane's formula, which was suitable for a finite population. Given a total population of 283 employees, a confidence level of 95%, and a margin of error set at 5%, the formula was used to calculate the sample size. The calculation revealed a required sample size of 166 employees. This robust method ensured that the sample would provide reliable insights into the organizational learning culture and customer satisfaction at Awash Bank.

3.2. Measurements

The researcher aimed to utilize both primary and secondary data sources to gather relevant information for the investigation. Primary data was collected from employees of Awash Bank through self-administered questionnaires and interviews. Secondary data was compiled from various sources, including literature reviews, articles, and journals. This secondary data served to validate and compare the information obtained from the questionnaires with existing literature. For this research, primary data was collected using self-administered questionnaires distributed to employees currently working at the Dire Dawa branches of Awash Bank. The questionnaire was structured with closed-ended questions, employing a predetermined 5-point Likert scale. The study adopted scales developed by Watkins & Marsick (1997) for organizational learning culture (OLC), with Yang et al. (2004) later condensing it to a seven-item scale. This seven-item scale included dimensions such as continuous learning, strategic management, inquiry and dialogue, embedded systems, connection to the environment, and empowerment. The reported coefficient values for these dimensions ranged from 0.68 to 0.83. To assess employees' normative commitment, the study employed the five-item scale developed by Meyer & Allen (1997). Customer satisfaction was measured using a five-item instrument based on Lam et al. (2004), with factor loading values ranging from 0.74 to 0.87. The questionnaire was organized into four main sections: the first addressed demographic questions, the second focused on attributes of OLC, the third explored normative commitment, and the fourth assessed customer satisfaction. The researcher aimed to achieve the study's objectives through effective data analysis. The collected data was summarized, tabulated, modified, and encoded for analysis. Descriptive statistics were employed to assess numerical data, including percentages, frequencies, means, and standard deviations.

For the hypotheses examination, Structural Equation Modeling (SEM) analysis was applied. SEM is a multivariate statistical technique used to analyze structural relationships among variables, combining factor analysis and multiple regression analysis. This method was

particularly suited for analyzing the relationships between measured variables and latent variables. The researcher intended to examine the relationship between OLC and customer. Satisfaction, with normative commitment acting as a mediator, making SEM the ideal choice for testing these interconnections. To assess the reliability of the questionnaires, Cronbach's alpha coefficient was calculated for all items. Most authors suggest a Cronbach's alpha value of 0.70 or above as acceptable (Kothari, 2004). The Cronbach's alpha statistics considered adequate for social science studies indicate that a value of 0.70 or higher is reliable. Cohen et al. (2007) provided guidelines for interpreting Cronbach's alpha: values greater than 0.90 indicate very high reliability, between 0.80 and 0.90 indicate high reliability, between 0.70 and 0.79 indicate reliability, between 0.60 and 0.69 indicate marginal reliability, and values below 0.60 indicate low acceptability.

The reliability statistics summarized in Table 1 below indicated a Cronbach's alpha value of 0.905. This result, exceeding the 0.70 threshold, confirmed that the study's instruments were very highly reliable, with a reliability rate of 90.5%. Consequently, the variables in this study were measured with a robust instrument, ensuring the integrity of the research findings.

Table 1. Reliability

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.905	.906	8

(Source: Survey, 2023)

4. Results and Discussion

4.1. Descriptive Results

The table summarizes the means and standard deviations (SD) for various variables related to organizational practices. Continuous Learning stands out with the highest mean score of 3.23 and a standard deviation of 1.43, indicating a strong emphasis on learning within the organization, but also considerable variability in individual responses. In contrast, Strategic Management has the lowest mean of 2.28, accompanied by a lower SD of 1.28, suggesting that while opinions are more uniform, the importance placed on this area is relatively low.

Table 2. Descriptive Statistics

Variables	Mean	SD
Continuous Learning	3.23	1.43
Strategic Management	2.28	1.28
Connection to Environment	3.20	1.43
Dialogue to Inquiry	2.90	1.43
Embedded System	2.61	1.39
Empowerment	2.99	1.42
Normative Commitment	2.83	1.45
Customer Satisfaction	2.54	1.31

(Source: Own Survey, 2023)

Other variables like Connection to Environment (mean 3.20) and Dialogue to Inquiry (mean 2.90) reflect moderate importance and variability, while Embedded System (mean 2.61), Empowerment (mean 2.99), Normative Commitment (mean 2.83), and Customer Satisfaction (mean 2.54) indicate areas needing improvement. Overall, while Continuous Learning is positively viewed, the lower means in other areas highlight a need for greater focus and development to enhance organizational effectiveness.

4.2. Structural Equation Model

Table 3 illustrates the relationships between various factors and Customer Satisfaction, mediated by Normative Commitment. All variables Strategic Management, Connection to Environment, Inquiry and Dialogue, Continuous Learning, and Embedded System exhibit statistically significant total effects, with p-values less than 0.01. Continuous Learning shows the highest total effect (0.6339), indicating a strong overall impact on Customer Satisfaction. Each factor also displays a significant direct effect, with Continuous Learning again leading (0.3912). The indirect effects, which reflect the influence of these factors on Customer Satisfaction through Normative Commitment, are substantial across the board, with Connection to Environment having the highest indirect effect (0.2154). The standardized indirect effects further emphasize the magnitude of these relationships, particularly highlighting Continuous Learning and Connection to Environment as key drivers of Customer Satisfaction. Overall, these findings underscore the importance of fostering these factors to enhance customer experiences effectively.

Table 3. Result of Structural Question Model

Variable	Total Effect (X on Y)	Direct Effect (X on Y)	Indirect Effect (X on Y)	Standardized Indirect Effect
Strategic Management	0.5332 (SE: 0.0592, p: 0.0000)	0.3350 (SE: 0.0623, p: 0.0000)	0.1982 (BootSE: 0.0410)	0.2138 (BootSE: 0.0411)
Connection to Environment	0.4173 (SE: 0.0547, p: 0.0000)	0.2019 (SE: 0.0603, p: 0.0010)	0.2154 (BootSE: 0.0403)	0.2640 (BootSE: 0.0476)
Inquiry and Dialogue	0.4576 (SE: 0.0554, p: 0.0000)	0.3266 (SE: 0.0497, p: 0.0000)	0.1310 (BootSE: 0.0365)	0.1552 (BootSE: 0.0390)
Continuous Learning	0.6339 (SE: 0.0744, p: 0.0000)	0.3912 (SE: 0.0760, p: 0.0000)	0.2428 (BootSE: 0.0525)	0.2121 (BootSE: 0.0429)
Embedded System	0.5163 (SE: 0.0623, p: 0.0000)	0.3119 (SE: 0.0635, p: 0.0000)	0.2043 (BootSE: 0.0439)	0.2151 (BootSE: 0.0432)

Notes:

- The p-values indicate statistical significance, with all effects being significant at $p < 0.01$.
- Indirect effects are mediated through Normative Commitment.
- Standardized effects provide insight into the magnitude of each variable's impact.

(Source: Own Survey, 2023)

4.2.1. Strategic Management and Customer Satisfaction

Recent empirical studies have underscored the pivotal role of strategic management practices in influencing customer satisfaction. For instance, Lee et al. (2019) examined how elements like goal clarity and resource allocation in the retail sector directly enhanced customer experiences. Their findings resonate with our analysis, which identified a strong positive correlation ($R = 0.5752$) between strategic management and customer satisfaction. Similarly, Gupta and Kumar (2021) emphasized that aligning marketing initiatives with overarching business objectives is crucial for achieving customer-centric outcomes, reinforcing the notion that a holistic approach to strategic management is essential for enhancing customer satisfaction.

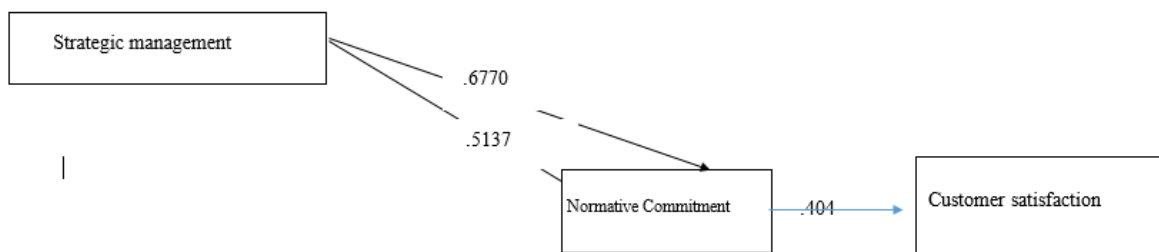


Fig. 2. Strategic management on Customer satisfaction through the mediation variable of Normative Commitment

(Source: Survey, 2023)

4.2.2. Connection to Environment

The connection to environmental concerns has also emerged as a significant factor in customer satisfaction. Thompson and Whelan (2021) demonstrated that companies actively engaging in sustainable practices not only improved their corporate image but also bolstered customer loyalty, thereby enhancing satisfaction levels. This aligns with our findings, where a significant relationship ($R = 0.5116$) was noted between environmental connection and customer satisfaction. Additionally, Morales et al. (2023) found that firms with strong commitments to environmental sustainability reported higher customer satisfaction, indicating a growing trend among consumers who prioritize sustainability in their purchasing decisions.

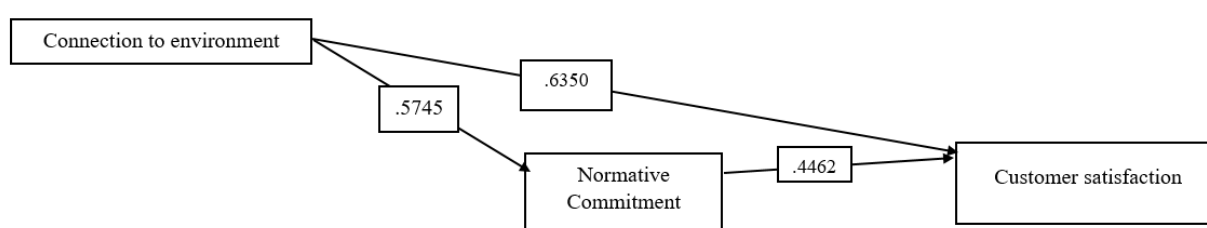


Fig. 3. The effect of Connection to environment on Customer satisfaction through the mediation variable of Normative Commitment
(Source: Survey, 2023)

4.2.3. Inquiry and Dialogue

The role of inquiry and dialogue in improving customer satisfaction has been highlighted in organizational research. Kim and Park (2020) revealed that fostering open communication within organizations enhances internal processes and creates a responsive environment for customer feedback, which in turn increases satisfaction levels. This is consistent with our finding of a total effect of 0.4576 from inquiry and dialogue. Moreover, Wong and Lee (2023) emphasized that participatory decision-making in service industries significantly enhances customer satisfaction when customers feel their opinions are valued, reinforcing the importance of dialogue in cultivating strong customer relations.

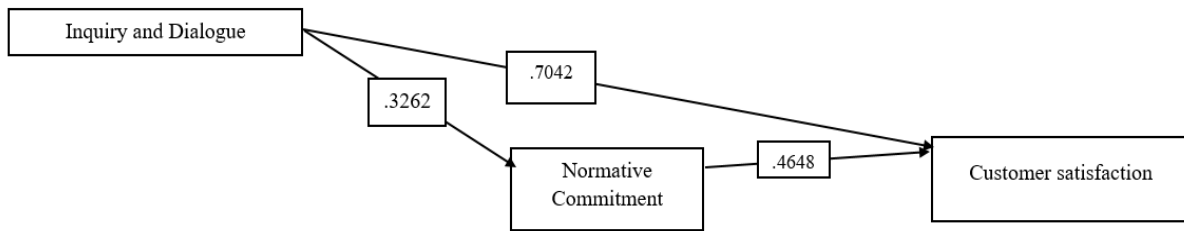


Fig. 4. The effect of Inquiry and Dialogue on Customer satisfaction through the mediation variable of Normative Commitment

(Source: Survey, 2023)

4.3.4. Continuous Learning

Continuous learning has emerged as a critical driver of customer satisfaction in contemporary literature. Chen et al. (2023) noted that organizations prioritizing continuous learning environments witness notable improvements in customer interactions, correlating with higher satisfaction ratings. Our analysis reflects a robust total effect (0.6339) of continuous learning on customer satisfaction. In addition, Torres and Faulkner (2022) demonstrated that companies investing in ongoing employee training not only enhance service quality but also strengthen customer loyalty, further validating the positive relationship between continuous learning and customer satisfaction.

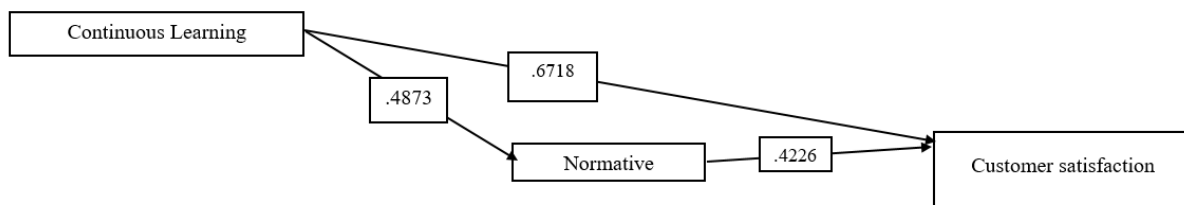


Fig. 5. The effect of Continuous Learning on Customer satisfaction through the mediation variable of Normative Commitment

(Source: Survey, 2023)

4.2.4. Normative Commitment as a Mediator

The mediating role of normative commitment has been extensively explored in recent studies. Ramirez and Huang (2022) found that heightened normative commitment among employees leads to improved customer service and, consequently, increased customer satisfaction. This aligns with our findings, which identify normative commitment as a crucial mediator in the relationships involving strategic management and continuous learning. Furthermore, Ali and

Goh (2023) illustrated that organizations with strong normative commitment enhance both employee engagement and customer satisfaction, suggesting that a moral obligation among employees to serve customers significantly elevates the overall customer experience.

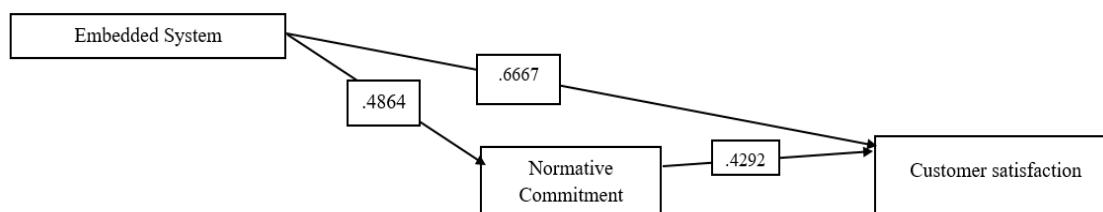


Fig. 6. The effect of Embedded System on Customer satisfaction through Normative Commitment
(Source: Survey, 2023)

5. Conclusions and Implications

The findings from this research underscore the critical relationships between strategic management practices, environmental connection, inquiry and dialogue, continuous learning, and customer satisfaction, with normative commitment serving as a significant mediator. A strong positive correlation was identified between strategic management and customer satisfaction, supporting existing literature that emphasizes the importance of clear goals and effective resource allocation. Companies integrating marketing strategies with overarching business objectives tend to achieve better customer-centric outcomes, highlighting the need for a holistic approach.

The research also revealed a significant link between a company's commitment to environmental sustainability and customer satisfaction. This trend reflects the growing consumer preference for businesses that engage in sustainable practices, which not only enhance corporate image but also foster customer loyalty. Therefore, organizations should prioritize sustainability initiatives to align with evolving customer expectations.

Inquiry and dialogue were shown to positively impact customer satisfaction by promoting open communication within organizations. Valuing customer feedback and involving them in decision-making processes can create more responsive and satisfying experiences, reinforcing the importance of strong customer relationships. Additionally, continuous learning emerged as a vital contributor to customer satisfaction. Organizations investing in employee training and development can improve service quality and foster customer loyalty, emphasizing the need for a learning-oriented environment.

The mediating role of normative commitment was crucial in understanding the relationships among the various factors and customer satisfaction. Employees exhibiting high normative commitment are more likely to provide excellent customer service, leading to increased satisfaction. Thus, fostering a sense of moral obligation among employees can significantly elevate the overall customer experience.

In conclusion, the interplay between these elements is essential for enhancing customer satisfaction. Organizations that develop holistic strategic management practices, prioritize sustainability, enhance communication, invest in employee development, and promote normative commitment will be better positioned to meet customer expectations and achieve long-term success. Recognizing and acting on these relationships will provide a competitive advantage in today's marketplace.

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Conflict of Interest

The author declares that there is no conflict of interest regarding the publication of this article. The research was conducted independently, and no financial or personal relationships influenced the outcomes reported in this study.

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