

THE MODERATING EFFECT OF PSYCHOSOCIAL WORK ENVIRONMENT ON THE RELATIONSHIP BETWEEN TEAM LEARNING AND EMPLOYEE PERFORMANCE IN THE KENYAN ISLAMIC BANKING PRACTICE

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Abstract

Organizational Learning has been explored in many ways to develop human skills and expertise for the job they do, so as to improve on their performance on a day to day basis. The Banking industry internationally and in Kenya has evolved over the last ten years and banks are now well spread across the country using digital platforms to reach their un-banked clientele. The Islamic banking concept was introduced in Kenya in the year 2007 with 2 fully Shariah compliant banks while many other windows offering the concept were also accessible to the Kenyan public. The growth of the institutions has been remarkable, although not many employees or the Kenyan public are aware of the concept and modalities of how it is practiced. The aim of this study was to determine the moderating effect of psychosocial work environment on the relationship between team learning and employee performance. The explanatory research design was adopted for this study. The target population was considered to be 600 employees and the

sample size of 173 was obtained using the proportionate sampling method from three banks offering Islamic Banking products. Data was collected using five point Likert scale. Data was analyzed using multiple regression analysis. The study revealed that team learning ($\beta=0.5576$ p -value 0.00) as an organizational memory tool had a statistically significant effect on employee performance. The study further failed to reject the null hypothesis for the moderating effect of psychosocial work environment on the relationship between team learning and employee performance ($\beta=0.03477$, p -value=0.064. This study concludes that team learning is important for employee performance, however, psychosocial work environments does not affect teams and their performances. It is therefore recommended that Banks practicing Islamic Banking concept should work more in team targets instead of individual employee performance targets to improve on overall organizational performance.

Keywords: Organizational Memory, Organizational Learning, Team Learning, Psychosocial Work Environment, Islamic Banking Practice

INTRODUCTION

Organizations have struggled over the years to perform better and have a competitive edge over the competition. It is acknowledged that the driving force of the organization has been their employees. The term human capital emphasises that. Many studies have attempted to identify the key aspects of improving performance of the employee. An organization being a collection of employees, the assignments given are both to individual and to groups. The groups are specifically formed as one individual may not have all the knowledge needed to complete the task assigned. Therefore, in order to achieve the organizational goals, the sharing of knowledge within groups and between groups has been identified as team learning. The technical terms, position, job design, job content, interpersonal relations, health and work-individual interface, define the various limits of psychosocial work environments. Studies indicate that team learning does affect the performance of employees and other studies also indicate that the psychosocial work environments also affect the performance of employees. Understanding that the team learning and psychosocial work environments affect employees, this study investigated the moderating effects of team learning on the relationship between psychosocial work environments and performance of employees.

Employees have been identified to be the most important resource in the organizations today deriving the name human resource (Lepak & Snell, 1999). The employees have a free will and are run by emotions. They pose a huge challenge to organization to manage them

effectively to avail the maximum output from them. Employee performance appraisal assesses the physical, intellectual, professional and managerial potential which are then compared with the objectives and requirements that are to be met. On the other hand, performance appraisal is discussed in terms of employee contribution for the purpose of organizational development (Vaduva & Melinte, 2011). Various studies have been conducted to identify the aspect of service delivery and customer satisfaction. This has been derived to bring the Service quality model (SERVQUAL) and in other words the RATER model into existence. The RATER model focuses on five service attributes namely; reliability, assurance, tangibles, empathy, and responsiveness (Czaplewski, Olson, & Slater, 2002). The RATER model's relevance to the study is to extend the details of customer service as one of the key components of performance and relates to employee performance in the banking industry that is a service industry.

A number of studies have identified that employee motivation and performance is very central to the management of employee within a company or organization as it has a direct bearing on the company productivity or quality of services rendered. This in turn has an impact on the company profits and continued existence (William, 2010). While corporate culture is very important in every organization, it has positive impact on employee job performance (Ojo, 2009). This implies that a culture of an organization is one of the contributors to performance of employees. The factors contributing to employee performance have not been exhaustively studied, however emotional intelligence, assessment and culture do contribute to the performance. As emotional intelligence relates to employees' work performance, it is necessary for the employees to manage emotions in order to achieve organizational goals. Empirical research has shown a close relation between emotional intelligence and work performance (Lam & Kirby, 2002;Schmader., *et al*, 2008; Barsade, 2002)).These studies conclude that emotional intelligence plays a greater role in changing the moods and behaviors of people when they are working in teams and groups. (Gondal & Husain, 2013; Stajkovic & Luthans, 1997), mostly refer to managers who provide social recognition which is contingent upon individual employees' behaviors that lead to performance improvement.

Team learning is identified as the collective acquisition, combination, creation, and sharing of knowledge by teams (Argote & Ingram, 2000). Though the interest in what makes organizational teams effective, leads naturally to questions about how members of teams learn to work together and how existing teams improve or adapt. It has been also observed that teams play a crucial role in organizational learning and thus contributing further to organizational memory. As many have argued that organizations must learn to succeed in a constantly changing (Garvin, 2003), yet, the topic of organizational learning has received more theoretical than empirical attention(Weick & Westley, 1999). The relevance of the theory of team learning

to the study is mainly taken into consideration because of the approach of collective learning and disseminating knowledge to attain the desired performance of employees.

Senge (1990) asserts that teams learn while playing sports, in the performing arts, in science, and even occasionally in business. There are striking examples where the intelligence of the team exceeds the intelligence of the individuals in the team, and teams develop extraordinary capacities for coordinated actions. Therefore, to understand the nature of knowledge, members' actions and interactions as a form of everyday work, and team learning in an organization, studies suggest that team learning practice is best understood at the level of the team through a study of the day-to-day conversations and dynamic interactions among members in their social context (Chatalalsingh, 2011). However, employees' perceptions are clarified on team cohesion, developmental feedback, team creativity and perceived learning culture and team creativity (Joo, Song, Lim, & Yoon, 2012).

Studies done in an academic health care organization suggest that learning often occurs in the context of teams. The nature of the team, particularly the increasing emphasis being put on providing quality patient care through team practice, will inevitably influence the nature and quality of the learning that occurs (Chatalalsingh, 2011). Further research has been recommended to focus on leaders' interactions with the corporate organization and policy-makers so as to enlarge our understanding of the context of team learning and of interprofessional education and practice (Chatalalsingh, 2011). Team creativity may be stimulated or hindered by cultural values, such as worldviews and the value placed on conformity or tradition (Lubart, 1999). More cross-cultural studies conducted in diverse settings would increase our knowledge of work teams in various contexts (Joo et al., 2012)

People who are placed in work environments that "fit" are more likely to intrinsically enjoy their work (Westerman & Yamamura, 2007). Sub-par employee performance is often the result of psychological problems that are characteristic of a mismatch between an individual and his/her environment (Lubinski & Dawis, 1992). The work environment having two main constructs of physical environment and emotional environment have been empirically proven to affect the individuals behavior which in turn reflect on their overall performance at work. Theory of Work Adjustment as presented by (Dawis, Lofquist, & Weiss, 1968) are explained as; work is conceptualized as an interaction between an individual and a work environment. While conditions of "fit" between the person and the environment are predicted to result in high performance, satisfaction, and low stress. Alternatively, a lack of fit is likely to result in decreased performance, dissatisfaction, and high stress (Pervin, 1968). The relevance of the personal–environment fit model to the study is mainly taken into consideration because of the cognitive aspect of an individual (Kulik, Oldham, & Hackman, 1987). The way the employee

perceives a situation and the way he/ she reacts to it vis-a-vis the skills the employee possess to operate and deliver optimum performance.

It has been observed that Industrial/organizational (I/O) psychologists use many variables like job attributes (such as job challenge, job autonomy), characteristics of leaders and leadership processes (leader consideration and support, leader work facilitation), workgroup characteristics and processes (workgroup cooperation, workgroup esprit), and interfaces between individuals and subsystems or organizations (role ambiguity, fairness and equity of reward system) to assess work environments. However, two principles have guided many applied psychologists' efforts to measure work environment perceptions: (a) Individuals respond to environments in terms of how they perceive them and (b) the most important component of perception is the meaning or meanings imputed to the environment by the individual (Lewin, 1938; Mischel, 1969). This explains that while those who see themselves as strongly intrinsically motivated may strive to select work assignments that allow them to develop new skills, exercise creativity, and become deeply involved in their work, some may tend to see their work environment in terms that support their intrinsic motivation, and they may seek occupations where intrinsic motivators are salient.

The examination of eleven best-selling human resource management texts reveals that the impact of work environment factors is generally not taken into account in discussions of how training programs should be designed and implemented (Ripley, 2014). This explains that if the discussions of value development are practiced they also likely to be productive (Locke, 1976). The work environments vary from industry to industry while the psychological aspect remain the same. The cognitive aspects of creating conducive environment to support the personal environment fit model have not yet been exhausted. Previous studies have commonly investigated team learning relationships with employee performance and work environment relationships with employee performance independently. This study, therefore seeks to bridge the gap by identifying the moderating effect of psychosocial work environments in the relationship between team learning and employee performance in the Kenyan Islamic Banking practice.

METHODOLOGY

The study was done in three banks in Kenya Kenyan banks. The explanatory research design was adopted for this study and the target population was 600 from which the sample size of 173 was obtained using proportionate sampling from the 3 banks. The study used primary data and the questionnaire was divided in 2 sections namely the bio data and the following variables: team learning, psychosocial work environment and employee performance. Primary data was

collected through semi structured questionnaires with a 5 point likert style scale of strongly agree to strongly disagree. The unit of analysis was the employees of the 3 banks offering the Islamic banking concept because the study was to identify the moderating effect of psychosocial work environment on the relationship between team learning and employee performance. The data was gathered just once over a period of months. The research took place at Gulf African Bank, Chase Bank and National Bank in their Nairobi and Mombasa branches where all three banks had their presence in the same area. For the study population, the researcher used a sample of employees from each of the branches in random availability of staff. The respondents were first picked by identifying the presence of all three banks in a specific geographical location and further on simple random method where 57 questionnaires were answered per institution. The questionnaires were equally distributed in 6 branches. The data was subject to component analysis and multiple regression analysis.

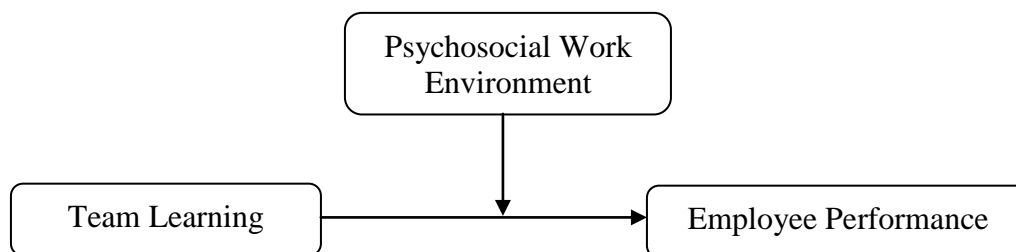
CONCEPTUAL MODEL

To determine the effect of team learning on employee performance and the moderating effect of psychosocial work environment on the relationship between team learning and employee performance the relevant null hypothesis were postulated as follows:

H0₁: Team learning does not significantly affect employee performance in the Kenyan Islamic banking practice.

H0₂: Psychosocial work environment does not significantly moderate relationship between team learning and employee performance in the Kenyan Islamic banking practice.

Figure 1. Conceptual model



The following regression models were used to test the conceptual Model

$$Y_1 = \alpha + \beta_1 X_1 + \epsilon \text{ Direct relationship}$$

$$Y_2 = \alpha + \beta_1 X_1 + \beta_2 (X_1 M) + \epsilon \text{ (Moderated relationship)}$$

Y= Employee performance

X₁= Team Learning

M= Psychosocial work environments

α = Constant

β_1, β_2 =Coefficient for corresponding variables

ϵ = Error term

RESULTS

The results show that 13 items for team learning are sorted and clustered into 3 components. The results of the principal component analysis indicate that there are 3 factors whose eigen values exceed 1.0. The Eigen value of a factor represents the amount of total variance explained by that factor. For team learning the first factor has eigen value of 5.186 and the second factor has 1.406 while the third factor has an eigen value of 1.080. The three factors identified for the independent variable team learning explain 59.013% of the total variance. The first factor explained 39.890% of the total variance and the second factor explained 10.814% while the third factor explained 8.310% of the total variance. The percentage variance combines for succeeding items to make it 100% variance. The results also show the extracted sum of square loading for the factors. The values are calculated on the basis of common variance which is smaller than the total variance incorporating 59.013% of the variance. Rotated sum of squares loading depict the distribution of the variance after Varimax rotation. Varimax rotation tries to maximize the variance of each of the factors so the total amount of variance accounted for us redistributed over the extracted factors. Principal component analysis with Varimax rotation is widely adopted as a reliable method of factor analysis. Keiser –Meyer-Olkin (KMO) had a measure of 0.874 which is above the threshold of 0.5. The Bartlett's is significant for communication with Chi Square = 819.018 (p - value < 0.05). This confirms the appropriateness of the factor analysis for team learning.

Table 1. Rotated Component Matrix^a

| | Component | | |
|--|-----------|-------|------|
| | 1 | 2 | 3 |
| 1. The members of my team regularly talk about the statistical results of the work. | .245 | -.114 | .760 |
| 2. Improvement actions are carefully carried out and monitored by my team. | .621 | .035 | .337 |
| 3. The results in papers or annual reports provide information my team can concretely utilize. | .665 | .132 | .386 |
| 4. My team has formulated aims regarding the results of the work, for example waiting times, drop-out percentages and client satisfaction. | .688 | .291 | .109 |

| | | | |
|---|------|------|-------|
| 5. The staff members of my team support each other in learning new skills. | .336 | .828 | -.038 |
| 6. The members of my team regularly stipulate how we can achieve better results and this leads to concrete improvement actions. | .411 | .701 | .047 |
| 7. The members of my team often discuss how the job is done. | .108 | .659 | .508 |
| 8. The members of my team evaluate each other's way of working. | .128 | .635 | .600 |
| 9. My team's statistical results are evaluated. | .108 | .157 | .741 |
| 10. My team is skilled at jointly studying problems at work, such as an excessively high customer drop-out rates. | .430 | .247 | .486 |
| 11. The members of my team have a lot of time for each other. | .553 | .192 | .212 |
| 12. Every three months my team has access to statistical results of the work. | .612 | .157 | .091 |
| 13. The members of my team give each other open and honest feedback at official meetings such as team talks, case discussions or training sessions. | .621 | .379 | -.058 |

Table 1...

KMO and Bartlett's Test

| | | |
|--|--------------------|---------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .874 |
| | Approx. Chi-Square | 819.018 |
| Bartlett's Test of Sphericity | df | 78 |
| | Sig. | 0.000 |

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization

a. Rotation converged in 10 iterations.

The first component exhibited on only one loading heavily that consisted of the team formulating target to be achieved by the team(0.688). This factor was labelled *team achievement targets*. The second component loaded heavily on; The staff members of my team support each other in learning new skills(0.828) and the members of my team regularly stipulate how we can achieve better results and this leads to concrete improvement actions(0.701). This factor was labelled *team support* because the items are related to depending on each other in a team. The third component loaded on two items namely: the members of my team regularly talk about the statistical results of the work (0.760) and my team's statistical results are evaluated(0.741). This factor was labelled team evaluation as the items are related to evaluating teams. Using moderated multiple regression analysis the moderating effect of the variable psychosocial work environment was analysed by interpreting the R² Change in the models obtained from the model summaries and the regression coefficient for the product term obtained from model summaries. Variance – inflation factor (VIF) and tolerance were used to test for Multicollinearity among the predictor variables. Multicollinearity statistics show that the tolerance indicator for team learning, psychosocial work environments, employee performance and psychosocial work environments*

team learning were all greater than 0.1 and their VIF values were less than 10. These results indicate that no Multicollinearity problem occurred.

The results show that for model 1, $R = 0.496$, $R^2 = 0.246$ and $F = 55.768$ ($p = 0.000$). Model 2 shows the results after the product term (Team learning * Psychosocial work environment) was included in the equation. The results also show that inclusion of the product term resulted in R^2 change of 0.015, $F = 3.477$ ($p = 0.064$). These results do not show presence of moderating effect. The moderating effect of psychosocial work environment on the relationship between team learning and employee performance explains a 1.5% variance. Thus it can be concluded that the study accepted the H02 because $\beta = 0$ and p value is more than α .

Figure 2. Model Summary results for moderating effect of psychosocial work environment on the relationship between team learning and employee performance

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|---------------|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change | |
| 1 | .496 ^a | .246 | .242 | 7.91999 | .246 | 55.768 | 1 | 171 | .000 | |
| 2 | .511 ^b | .261 | .252 | 7.86324 | .015 | 3.477 | 1 | 170 | .064 | 2.029 |

a. Predictors: (Constant) Team Learning

b. Predictors: (Constant), Team Learning, Psychosocial work environments

c. Dependent Variable: Employee Performance

Table 3. Coefficients results for moderating effect of psychosocial work environment on the relationship between team learning and employee performance

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|-------|-------------------------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-----------|
| | | B | Std. Error | | | | Beta | Tolerance |
| | | 1 | (Constant) | 74.954 | 4.474 | | 16.752 | .000 |
| | Team Learning | 1.170 | .157 | .496 | 7.468 | .000 | 1.000 | 1.000 |
| 2 | (Constant) | 73.819 | 4.484 | | 16.463 | .000 | | |
| | Team learning | 1.190 | .156 | .504 | 7.632 | .000 | .995 | 1.005 |
| | Psychosocial work environment | 1.054 | .565 | .123 | 1.865 | .064 | .995 | 1.005 |

a. Dependent Variable: Employee Performance

DISCUSSION

The study established that team learning independently has a significant effect on employee performance. Thus it can be concluded that the study rejected the first hypothesis and that there is no significant relationship between team learning and employee performance since the p value was less than α . The study also established that the moderating effect of psychosocial work environment does not have a significant effect on the relationship between team learning and employee performance. The study further builds on the personal environment fit model, the goal setting theory and the team learning models and submits that organizational memory and psychosocial work environment affect employee performance. This indicates that the employee performance is independent of individual goals which tend to divert the employee (Kristof-Brown & Stevens, 2001). It also suggests that to have a universally performing employees, the organizations need to create a collective efficacy (Jex & Bliese, 1999). The study also indicates that the individual mental environments are not affected when working together as a team (Kayes & Burnett, 2006). The individualistic behavior which creates the psychosocial work environment cannot impact the collective approach of team learning which is done as a team (Calantone, Cavusgil, & Zhao, 2002). The study also further clarifies that the aspect of organization memory is developed and sustained on a collective approach of team learning.

CONCLUSION

It was concluded that team learning has a significant effect on employee performance in the Kenyan Islamic banking practice. However psychosocial work environments do not have significant effect on the relationship between team learning and employee performance. Therefore team learning should be emphasized more within organizations by applying team targets, team support and team evaluations to improve employee performance and service delivery at large. It is also prudent that the management should include team building events to encourage bonding between teams so that silos are not created. Team learning is a cognitive approach to collective learning, the management should encourage group discussions to share out the knowledge of individuals who have more experience than others on various skills, organization history and client history.

RECOMMENDATIONS

The study encourages Islamic Banking managers to improve the management of the performance of their employees they need to integrate the practices of team learning and put in place structures that support the entire process of team learning practices. The study recommends that banks should align common goals, learning modules under groups in order to

make employees more productive. This can be achieved by developing a single, easy to use system where the organization sets and tracks measurable employee goals, involving employees in self reviews, organizational achievements and regular rating of job performance. The study contributes to the theory of cooperation and competition (Deutsch, 1949). This was identified by the team learning strongly affecting the performance of employees.

Team learning happens within a group of persons, therefore it is understood to be collectively applied to a single unit hence affects the performance of all team members within the team. However if the employee is a member of a team, the work environment will not affect his or her performance. Thus, policy makers should consider emphasizing more on team spirit instead of individualizing employees. Subsequently the relationship between shared vision and employee performance was not affected by the moderation of psychosocial work environments. This also implies that the individuals who create a focus in line with the organization, their performance is not affected by the environments created by the supervisor, peer or subordinate. Therefore, this study irons out that stress given by colleagues does not play any significant role when the employee has drawn the future in his mind about where the organization is headed and where the individual has drawn his career path. Team Learning was observed to have a significant effect on employee performance. This implies that the knowledge shared within a team can develop the rest of the members to perform better. Therefore, future research can be done to investigate the knowledge of team members and how many members need to be knowledgeable to maximize the performance of employees.

Future research could investigate the psychosocial environments within teams and its effects on knowledge dissemination. The current study also leaves room for the mediating effects of psychosocial work environment on the relationship between team learning and employee performance.

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APPENDICES

RESEARCH QUESTIONNAIRE

Employee Performance

Reliability

1. I fully provide the service that I have promised to our customers
2. The process of doing my work are robust
3. The process of doing my work are reliable
4. My service delivery consistent across all service channels (including online)
5. My service delivery is timely across all service channels
6. I Could improve the quality of my service in any other way

Assurance

7. I have the skills needed to deliver a good service, across all channels
8. I have the knowledge needed to deliver a good service, across all channels
9. I do need any further training or development for performing better
10. I inspire trust in customers
11. My service is safe and secure

Tangibles

12. My evidence of service is (products, marketing materials, website, offices, staff appearance, and so on) attractive and appropriate for our customers

13. Our website FAQs is useful?
14. Our website FAQ is comprehensive
15. Our website FAQ is up to date
16. Customers can talk to a human being through other channels if their questions haven't been answered, or if website is broken
17. As well as managing traditional channels and our website, I properly handle queries and feedback through Twitter, Facebook, LinkedIn and other online services
18. My physical appearance (dress code) fits with our organization's brand
19. My virtual appearance (on phone and digital media) fits with the organization

Empathy

20. I build good relationships with customers
21. All my communication with customers is clear and timely
22. I show empathy with customers.
23. My customers understand why empathy is essential for providing a great service
24. I genuinely care about customer needs
25. I am able to see things from a customer's point-of-view

Responsiveness

26. I provide prompt service, which is easy to access
27. I manage complaints and feedback appropriately
28. I am always willing and able to help customers
29. I resolve customer issues and problems satisfactorily, and in good time, across all service channels

(Parasuraman *et al.*, 2002)

Team Learning

30. The members of my team regularly talk about the statistical results of the work.
31. Improvement actions are carefully carried out and monitored by my team.
32. The results in papers or annual reports provide information my team can concretely utilize.
33. My team has formulated aims regarding the results of the work, for example waiting times, drop-out percentages and client satisfaction.
34. The staff members of my team support each other in learning new skills.
35. The members of my team regularly stipulate how we can achieve better results and this leads to concrete improvement actions.
36. The members of my team often discuss how the job is done.
37. The members of my team evaluate each other's way of working.
38. My team's statistical results are evaluated.
39. My team is skilled at jointly studying problems at work, such as an excessively high customer drop-out rates.
40. The members of my team have a lot of time for each other.
41. Every three months my team has access to statistical results of the work.
42. The members of my team give each other open and honest feedback at official meetings such as team talks, case discussions or training sessions.

(Oudejans, 2011)

Psychosocial Work Environment

Type of production and tasks

43. I have enough time for my work tasks
44. My work requires that I remember a lot of things
45. My work is emotionally demanding

46. My work requires that I hide my feelings
 47. My work requires that I have very clear and precise eyesight

Work organization and job content

48. I have a large degree of influence concerning my work
 49. I have the possibility of learning new things through my work
 50. I can decide when to take a break
 51. I feel that the work I do is important
 52. I enjoy telling others about my place of work

Interpersonal relations and leadership

53. At my place of work, I am informed well in advance about, for example, important decisions, changes, or plans for the future
 54. I know exactly how much say I have at work
 55. Contradictory demands are placed on me at work
 56. My immediate superior is good at work planning
 57. I often get help and support from my colleagues
 58. My superior often talks with me about how well I carry out my work
 59. I work is isolated from my colleagues
 60. There is a good atmosphere between me and my colleagues

Work–individual interface

61. I am worried about becoming unemployed
 62. Regarding my work in general, I am pleased with the people I work with

Individual Health and well-being

63. In general, I would say my health is excellent
 64. During the past 4 weeks I have been a very nervous person
 65. During the past 4 weeks I have been feeling worn out
 66. During the past 4 weeks, I have not had the time to relax or enjoy myself.
 67. During the past 4 weeks I have had a stomachache or stomach problems
 68. During the past 4 weeks I have found it difficult to think clearly

Personality

69. I believe I can cope with most situations in life.

What do you usually do when problems arise at work

70. I try to find out what I can do to solve the problem
 71. I try to think of something else or do something I like
 72. I accept the situation because there is nothing to do about it anyway

(Kristensen *et al.*, 2005)

TOTAL VARIANCE EXPLAINED

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|-----------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 5.186 | 39.890 | 39.890 | 5.186 | 39.890 | 39.890 | 2.935 | 22.579 | 22.579 |
| 2 | 1.406 | 10.814 | 50.704 | 1.406 | 10.814 | 50.704 | 2.421 | 18.625 | 41.204 |
| 3 | 1.080 | 8.310 | 59.013 | 1.080 | 8.310 | 59.013 | 2.315 | 17.810 | 59.013 |
| 4 | .972 | 7.477 | 66.490 | | | | | | |
| 5 | .736 | 5.659 | 72.150 | | | | | | |
| 6 | .612 | 4.707 | 76.857 | | | | | | |
| 7 | .596 | 4.588 | 81.446 | | | | | | |
| 8 | .514 | 3.951 | 85.396 | | | | | | |

| | | | | | | | | | |
|----|------|-------|---------|--|--|--|--|--|--|
| 9 | .489 | 3.759 | 89.155 | | | | | | |
| 10 | .453 | 3.485 | 92.640 | | | | | | |
| 11 | .381 | 2.928 | 95.568 | | | | | | |
| 12 | .296 | 2.274 | 97.842 | | | | | | |
| 13 | .281 | 2.158 | 100.000 | | | | | | |

Extraction Method: Principal Component Analysis.

RELIABILITY OF DATA

Item-Total Statistics- Team Learning

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| 1. We, in our team concretely utilize the results in papers or | 24.33 | 11.706 | .563 | .823 |
| 2. The staff members of my team support each other in learning | 23.98 | 12.822 | .589 | .818 |
| 3. My team members regularly stipulate how we can achieve our goals | 24.07 | 12.667 | .578 | .819 |
| 4. The members of my team often discuss how the job is done | 23.97 | 12.091 | .645 | .808 |
| 5. The members of my team evaluate each other's way of working | 24.29 | 11.447 | .720 | .795 |
| 6. My team is skilled at jointly studying problems at work, suc | 24.58 | 11.785 | .573 | .821 |
| 7. My team's statistical results are evaluated | 24.11 | 13.205 | .500 | .830 |

Reliability Statistics- Team Learning

| | |
|------------------|------------|
| Cronbach's Alpha | N of Items |
| .839 | 7 |

Item-Total Statistics- Employee Performance

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|--|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| 8. I fully provide the service that I have promised to our customers | 103.46 | 76.836 | .417 | .878 |
| 9. The processes of doing my work are robust | 104.12 | 76.187 | .349 | .880 |
| 10. The processes of doing my work are reliable | 103.88 | 75.784 | .437 | .877 |
| 11. My service delivery is consistent across all service channels | 104.01 | 73.540 | .520 | .875 |
| 12. My service delivery is timely across all service channels | 103.91 | 75.251 | .382 | .879 |
| 13. I have the skills needed to deliver a good service, across all channels | 103.58 | 77.842 | .325 | .880 |
| 14. I have the knowledge needed to deliver a good service, across all channels | 103.73 | 76.830 | .359 | .879 |

| | | | | |
|---|--------|--------|------|------|
| 15. I inspire trust in customers | 103.50 | 76.424 | .417 | .878 |
| 16. My service is safe and secure | 103.59 | 75.691 | .449 | .877 |
| 17. My evidence of service is (products, marketing materials, we | 103.74 | 75.919 | .482 | .876 |
| 18. Our website FAQs is useful | 104.10 | 74.392 | .438 | .878 |
| 19. Our website FAQs is comprehensive | 104.26 | 74.181 | .440 | .878 |
| 20. Our website FAQs is up to date | 104.32 | 72.587 | .472 | .877 |
| 21. My physical appearance (dress code) fits with our organization | 103.57 | 76.281 | .464 | .877 |
| 22. My virtual appearance (on phone and digital media) fits with our organization | 103.60 | 75.793 | .520 | .875 |
| 23. I build good relationships with customers | 103.39 | 76.883 | .458 | .877 |
| 24. All my communication with customers is clear and timely | 103.49 | 76.378 | .531 | .875 |
| 25. I show empathy with my customers | 103.58 | 76.831 | .435 | .877 |
| 26. My customers understand why empathy is essential for providing good service | 103.82 | 74.376 | .510 | .875 |
| 27. I genuinely care about customer needs | 103.43 | 77.293 | .442 | .877 |
| 28. I am able to see things from a customers point of view | 103.61 | 76.148 | .513 | .876 |
| 29. I provide a prompt service, which is easy to access | 103.63 | 75.578 | .535 | .875 |
| 30. I manage complaints and feedback appropriately | 103.63 | 76.015 | .539 | .875 |
| 31. I am always willing and able to help customers | 103.50 | 76.056 | .495 | .876 |
| 32. I resolve customer issues and problems satisfactorily, and i | 103.75 | 75.083 | .516 | .875 |

Reliability Statistics

| | |
|------------------|------------|
| Cronbach's Alpha | N of Items |
| .881 | 25 |

Item-Total Statistics Psychosocial Work Environment

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|--|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| 33. I have enough time for my worktasks | 72.81 | 62.579 | .387 | .799 |
| 34. My work requires that I remember a lot of things | 72.57 | 64.373 | .301 | .803 |
| 35. My work requires that I hide my feelings | 72.82 | 63.388 | .259 | .807 |
| 36. My work requires that I have very clear and precise eyesight | 72.70 | 63.994 | .259 | .806 |
| 37. I have a large degree of influence concerning my work | 72.82 | 61.813 | .437 | .796 |
| 38. I have the possibility of learning new things through my wor | 72.65 | 63.012 | .331 | .802 |
| 39. I can decide when to take a break | 73.54 | 61.262 | .297 | .807 |

| | | | | |
|--|-------|--------|------|------|
| 40. I feel that the work I do is important | 72.63 | 62.498 | .392 | .799 |
| 41. I enjoy telling others about my place of work | 72.99 | 57.764 | .582 | .785 |
| 42. At my place of work, I am informed well in advance about, fo | 73.26 | 58.781 | .447 | .795 |
| 43. I know exactly how much say I have at work | 73.14 | 60.832 | .455 | .795 |
| 44. my immediate superior is good at work planning | 72.89 | 61.224 | .457 | .795 |
| 45. I often get help and support from my colleagues | 72.69 | 61.628 | .451 | .795 |
| 46. My superior often talks with me about how well I carry out m | 72.87 | 62.294 | .354 | .801 |
| 47. There is a good atmosphere between me and my colleagues | 72.66 | 61.962 | .418 | .797 |
| 48. Regarding my work in general, I am pleased with the people I | 72.63 | 62.039 | .440 | .796 |
| 49. In general, I would say my health is excellent | 72.69 | 62.309 | .398 | .798 |
| 50. I believe I can cope with most situations in life# | 72.63 | 64.521 | .291 | .804 |
| 51. I try to find out what I can do to solve the problem | 72.53 | 64.676 | .341 | .802 |

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .808 | 19 |