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The Influence of Organisational Culture, Leadership Style, Work-Life Balance and Service Quality on Customer Satisfaction: A Case Study of a Selected Bank

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ABSTRACT

Customer satisfaction remains a critical determinant of competitiveness and sustainability within the banking sector. This study investigates the influence of organisational culture, leadership style, work-life balance, and service quality on customer satisfaction within a South African selected bank. Drawing on the Service-Profit Chain framework, the study examines how internal factors contributes to service delivery and customer-related outcomes. A quantitative research approach was adopted, and data were collected using structured questionnaires. Statistical techniques including correlation and regression analysis were employed to analyse the relationships among the variables. The findings revealed that service quality significantly and positively influences customer satisfaction. Organisational culture and leadership style were also found to positively influence customer satisfaction through improved employee behaviour and service delivery. Although work-life balance demonstrated a weaker relationship with customer satisfaction, it remains important in promoting employee well-being and service performance. This study contributes to existing literature by integrating organizational culture, leadership style, work-life balance, and service quality within a single framework in the South African context. The findings further provide practical implications for bank managers seeking to improve service delivery and strengthen customer satisfaction through internal organisational practises.

Keywords: Organisational Culture, Leadership Style, Work-Life Balance, Service Quality Customer Satisfaction, Banking Sector
JEL Classifications: G21, J81, M31

1. INTRODUCTION

The banking industry plays a crucial role in supporting economic growth and financial stability in both developed and developing countries. Banks serve as key financial intermediaries by facilitating savings, investments, credit provision, and payment systems for individuals and businesses. According to McKinsey and Company (2020), customer service has become one of the most significant competitive tools in the banking sector, as banks increasingly differentiate themselves through exceptional customer experiences rather than financial products alone. In a highly competitive environment, customer satisfaction is viewed as a strategic asset that contributes to customer retention, loyalty, profitability, and long-term sustainability. Similarly, Belas and Gabova (2022) argue that customer satisfaction is essential for success in the competitive banking industry because satisfied customers are more likely to remain loyal and recommend banking services to others.

The importance of customer satisfaction in the banking sector has grown significantly due to rapid technological advancement, globalization, and changing customer expectations. Customers today expect banks to provide reliable, efficient, and high-quality services while also maintaining positive relationships with clients. As a result, banks are increasingly focusing on internal organizational factors that influence employee performance and service delivery. Among these factors, organizational culture, leadership style, work-life balance, and service quality have

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emerged as critical determinants of customer satisfaction. A positive organizational culture creates a supportive working environment where employees feel motivated, valued, and committed to achieving organizational goals. According to Cameron and Quinn (2023), organizational culture influences employee behaviour, communication, and service delivery, ultimately affecting customer experiences and satisfaction levels. Leadership style is another important factor that contributes to organizational effectiveness and customer satisfaction in the banking industry. Effective leadership encourages employee engagement, trust, teamwork, and commitment to delivering superior customer service. Transformational leadership has been widely associated with positive employee attitudes and improved organizational performance. Bass and Riggio (2022) state that transformational leaders inspire employees by aligning organizational goals with employee motivation and encouraging innovation and collaboration within the workplace. In today's dynamic and unpredictable business environment, organizations rely heavily on strong leadership and effective human resource management practices to maintain competitiveness and achieve long-term success.

Human resources remain one of the most valuable assets within any organization, particularly in service-based industries such as banking. The success of a bank depends largely on the collective efforts and cooperation of employees at all organizational levels, from top management to frontline staff. However, managing employees effectively can be challenging due to differences in personalities, emotions, and workplace expectations. Edy Sutrisno (2018) explains that the transition from manual labour to knowledge-based work has increased the importance of employee commitment, engagement, and satisfaction in organizational success. In the banking sector, employees who are motivated and supported are more likely to provide excellent customer service, which directly contributes to customer satisfaction and organizational performance. Service quality has also been identified as a fundamental factor influencing customer satisfaction in banks. Customers evaluate banks not only based on financial products but also on the quality, reliability, responsiveness, and professionalism of the services they receive. According to Al-Azzam (2015), understanding customer perceptions of service quality is essential for improving customer satisfaction, increasing profitability, and enhancing organizational reputation. High-quality service delivery strengthens customer trust and loyalty, while poor service quality may lead to customer dissatisfaction and customer switching behaviour. Consequently, banks continuously seek strategies to improve service quality to remain competitive in the evolving financial market.

Despite the growing body of literature on organizational culture, leadership style, work-life balance, and service quality, there is still limited research examining the combined influence of these factors on customer satisfaction within the banking sector, particularly in South Africa. Most previous studies have focused on these variables individually, often neglecting the interconnected relationship between internal organizational factors and customer satisfaction outcomes. Therefore, there remains a need for further research that investigates how these factors collectively contribute to customer satisfaction in selected banks. The primary purpose of this study is to examine the influence of organizational culture, leadership style, work-life balance, and service quality on customer satisfaction within a selected bank in South Africa. Specifically, the study seeks to evaluate the relationships between these internal organizational factors and determine their combined impact on overall customer satisfaction. By identifying these relationships, the study aims to provide practical recommendations that banks can use to improve customer experiences, strengthen customer loyalty, and enhance organizational performance within the banking sector.

This study is significant to several stakeholders, including bank managers, employees, customers, and researchers. For banking institutions, the findings may provide valuable insights into how internal organizational practices can be improved to enhance service quality and customer satisfaction. The study may also assist managers and leaders in understanding the importance of developing a strong organizational culture, adopting effective leadership styles, and implementing policies that promote employee well-being and work-life balance. Furthermore, the study contributes to the existing body of knowledge by exploring the relationship between internal organizational factors and customer satisfaction in the banking industry, thereby providing a foundation for future research in related sectors. By addressing these research gaps, the study aims to contribute to the growing literature on customer satisfaction and organizational performance in the banking sector. The findings are expected to assist banks in developing strategies that improve competitiveness, customer loyalty, and long-term sustainability in an increasingly dynamic business environment.

2. LITERATURE REVIEW

2.1. Service Quality

Service quality refers to customers' evaluation of services after comparing their expectations with the actual service received. When service performance meets or exceeds customer expectations, customers are more likely to perceive the quality of service positively and experience satisfaction (Meesala and Paul, 2018). Abror et al. (2019) similarly explain that service quality depends on how well organisations deliver services according to customer expectations and needs. Zavareh et al. (2012) found that e-service quality dimensions significantly affect customer satisfaction in internet banking services.

Scholars have explained service quality using different dimensions. Zamry and Nayan (2020) identified physical quality, interactive quality, and corporate quality as key dimensions influencing customer perceptions. Physical quality includes facilities, equipment, and infrastructure, while interactive quality focuses on employee interactions and technological systems such as ATMs and online banking platforms. Corporate quality relates to customers' perceptions of organisational reputation and reliability. In addition, the SERVQUAL model developed by Parasuraman et al. (1988) measures service quality using reliability, responsiveness, assurance, empathy, and tangibility. Although SERVQUAL has been widely applied, scholars argue

that it may not fully capture modern digital banking environments where customer expectations constantly change.

Recent studies continue to confirm the importance of service quality in financial institutions. Ayanaddis et al. (2023) found that electronic banking service quality positively affects customer satisfaction and loyalty. Similarly, Wang et al. (2023) reported that efficient and reliable service delivery significantly influences customer satisfaction in banking institutions. Technological advancements such as internet banking and mobile banking have also improved accessibility and convenience, thereby enhancing customer experiences (Kaur et al., 2021). Overall, literature demonstrates that banks that prioritise reliability, responsiveness, empathy, assurance, and technological innovation are more likely to improve customer satisfaction and maintain long-term customer relationships.

2.2. Organisational Culture

Organisational culture refers to the shared values, beliefs, and assumptions that guide employee behaviour within an organisation (Kurniawan and Ali, 2022). Radiany (2018) explains that culture develops through shared experiences and becomes the accepted way employees think and behave within the organisation. In organisational settings, culture influences employee attitudes, communication, and interactions, which ultimately affect organisational performance and service delivery.

Within the banking sector, organisational culture is considered an important factor influencing customer satisfaction because employees directly interact with customers. A positive organisational culture encourages teamwork, professionalism, and commitment to service excellence. Purwanto (2023) states that supportive organisational cultures improve innovation and service delivery, while Vargas-Halabi and Yague-Perales (2023) found that adaptability and mission clarity positively influence organisational performance. In banking institutions, mission-driven and adaptable cultures help employees respond effectively to customer needs and changing market conditions.

Although many studies report positive relationships between organisational culture and organisational performance, findings remain inconsistent. Osman et al. (2023) found that some cultural types positively affect performance while hierarchical cultures may negatively influence organisational outcomes. Park and Doo (2020) further argue that organisational culture influences employee job satisfaction and commitment, which indirectly affect customer satisfaction. Therefore, organisational culture remains an important organisational factor that shapes employee behaviour, service quality, and customer experiences within banking institutions.

2.3. Leadership Style

Leadership style refers to the approaches and behaviours leaders use to guide, motivate, and influence employees towards achieving organisational goals. According to Cera and Kusaku (2020), leadership plays an important role in organisational effectiveness because leaders shape employee performance and workplace behaviour. Effective leadership helps employees understand organisational objectives and encourages them to work towards achieving shared goals.

Different leadership styles influence employees and organisational outcomes in different ways. Transformational leadership has received considerable attention because it motivates employees, promotes innovation, and strengthens employee commitment (Narosaputra, 2022). Jufrizen and Lubis (2020) further explain that transformational leaders encourage employees to better understand customer needs, thereby improving service delivery and customer satisfaction. In contrast, transactional leadership focuses more on supervision, rewards, and structured tasks, while laissez-faire leadership involves minimal supervision and may negatively affect employee performance.

Empirical studies continue to highlight the importance of leadership within banking institutions. Khan et al. (2020) found that transformational leadership positively influences organisational performance and employee motivation. Similarly, Yozi and Mbokota (2024) reported that leadership practices are essential for helping employees adapt to changing banking environments. Mahar et al. (2025) also found that effective communication by leaders improves employee engagement and productivity. In service-oriented organisations such as banks, supportive leadership styles contribute significantly to employee motivation, service quality, and customer satisfaction.

2.4. Work-Life Balance

Work-life balance refers to an employee's ability to effectively manage work responsibilities alongside personal and family life without negatively affecting well-being or productivity (Wigmore, 2023). Achieving balance allows employees to reduce stress and maintain healthy boundaries between work and personal responsibilities (Hutton, 2023). However, many organisations still experience challenges in implementing effective work-life balance practices (Sanchez et al., 2023).

Several organisational factors influence work-life balance, including working conditions, flexible working hours, employee wellness programmes, and workplace support systems (Duque et al., 2020). Flexible working arrangements have been identified as important contributors to employee engagement and job satisfaction. Setiyani et al. (2023) found that flexible work arrangements positively influence employee motivation and engagement, while Dousin et al. (2019) reported that supportive supervision and flexible schedules improve job performance and service delivery. Studies examining work-life balance and employee performance have produced mixed findings. Sriwahyuningsih et al. (2024) found that work-life balance may not always directly influence employee performance within banking institutions because performance is often driven by strict organisational targets. However, other studies suggest that employees who maintain healthy work-life balance experience lower stress, stronger job satisfaction, and improved performance (Lestari and Margaretha, 2021). In banking environments, balanced employees are more likely to provide better customer service, demonstrate positive attitudes, and contribute to improved customer satisfaction.

2.5. Customer Satisfaction

Customer satisfaction refers to customers' feelings and evaluations after comparing their expectations with the actual performance of a product or service. According to Philip (2019), satisfaction occurs when service performance meets or exceeds expectations, while dissatisfaction arises when expectations are not fulfilled. Similarly, Willie (cited in Kasinem, 2020) explains customer satisfaction as an emotional response resulting from customers' experiences with products or services. Customer satisfaction is regarded as a key indicator of organisational success, especially within service industries such as banking. Hendriana and Irawan (2024) argue that organisations strive to improve customer satisfaction by delivering superior service quality. Important dimensions influencing customer satisfaction include product quality, service quality, emotional factors, convenience, and cost. Customers are more likely to feel satisfied when services are reliable, accessible, efficient, and affordable.

Within the banking sector, service quality has consistently been identified as a major predictor of customer satisfaction. Studies by Beshir and Zelalem (2020) found that efficiency, responsiveness, reliability, security, and ease of use significantly influence customer satisfaction and loyalty in electronic banking services. More recent studies by Tetteh (2022) and Mwiya et al. (2022) further confirmed that convenience, accessibility, affordability, and reliability remain important determinants of customer satisfaction. Consequently, banks that improve internal organisational factors and service delivery processes are more likely to strengthen customer satisfaction and long-term customer loyalty.

3. METHODOLOGY

This study adopted a quantitative research approach using a descriptive research design to examine the influence of organisational culture, leadership style, work-life balance, and service quality on customer satisfaction within a selected bank in South Africa. The target population consisted of customers of the selected bank, from which a sample of 406 respondents was drawn using a non-probability convenience sampling technique. Data were collected through a structured questionnaire comprising closed-ended questions measured on a five-point Likert scale ranging from strongly disagree to strongly agree. The questionnaire was divided into sections covering demographic information and the study variables, namely organisational culture, leadership style, work-life balance, service quality, and customer satisfaction. Collected data were analysed using SPSS, where descriptive statistics, reliability analysis, correlation analysis, and regression analysis were conducted to determine the relationships between the variables and test the study hypotheses. Ethical considerations were observed throughout the study by ensuring voluntary participation, informed consent, confidentiality, and anonymity of respondents.

4. RESULTS

4.1. Respondent Profile

The respondent profile revealed that 50% of the respondents were female, while 50% were male, indicating a relatively balanced gender distribution within the study. Most respondents were between the ages of 26 and 35 years, accounting for approximately 41%, followed closely by respondents aged between 36 and 45 years, who represented about 40% of the sample. This indicates that most participants were within the active working-age population in the banking sector (Table 1).

The findings further showed that most respondents possessed tertiary qualifications, with approximately 62% holding diplomas or degrees, demonstrating that most participants were educated and capable of understanding organisational and customer service processes. In addition, most respondents had several years of banking experience, suggesting familiarity with organisational culture, leadership practices, work-life balance, and service quality within the selected bank. The demographic information therefore provided a suitable representation of employees involved in customer service delivery within the banking sector.

4.2. Validity and Reliability Test

The reliability and validity tests were conducted to determine whether the research instrument was appropriate for measuring the study variables (Table 2). The Cronbach's Alpha values for organisational culture, leadership style, work-life balance, service quality, and customer satisfaction exceeded the acceptable threshold of 0.70, confirming that the questionnaire was reliable and internally consistent (Table 3). The descriptive statistics further indicated that the variables recorded acceptable mean values, suggesting positive perceptions among respondents regarding the constructs measured in the study.

Table 1: Respondents profile

Demographic variable	Category	Frequency (n)	Percentage
Gender	Male	203	50.0
	Female	203	50.0
Age group	18-25 years	52	12.8
	26-35 years	167	41.1
	36-45 years	162	39.9
	46 years and above	25	6.2
Marital status	Single	184	45.3
	Married	176	43.3
	Divorced	28	6.9
	Widowed	18	4.5
Educational qualification	Matric	58	14.3
	Diploma	96	23.6
	Degree	156	38.4
	Postgraduate qualification	96	23.6
Work experience	<1 year	41	10.1
	1-5 years	173	42.6
	6-10 years	141	34.7
	More than 10 years	51	12.6
Total		406	100

Table 2: Reliability of variables

Variable	Cronbach's alpha	Cronbach's alpha based on standardized items	No of items
Service quality	0.531	0.532	5
Customer satisfaction	0.481	0.481	4
Organizational culture	0.371	0.372	4
Leadership style	0.071	0.122	4
Work-life balance	0.700	0.700	3

The normality test also confirmed that the data was suitable for further statistical analysis. Since all variables met the required statistical thresholds, the data was considered valid and reliable for hypothesis testing and regression analysis. Therefore, all constructs were retained for further analysis, ensuring the accuracy and credibility of the study findings.

4.3. Hypothesis Test

The hypothesis testing results revealed that organisational culture, leadership style, service quality, and work-life balance significantly influenced customer satisfaction within the selected bank. The regression analysis showed that organisational culture had the strongest positive influence on customer satisfaction, followed by leadership style and service quality. The findings indicate that supportive organisational practices, effective leadership, and quality service delivery contribute positively towards improving customer satisfaction in the banking sector.

Furthermore, the coefficient of determination (R^2) value was 0.258, indicating that organisational culture, leadership style, work-life balance, and service quality collectively explained 25.8% of the variation in customer satisfaction (Table 4). The regression model was statistically significant, confirming that the independent variables jointly influenced customer satisfaction. Although work-life balance showed a negative relationship with customer satisfaction, the relationship remained statistically significant, suggesting that work-life balance practices may indirectly affect employee performance and service delivery within the banking environment.

Figure 1 presents the conceptual framework of the study, illustrating the proposed relationships between organisational culture, leadership style, work-life balance, service quality, and customer satisfaction.

Although some variables recorded low reliability values, the overall instrument achieved a Cronbach's Alpha value of 0.70, indicating acceptable overall reliability of the questionnaire.

Figure 1: Conceptual framework

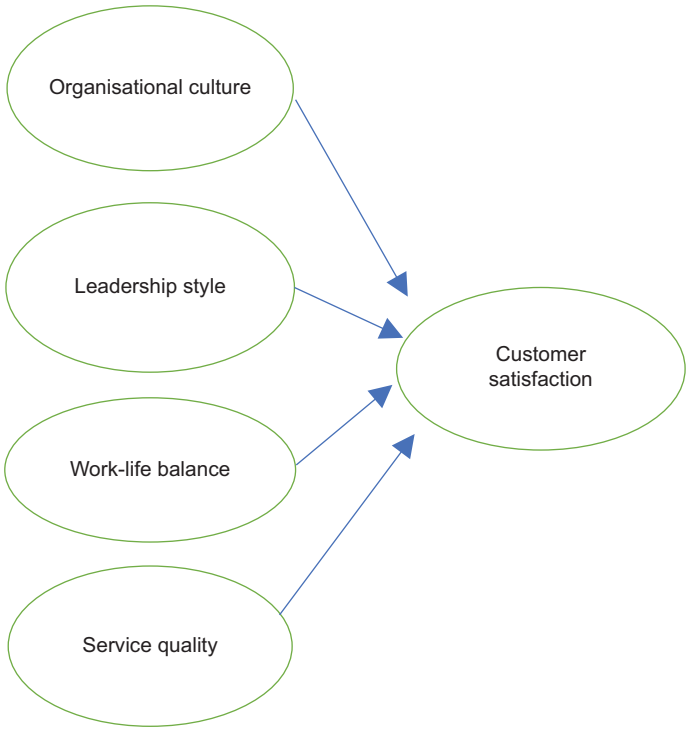


Table 3: Reliability of instrument

Cronbach's alpha	No of items
0.70	20

4.4. Discussion of Findings

The findings of this study revealed that organisational culture significantly and positively influences customer satisfaction within the selected bank. The results suggest that employees who operate within a supportive and collaborative organisational culture are more likely to deliver high-quality services that improve customer experiences. These findings are consistent with the study conducted by Purwanto (2023), who found that positive organisational cultures enhance employee performance, innovation, and service delivery. Similarly, Vargas-Halabi and Yague-Perales (2023) argued that organisations with adaptable and mission-driven cultures are more likely to achieve improved organisational outcomes and customer satisfaction. In the banking sector, organisational culture influences employee attitudes, teamwork, communication, and professionalism, all of which contribute towards improved customer interactions and service quality.

The findings further showed that leadership style positively influences customer satisfaction. Effective leadership encourages employee motivation, commitment, and engagement, which ultimately improves customer service delivery. These findings support the arguments of Khan et al. (2020), who found that transformational leadership positively affects employee performance and organisational effectiveness. Likewise, Jufrizen and Lubis (2020) explain that transformational leaders motivate employees to better understand customer needs and improve service delivery. The results therefore suggest that bank managers who adopt supportive and participative leadership styles are more likely to improve employee morale and customer satisfaction within banking institutions.

Service quality was also found to have a positive and significant influence on customer satisfaction. Customers who receive

Table 4: Model summary

Model	R	R square	Adjusted R square	Standard error of the estimate	Change statistics				
					R square change	F change	df1	df2	Significance F change
1	0.508[a]	0.258	0.251	0.57685	0.258	34.892	4	401	0.000

Predictors: (Constant), Work_Life_Balance, Leadership_Style, Service_Quality, Organizational_Culture

reliable, responsive, and professional services are more likely to feel satisfied with banking services. These findings are supported by Wang et al. (2023), who found that efficient and dependable service delivery improves customer satisfaction within financial institutions. The findings also align with the SERVQUAL model, which highlights reliability, responsiveness, assurance, empathy, and tangibility as important determinants of customer satisfaction. The increasing use of digital banking platforms further demonstrates the importance of maintaining high service standards to meet changing customer expectations.

Although work-life balance demonstrated a weaker and negative relationship with customer satisfaction, the variable remained statistically significant. This may suggest that work-life balance does not directly influence customers but instead affects employee well-being and service performance indirectly. The findings support Sriwahyuningsih et al. (2024), who found that work-life balance may not always directly improve employee performance in banking institutions due to demanding organisational targets and strict performance expectations. However, balanced employees are still more likely to experience lower stress levels, better emotional well-being, and improved workplace attitudes, which may contribute positively to customer experiences over time. The findings of this study are further supported by the Service-Profit Chain theory, which explains that internal organisational factors such as employee support, leadership, and organisational culture influence employee satisfaction and service delivery, ultimately affecting customer satisfaction and organisational performance. The study therefore confirms that banks should strengthen internal organisational practices to improve customer satisfaction, customer loyalty, and long-term sustainability.

5. CONCLUSION

This study examined the influence of organisational culture, leadership style, work-life balance, and service quality on customer satisfaction within a selected bank in South Africa. The findings revealed that organisational culture, leadership style, and service quality positively and significantly influence customer satisfaction. Among the variables, organisational culture emerged as the strongest predictor of customer satisfaction, indicating the importance of creating supportive working environments that encourage teamwork, professionalism, and employee commitment. Leadership style was also found to contribute positively towards customer satisfaction through employee motivation and engagement, while service quality remained a critical determinant of customer experiences within the banking sector.

Although work-life balance demonstrated a weaker relationship with customer satisfaction, the findings suggest that employee well-being remains important in improving service delivery and organisational performance. The study therefore concludes that customer satisfaction in banking institutions is strongly influenced by both internal organisational practices and external service delivery processes. Banks that invest in employee support systems, effective leadership, positive organisational culture, and high-quality service delivery are more likely to improve customer loyalty, competitiveness, and long-term sustainability. Furthermore, the study contributes to existing literature by integrating organisational culture, leadership style, work-life balance, and service quality within a single framework in the South African banking context.

5.1. Practical Implication

The findings of this study provide important practical implications for managers and decision-makers within the banking sector. Firstly, bank management should prioritise the development of a positive organisational culture that promotes teamwork, communication, trust, and employee support. A supportive organisational culture encourages employees to remain motivated and committed to delivering excellent customer service. Secondly, banks should invest in leadership development programmes that equip managers with transformational leadership skills capable of motivating employees and improving workplace relationships. The study further highlights the importance of improving service quality through continuous employee training, technological advancement, and customer relationship management practices. Banks should regularly monitor customer feedback to identify areas requiring service improvement. In addition, organisations should implement employee wellness and work-life balance initiatives to reduce workplace stress and improve employee well-being. Such practices may contribute towards better employee performance, improved service delivery, and enhanced customer satisfaction within banking institutions.

5.2. Limitation of the Study

This study was limited to a selected bank in South Africa, which may restrict the generalisation of the findings to other banking institutions or industries. The use of convenience sampling also limited the representativeness of the sample because not all employees and customers had an equal opportunity to participate in the study. Furthermore, the study adopted a quantitative research approach only, which restricted respondents from providing detailed explanations regarding their experiences and perceptions. Another limitation relates to time and financial constraints, which affected the scope of data collection and analysis. The study also relied on self-administered questionnaires, which may have introduced response bias due to participants providing socially desirable answers. Despite these limitations, the study still provides valuable insights into the influence of organisational culture, leadership style, work-life balance, and service quality on customer satisfaction within the banking sector.

5.3. Recommendations

Based on the findings of the study, it is recommended that banks strengthen organisational culture by promoting employee participation, teamwork, communication, and shared organisational values. A positive organisational culture can improve employee commitment and customer service delivery. Banking institutions should also adopt transformational leadership approaches that encourage employee motivation, innovation, and engagement within the workplace. The study further recommends that banks continuously improve service quality through regular employee training, customer service development programmes, and

investment in modern banking technologies. Banks should also introduce employee wellness programmes and flexible working arrangements aimed at improving work-life balance and reducing workplace stress. Furthermore, management should regularly assess customer satisfaction levels through feedback systems and surveys to identify areas requiring improvement.

5.4. Recommendations for Future Researchers

Future studies should expand the scope of the research by including multiple banking institutions across different provinces in South Africa to improve the generalisability of the findings. Researchers may also consider using probability sampling techniques to improve sample representation and reduce sampling bias. In addition, future studies could adopt mixed-method or qualitative research approaches to gain deeper insights into employee and customer experiences within banking institutions. Further research should also investigate additional variables that may influence customer satisfaction, such as employee engagement, digital banking services, organisational commitment, and customer loyalty. Comparative studies between public and private banks may also provide broader understanding regarding organisational factors affecting customer satisfaction within the banking industry.

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