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Students' Commitment, Satisfaction and Performance at Economics College Stie Galileo Batam Indonesia

By Hazriyanto, Putu Rani Susanthi & Badaruddin Ibrahim

Abstract- The education process in higher school is now become a big concern especially dealing with the students on its environmental setting. The main concern is related to the commitment, satisfaction, and performance/ achievements of students which support the college climate as expected. Regarding this topic, it is necessary to conduct research to see the level of students' commitment, satisfaction, and performance/ achievements, particularly at Economics College STIE Galileo Batam. Therefore, this study focuses on this topic of investigation. This research is quantitative research involving 33 respondents taken from students who studied at STIE Galileo. The purpose of this study was to look at the stages of commitment, satisfaction, performances/ achievement of students at STIE Galileo. The research data was collected through a questionnaire which was then processed using SPSS statistics. The descriptive frequency analysis and Mean Score were directed to see the levels of students' commitment, satisfaction, and performance/ achievement. The descriptive analysis result shows that the commitment and satisfaction are in the high category level, while the students' performance/ achievement is in the level of both good and very good category.

Keywords: *commitment; satisfaction; performance.*

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Students' Commitment, Satisfaction and Performance at Economics College Stie Galileo Batam Indonesia

Hazriyanto ^α, Putu Rani Susanthi ^σ & Badaruddin Ibrahim ^ρ

Abstract- The education process in higher school is now become a big concern especially dealing with the students on its environmental setting. The main concern is related to the commitment, satisfaction, and performance/ achievements of students which support the college climate as expected. Regarding this topic, it is necessary to conduct research to see the level of students' commitment, satisfaction, and performance/ achievements, particularly at Economics College STIE Galileo Batam. Therefore, this study focuses on this topic of investigation. This research is quantitative research involving 33 respondents taken from students who studied at STIE Galileo. The purpose of this study was to look at the stages of commitment, satisfaction, performances/ achievement of students at STIE Galileo. The research data was collected through a questionnaire which was then processed using SPSS statistics. The descriptive frequency analysis and Mean Score were directed to see the levels of students' commitment, satisfaction, and performance/ achievement. The descriptive analysis result shows that the commitment and satisfaction are in the high category level, while the students' performance/ achievement is in the level of both good and very good category. Thus, it is necessary to pay attention to students' commitment, satisfaction, and performance/ achievement considering the levels that have been achieved at this point. For future researches, it is necessary to consider other factors that are not examined in this study such as leadership, college climate, larger sample size and other analytical tools such as; SEM SmartPLS and Winsteps Rasch Model. In addition, future researchers are also able to reassess from a demographic perspective, for example by sexual category.

Keywords: commitment; satisfaction; performance.

1. INTRODUCTION

The organizational management in higher education now places the key attention, which in fact it becomes increasingly competitive that requires universities to be able to maximize their resources to survive and compete with other tertiary institutions both in terms of funding and quality. Various problems faced by the institutions for instance services, facilities, lecturers, students, infrastructure and many other aspects need to be addressed wisely by universities in order to achieve their stated goals. The commitment, satisfaction, and achievement of students are also some

essential points to be given appropriate treatment in the process of implementing eligible education at college.

Job satisfaction refers to the general attitude of an individual toward his/her works, job involvement deals with the stage to what extent a person sided psychologically to his/her work and considered their performance as a measure of self-image. Besides, organizational commitment is the stage to what extent a person sits with a particular organization and is interested in perpetuating the position in the organization (Robbins & P. Stephen, 2001).

Students who acquire satisfaction in learning process show solemnity through achievements. Satisfaction is a crucial factor that can contribute to improving students' achievement as well as commitment. Students with satisfaction tend to have greater achievement compared to the ones who are less satisfied (Robbins & P., 2006).

According to Robbins & Judge (2008) commitment is a condition of a person perpetuates his/her position in the organization instead of leaving it. Meanwhile, Kotler & Philip (2003) defines satisfaction as a feeling of joy or disappointment experienced by an individual by making a comparison between opinions about achievement with expectations.

Two-factor theory and Value theory Wibowo (2011) suggests that satisfaction and dissatisfaction are part of motivators and hygiene factors. Whereas, achievement comes from the notion of performance and performance is also interpreted as work results or work performance, essentially work performance has a broader meaning, not only as of the result of work but also includes how the work process takes place (Wibowo, 2011).

Based on some results of the previous studies related to commitment, satisfaction, and performance/ achievement in the college environmental setting, it showed that the mean value of work satisfaction (3.60) was in the high category (Lu & Gursay, 2016). On the other hand, the result showed that the mean value of commitment (4.13) was in the high category (Cooper, Stanley, Klein, & Tenhiälä, 2016). The other results showed that the mean value of commitment (3.65) was in the high category, satisfaction with the mean value (3.33) was in the moderate/fair category, while the

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performance with mean value (3.75) was in a good category (Yiing & Ahmad, 2009).

Formulation of the problems of this research is:

1. How is the commitment of students at STIE Galileo Batam?
2. How is the satisfaction of students at STIE Galileo Batam?
3. How is the performance/ achievement of students at STIE Galileo Batam?

The purposes of this research are:

1. To identify the commitment of students at STIE Galileo.
2. To know the satisfaction of students at STIE Galileo.
3. To observe the performance/ achievements of students at STIE Galileo.

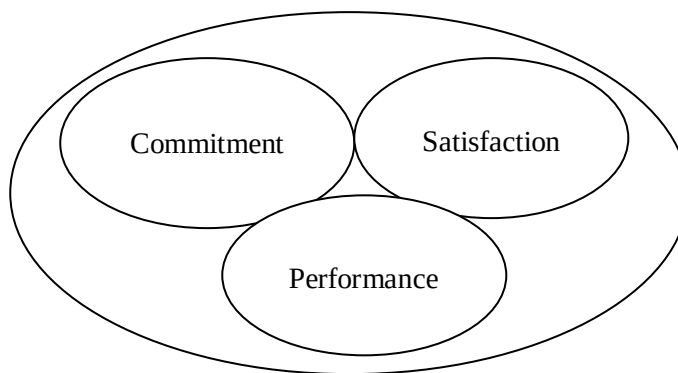


Figure 1: Frameworks of Thought

II. RESEARCH METHODS

This research took place at Economics College STIE Galileo Batam. The study was conducted on December 2018 to March 2019 where the respondents were the students of STIE Galileo with a sample of 33 respondents. The type of research is a quantitative descriptive study using questionnaires as the data instruments which were distributed to students at STIE Galileo environment. The data collected through questionnaires were processed using SPSS statistics. The data analysis was done in frequency and descriptive analysis by considering the mean value of each variable item.

The variable in this study, consisting of:

- i. Commitment
- ii. Satisfaction
- iii. Performance

The instrument items used in this study were 41 items, namely; 13 commitment items, 16 satisfaction items, and 12 performance items. The items were adapted and adjusted from the research questionnaire (Hazriyanto & Ibrahim, 2019).

III. RESULTS AND DISCUSSIONS

The results of this study involved 33 students at STIE Galileo as the respondents. The results of the analysis frequency of commitment, satisfaction, and performance can be seen in the frequency table below. The commitment frequency analysis results consist of 13 commitment items as shown in the following table:

Table 1: Com 1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	2	6.1	6.1	6.1
	Bad	1	3.0	3.0	9.1
	Fair	7	21.2	21.2	30.3
	Good	17	51.5	51.5	81.8
	Very Good	6	18.2	18.2	100.0
	Total	33	100.0	100.0	

Based on Table 1 above, it can be implied that 51.5% of students' response on Commitment1 (Com1) item is in the good category level and 3.0% is in a bad category.

Table 2: Com 2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	1	3.0	3.0	3.0
	Bad	1	3.0	3.0	6.1
	Fair	4	12.1	12.1	18.2
	Good	17	51.5	51.5	69.7
	Very Good	10	30.3	30.3	100.0
	Total	33	100.0	100.0	

The result displayed in table 2 shows 51.5% students' response on Commitment2 (Com2) item is in good category level and 3.0% is in the bad and poor category.

Table 3: Com 3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	1	3.0	3.0	3.0
	Fair	5	15.2	15.2	18.2
	Good	17	51.5	51.5	69.7
	Very Good	10	30.3	30.3	100.0
	Total	33	100.0	100.0	

Table 3 displays 51.5% students' response on Commitment 3 (Com3) item is in good category level and 3.0% is in a bad category.

Table 4: Com 4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	1	3.0	3.0	3.0
	Fair	4	12.1	12.1	15.2
	Good	20	60.6	60.6	75.8
	Very Good	8	24.2	24.2	100.0
	Total	33	100.0	100.0	

The result shows on table 4 that 60.6% of students' response on Commitment4 (Com4) item is in good category level and 3.0% is in a bad category.

Table 5: Com 5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Fair	5	15.2	15.2	15.2
	Good	21	63.6	63.6	78.8
	Very Good	7	21.2	21.2	100.0
	Total	33	100.0	100.0	

On table 5, it is shown 63.6% students' response on Commitment5 (Com5) item is in good category level and 15.2% of them is in a fair category.

Table 6: Com 6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	3	9.1	9.1	9.1
	Fair	11	33.3	33.3	42.4
	Good	16	48.5	48.5	90.9
	Very Good	3	9.1	9.1	100.0
	Total	33	100.0	100.0	

Result revealed in table 6 identifies 48.5% students' response on Commitment6 (Com6) item is in good category level and 9.1% is in bad and poor category level.

Table 7: Com 7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	2	6.1	6.1	6.1
	Bad	1	3.0	3.0	9.1
	Fair	7	21.2	21.2	30.3
	Good	17	51.5	51.5	81.8
	Very Good	6	18.2	18.2	100.0
	Total	33	100.0	100.0	

It is shown in table 7 that 51.5% of students' response on Commitment7 (Com7) item is in the good category level and 3.0% is in a bad category.

Table 8: Com 8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	1	3.0	3.0	3.0
	Fair	6	18.2	18.2	21.2
	Good	18	54.5	54.5	75.8
	Very Good	8	24.2	24.2	100.0
	Total	33	100.0	100.0	

Table 8 presents 54.5% students' response on Commitment 8 (Com8) item is in good category level and 3.0% is in a bad category.

Table 9: Com 9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Fair	8	24.2	24.2	24.2
	Good	16	48.5	48.5	72.7
	Very Good	9	27.3	27.3	100.0
	Total	33	100.0	100.0	

At table 9 above, it is presented that 48.5% of students' response on Commitment9 (Com9) item is in good category level and 24.4% is in the fair category level.

Table 10: Com10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	1	3.0	3.0	3.0
	Fair	12	36.4	36.4	39.4
	Good	13	39.4	39.4	78.8
	Very Good	7	21.2	21.2	100.0
	Total	33	100.0	100.0	

Result of test displayed in table 10 ensues 39.4% students' response on Commitment10 (Com10) item is in good category level and 3.0% is in bad category level.

Table 11: Com11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Fair	7	21.2	21.2	21.2
	Good	13	39.4	39.4	60.6
	Very Good	13	39.4	39.4	100.0
	Total	33	100.0	100.0	

Table 11 shows 39.4% students' response on Commitment11 (Com11) item is in very good and good category level, while 21.2% is in fair category level.

Table 12: Com12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	1	3.0	3.0	3.0
	Bad	1	3.0	3.0	6.1
	Fair	9	27.3	27.3	33.3
	Good	18	54.5	54.5	87.9
	Very Good	4	12.1	12.1	100.0
	Total	33	100.0	100.0	

Table 12 displays 54.5% students' response on Commitment12 (Com12) item is in good category level and 3.0% is in bad and poor category level.

Table 13: Com13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	2	6.1	6.1	6.1
	Fair	14	42.4	42.4	48.5
	Good	14	42.4	42.4	90.9
	Very Good	3	9.1	9.1	100.0
	Total	33	100.0	100.0	

It is revealed in table 13 that 42.4% of students' response on Commitment13 (Com13) item is in fair and good category level, meanwhile, 6.1% is in a bad category. In the following tables are displayed the result of the satisfaction frequency analysis.

Table 14: JS1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Fair	8	24.2	24.2	24.2
	Good	13	39.4	39.4	63.6
	Very Good	12	36.4	36.4	100.0
	Total	33	100.0	100.0	

Result of the test as shown in table 14 indicates 39.4% students' response on Satisfaction1 (JS1) item is in good category level and 24.4% is in fair category level.

Table 15: JS2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	1	3.0	3.0	3.0
	Fair	9	27.3	27.3	30.3
	Good	13	39.4	39.4	69.7
	Very Good	10	30.3	30.3	100.0
	Total	33	100.0	100.0	

On table 15 is displayed 39.4% students' response on Satisfaction2 (JS2) item is in good category level and 3.0% is in bad category level.

Table 16: JS3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	1	3.0	3.0	3.0
	Bad	1	3.0	3.0	6.1
	Fair	7	21.2	21.2	27.3
	Good	12	36.4	36.4	63.6
	Very Good	12	36.4	36.4	100.0
	Total	33	100.0	100.0	

Table 16 reveals 36.4% of students' response on Satisfaction3 (JS3) item is in good and very good category level, meanwhile 3.0% is in bad and poor category level.

Table 17: JS4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	3	9.1	9.1	9.1
	Fair	7	21.2	21.2	30.3
	Good	14	42.4	42.4	72.7
	Very Good	9	27.3	27.3	100.0
	Total	33	100.0	100.0	

It is shown in table 17 that 42.4% of students' response on Satisfaction4 (JS4) item is in good category level and 9.1% is in bad category level.

Table 18: JS5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	1	3.0	3.0	3.0
	Fair	9	27.3	27.3	30.3
	Good	20	60.6	60.6	90.9
	Very Good	3	9.1	9.1	100.0
	Total	33	100.0	100.0	

The result in table 18 sees 60.6% students' response on Satisfaction5 (JS5) item is in good category level and 3.0% is in a bad category.

Table 19: JS6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	1	3.0	3.0	3.0
	Fair	8	24.2	24.2	27.3
	Good	17	51.5	51.5	78.8
	Very Good	7	21.2	21.2	100.0
	Total	33	100.0	100.0	

Table 19 reveals 51.5% students' response on Satisfaction6 (JS6) item is in good category level and 3.0% is in bad category.

Table 20: JS7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	1	3.0	3.0	3.0
	Bad	1	3.0	3.0	6.1
	Fair	11	33.3	33.3	39.4
	Good	15	45.5	45.5	84.8
	Very Good	5	15.2	15.2	100.0
	Total	33	100.0	100.0	

On the other hand, table 20 shows 45.5% students' response on Satisfaction7 (JS7) item is in good category level and 3.0% is in bad and poor category level.

Table 21: JS8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Fair	7	21.2	21.2	21.2
	Good	19	57.6	57.6	78.8
	Very Good	7	21.2	21.2	100.0
	Total	33	100.0	100.0	

It is displayed in table 21 that 57.6% of students' response on Satisfaction8 (JS8) item is in good category level, meanwhile, 21.2% is in a very good and fair category.

Table 22: JS9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Fair	8	24.2	24.2	24.2
	Good	19	57.6	57.6	81.8
	Very Good	6	18.2	18.2	100.0
	Total	33	100.0	100.0	

Table 22 indicates 57.6% students' response on Satisfaction9 (JS9) item is in good category level and 18.2 % is in a very good category level.

Table 23: JS10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Fair	9	27.3	27.3	27.3
	Good	17	51.5	51.5	78.8
	Very Good	7	21.2	21.2	100.0
	Total	33	100.0	100.0	

It is seen in table 23 that 51.5% of students' response on Satisfaction10 (JS10) item is in good category level and 21.2% is in the very good category.

Table 24: JS11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	1	3.0	3.0	3.0
	Fair	8	24.2	24.2	27.3
	Good	18	54.5	54.5	81.8
	Very Good	6	18.2	18.2	100.0
	Total	33	100.0	100.0	

Table 24 shows 54.5% students' response on Satisfaction11 (JS11) item is in good category level and 3.0% is in bad category.

Table 25: JS12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	1	3.0	3.0	3.0
	Fair	12	36.4	36.4	39.4
	Good	17	51.5	51.5	90.9
	Very Good	3	9.1	9.1	100.0
	Total	33	100.0	100.0	

As seen in table 25, 51.5% students' response on Satisfaction12 (JS12) item is in good category level and 3.0% is in poor category.

Table 26: JS13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	1	3.0	3.0	3.0
	Bad	1	3.0	3.0	6.1
	Fair	11	33.3	33.3	39.4
	Good	9	27.3	27.3	66.7
	Very Good	11	33.3	33.3	100.0
	Total	33	100.0	100.0	

On the other hand, table 26 displays 33.3% students' response on Satisfaction13 (JS13) item is in very good and category level while 3.0% is in the bad and poor category.

Table 27: JS14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	2	6.1	6.1	6.1
	Fair	14	42.4	42.4	48.5
	Good	10	30.3	30.3	78.8
	Very Good	7	21.2	21.2	100.0
	Total	33	100.0	100.0	

Table 27 states 42.4% of students' response on Satisfaction14 (JS14) item is in the fair category level and 6.1% is in a bad category.

Table 28: JS15

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	3	9.1	9.1	9.1
	Fair	17	51.5	51.5	60.6
	Good	9	27.3	27.3	87.9
	Very Good	4	12.1	12.1	100.0
	Total	33	100.0	100.0	

In table 28 is shown 51.5% students' response on Satisfaction15 (JS15) item is in the fair category level and 9.1% is in a bad category.

Table 29: JS16

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Baik	1	3.0	3.0	3.0
	Fair	14	42.4	42.4	45.5
	Good	15	45.5	45.5	90.9
	Very Good	3	9.1	9.1	100.0
	Total	33	100.0	100.0	

The last satisfaction item test is seen in table 29 that 45.5% of students' response on Satisfaction16 (JS16) item is in good category level and 3.0% is in a bad category. Additionally, the result of the 12 items of performance frequency test is explained in the following tables.

Table 30: Perf1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Fair	8	24.2	24.2	24.2
	Good	10	30.3	30.3	54.5
	Very Good	15	45.5	45.5	100.0
	Total	33	100.0	100.0	

The first performance item test is displayed in table 30 that 45.5% students' response on Performance1 (Perf1) item is in very good category level and 24.2% is in a fair category.

Table 31: Perf 2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Fair	12	36.4	36.4	36.4
	Good	16	48.5	48.5	84.8
	Very Good	5	15.2	15.2	100.0
	Total	33	100.0	100.0	

Second performance item is shown in table 31 indicates 48.5% students' response on Performance2 (Perf2) item is in very good category level and 15.2% is in a very good category.

Table 32: Perf 3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	1	3.0	3.0	3.0
	Fair	10	30.3	30.3	33.3
	Good	16	48.5	48.5	81.8
	Very Good	6	18.2	18.2	100.0
	Total	33	100.0	100.0	

It is seen in table 32 that 48.5% of students' response on Performance3 (Perf3) item is in the good category level and 3.0% is in a bad category.

Table 33: Perf 4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	1	3.0	3.0	3.0
	Bad	1	3.0	3.0	6.1
	Fair	9	27.3	27.3	33.3
	Good	19	57.6	57.6	90.9
	Very Good	3	9.1	9.1	100.0
	Total	33	100.0	100.0	

Table 33 shows 57.6% students' response on Performance4 (Perf4) item is in good category level and 3.0% is in the bad and poor category.

Table 34: Perf 5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	3	9.1	9.1	9.1
	Fair	10	30.3	30.3	39.4
	Good	8	24.2	24.2	63.6
	Very Good	12	36.4	36.4	100.0
	Total	33	100.0	100.0	

As seen in table 34, 36.4% students' response on Performance5 (Perf5) item is in very good category level and 9.1% is in a bad category.

Table 35: Perf 6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	1	3.0	3.0	3.0
	Bad	3	9.1	9.1	12.1
	Fair	8	24.2	24.2	36.4
	Good	15	45.5	45.5	81.8
	Very Good	6	18.2	18.2	100.0
	Total	33	100.0	100.0	

Test result on table 35 indicates 45.5% students' response on Performance6 (Perf6) item is in good category level and 3.0% is in the poor category.

Table 36: Perf 7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bad	1	3.0	3.0	3.0
	Fair	10	30.3	30.3	33.3
	Good	15	45.5	45.5	78.8
	Very Good	7	21.2	21.2	100.0
	Total	33	100.0	100.0	

In table 36, it is shown 45.5% students' response on Performance7 (Perf7) item is in good category level and 3.0% is in a bad category.

Table 37: Perf 8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	1	3.0	3.0	3.0
	Fair	10	30.3	30.3	33.3
	Good	17	51.5	51.5	84.8
	Very Good	5	15.2	15.2	100.0
	Total	33	100.0	100.0	

Table 37 reveals 51.5% students' response on Performance8 (Perf8) item is in good category level and 3.0% is in poor category level.

Table 38: Perf 9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Fair	9	27.3	27.3	27.3
	Good	19	57.6	57.6	84.8
	Very Good	5	15.2	15.2	100.0
	Total	33	100.0	100.0	

As shown in table 38, 57.6% students' response on Performance9 (Perf9) item is in good category level and 15.2% is in a very good category.

Table 39: Perf10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	1	3.0	3.0	3.0
	Bad	1	3.0	3.0	6.1
	Fair	12	36.4	36.4	42.4
	Good	16	48.5	48.5	90.9
	Very Good	3	9.1	9.1	100.0
	Total	33	100.0	100.0	

The following test result is stated in table 39 which 48.5% students' response on Performance10 (Perf10) item is in good category level and 3.0% is in the bad and poor category.

Table 40: Perf 11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	1	3.0	3.0	3.0
	Fair	8	24.2	24.2	27.3
	Good	16	48.5	48.5	75.8
	Very Good	8	24.2	24.2	100.0
	Total	33	100.0	100.0	

On table 40 is displayed 48.5% students' response on Performance11 (Perf11) item is in good category level and 3.0% is in poor category level.

Table 41: Perf 12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	2	6.1	6.1	6.1
	Bad	2	6.1	6.1	12.1
	Fair	10	30.3	30.3	42.4
	Good	11	33.3	33.3	75.8
	Very Good	8	24.2	24.2	100.0
Total		33	100.0	100.0	

The last performance item test result is shown in table 41 that 33.3% of students' response on Performance12 (Perf12) item is in good category level

and 6.1% is in the bad and poor category. The result of the descriptive analysis test of each variable's mean score is described in the following tables.

Table 42: Descriptive Statistics of Commitment

Item	N	Minimum	Maximum	Mean	Notes
Com1	33	1	5	3.73	High
Com2	33	1	5	4.03	High
Com3	33	2	5	4.09	High
Com4	33	2	5	4.06	High
Com5	33	3	5	4.06	High
Com6	33	2	5	3.58	High
Com7	33	1	5	3.73	High
Com8	33	2	5	4.00	High
Com9	33	3	5	4.03	High
Com10	33	2	5	3.79	High
Com11	33	3	5	4.18	High
Com12	33	1	5	3.70	High
Com13	33	2	5	3.55	High
Total of average				3.89	High

The result of the descriptive analysis test for commitment variable in table 42 can be identified that the average score of the commitment items is in the range of 3.55 to 4.18 with a total average of 3.89 which

signifies a high level of category. This means that the average commitment items are in the high commitment category level. The results of this study are in line with prior research (Cooper et al., 2016).

Table 43: Descriptive Statistics of Satisfaction

Item	N	Minimum	Maximum	Mean	Notes
JS1	33	3	5	4.12	High
JS2	33	2	5	3.97	High
JS3	33	1	5	4.00	High
JS4	33	2	5	3.88	High
JS5	33	2	5	3.76	High
JS6	33	2	5	3.91	High
JS7	33	1	5	3.67	High
JS8	33	3	5	4.00	High
JS9	33	3	5	3.94	High
JS10	33	3	5	3.94	High
JS11	33	2	5	3.88	High
JS12	33	1	5	3.64	High
JS13	33	1	5	3.85	High
JS14	33	2	5	3.67	High
JS15	33	2	5	3.42	High
JS16	33	1	5	3.58	High
Total of average				3.83	High

The results of the Satisfaction descriptive analysis in table 43 is described that the average score of satisfaction items is in the range of 3.42 to 4.12 with an overall average score of 3.83 that is in the high

category level. This means that the average item of satisfaction is in the category of high satisfaction level. The results of this study are in line with previous research (Lu & Gursoy, 2016).

Table 44: Descriptive Statistics of Performance

Item	N	Minimum	Maximum	Mean	Notes
Perf1	33	3	5	4.21	Very Good
Perf2	33	3	5	3.79	Good
Perf3	33	2	5	3.82	Good
Perf4	33	1	5	3.67	Good
Perf5	33	2	5	3.88	Good
Perf6	33	1	5	3.67	Good
Perf7	33	2	5	3.85	Good
Perf8	33	1	5	3.76	Good
Perf9	33	3	5	3.88	Good
Perf10	33	1	5	3.58	Good
Perf11	33	1	5	3.91	Good
Perf12	33	1	5	3.64	Good
Total of average				3.81	Good

The results of the Performance descriptive analysis test displayed in table 44 explains that the average score of performance items is in the range of 3.58 to 4.21 with a total overall average of 3.81 that is in the good and very good category. This means that the average performance items are in the category of good performance level. The results of this study are in line with the preceding research (Yiing & Ahmad, 2009).

IV. SUMMARY

Regarding the findings and discussions above, it can be concluded that:

a) Commitment

The result of the commitment descriptive analysis test is in the high category. This result means that the level of STIE Galileo students' commitment is at a high level of commitment. This matter needs to be maintained continuously considering the commitment level of the students is in good point. Besides, it is also necessary to pay close attention to other factors apart from commitment such as motivation and others.

b) Satisfaction

The result of the satisfaction descriptive analysis is similarly in the high category. This point clarifies that the average level of STIE Galileo students' satisfaction is in the high category. Thus, this thing needs to be minded and preserved since the level of satisfaction is at a high level of satisfaction. In addition, it is also necessary to consider the other factors out of satisfaction such as the environmental setting and others.

c) Performance

The result of the performance descriptive analysis test is in both good and very good category. This finding implies that the average STIE Galileo students' performance is at a good level of performance. Therefore, it is considered compulsory to keep and maintain this good performance level. On the other hand, it is important to also look for other factors such as leadership and others.

For future researches, it is recommended to conduct research by taking into account the demographic factors, larger sample sizes, and other statistical analysis tools such as SEM Amos, SEM SmartPLS, and other analytical tools adjusted based on the needs.

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Perception des Femmes des Obstacles dans leur Progression vers les Postes de Direction au sein des Entreprises au Cameroun

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Abstract- Despite the increased presence of women in the labor market and their presence in companies, their representation in executive management positions remains even lower. This study aims to understand the obstacles perceived by women executives who hinder their progress towards management positions and the means to implement to allow a better representation of women in management positions. We conducted qualitative exploratory research with a sample of women executives from private companies in Cameroon. The results of our analyzes have thus concluded that women face both socio-organizational and individual barriers that limit their access to management positions. At the individual level we noted the lack of professional ambition and the lack of support of the spouse and at the socio-organizational level, the work-family conflict, the differential treatment between men and women, the predominance of the masculine gender and the lack of support for career development were noted.

Keywords: *glass ceiling, executive positions, women executives, socio-organizational obstacles, individual obstacles.*

GJMBR-A Classification: JEL Code: M00



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Perception des Femmes des Obstacles dans leur Progression vers les Postes de Direction au sein des Entreprises au Cameroun

Djebba Vagai ^α & Victor Tsapi ^σ

Résumé- Malgré la présence accrue des femmes sur le marché du travail et leur présence au sein des entreprises, leur représentation au sein de postes direction des entreprises reste encore moindres. Cette étude vise à comprendre les obstacles perçus par les femmes cadres qui entravent leur progression vers les postes de direction et les moyens à mettre en œuvre pour permettre une meilleure représentativité des femmes aux postes de direction. Nous avons mené une recherche qualitative exploratoire auprès d'un échantillon de femmes cadres des entreprises privées au Cameroun. Les résultats issus de nos analyses ont permis ainsi de conclure que les femmes sont confrontées à des obstacles aussi bien sur le plan socio-organisationnel que sur le plan individuel qui limitent leur accès aux des postes de direction. Sur le plan individuel nous avons relevé le manque d'ambition professionnel et le manque d'appui du conjoint et sur le plan socio-organisationnel, le conflit travail-famille, le traitement différenciel homme-femme, la prédominance du genre masculin et le manque d'appui au développement de la carrière ont été relevés.

Mots-clefs: *plafond de verre, postes de direction, femmes cadres, obstacles socio-organisationnels, obstacles individuels.*

Abstract- Despite the increased presence of women in the labor market and their presence in companies, their representation in executive management positions remains even lower. This study aims to understand the obstacles perceived by women executives who hinder their progress towards management positions and the means to implement to allow a better representation of women in management positions. We conducted qualitative exploratory research with a sample of women executives from private companies in Cameroon. The results of our analyzes have thus concluded that women face both socio-organizational and individual barriers that limit their access to management positions. At the individual level we noted the lack of professional ambition and the lack of support of the spouse and at the socio-organizational level, the work-family conflict, the differential treatment between men and women, the predominance of the masculine gender and the lack of support for career development were noted.

Keywords: *glass ceiling, executive positions, women executives, socio-organizational obstacles, individual obstacles.*

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I. INTRODUCTION

Parler d'égalité professionnelle entre les hommes et les femmes, cela renvoi à un accès égal au marché du travail et au respect des principes suivant : « à travail, qualification et ambition égales, progression identique dans la carrière et à travail et qualification égales, salaire égal » (Laufer, 2006, p.323). Pourtant malgré le fait que les femmes diplômées ont les mêmes chances d'entrer sur le marché de travail que leurs collègues masculins, néanmoins, leurs trajectoires professionnelles divergent très vite (Pigeyre, 1999). La présence des femmes dans les postes de direction et de responsabilité continue d'être moindre par rapport à celle des hommes. Dans la plupart des pays du monde, la féminisation des postes à haute responsabilité (dirigeant, administrateur, président, membre du comité, etc.), dans les sociétés les plus grandes et les plus puissantes restent encore dans des proportions très faibles (Laila et al., 2007). A quelque exception près, le pourcentage de femmes dans ces postes excède rarement 20% dans la plupart des pays. Dans les plus grandes et plus puissantes entreprises, la proportion des femmes qui détiennent des positions de dirigeants est généralement de 2 à 3 % (Belghiti-Mahut, 2004).

Aux Etats-Unis, malgré la législation sur l'égalité de traitement entre hommes et femmes et un accord entre le gouvernement et le patronat, le nombre de femmes en position de cadre supérieur est encore faible et elles sont sous-représentées aux niveaux supérieurs de direction (Wippermann, 2010).

Au Canada, le groupe de recherche Catalyst en 2005 a analysé la situation des femmes dans les 500 plus grandes entreprises canadiennes en 2004: 1, 8 % de femmes sont à la tête d'une organisation (soit 19), 7,1 % exercent des fonctions de haute direction et 11,2 % sont des administratrices.

Au Cameroun, ce constat est le même que ce soit au niveau du secteur public ou privé. Les femmes représentent 50,4 % de la force de travail et le taux d'offre de travail des femmes en âge de travailler est de 68,3 % contre 74,8 % chez les hommes (Institut National de la Statistique, 2010). Elles constituent ainsi une force indéniable dans le processus de développement du

pays. Cependant, elles restent concentrées dans le secteur informel et dans un nombre relativement restreint de branches et d'occupations dites « féminines » et absente dans les postes les plus élevés. En 2010, la part des femmes dans les catégories « cadre » et « employé » est respectivement 31,5 % et 26,7 % (Institut National de la Statistique, 2010). Et d'après le GICAM en 2014, sur ses 149 membres (soit 138 Entreprises et 11 Associations) par secteur d'activité, 09 femmes seulement sont dirigeantes d'entreprises privées dont une à la tête d'une entreprise du secteur des industries et 8 dans le secteur des services, aucune femme ne se trouve à la présidence des 11 associations membres du GICAM. Sur 10 centrales syndicales répertoriées dans l'annuaire administratif 2014, une seule, la Confédération Camerounaise du Travail (CCT) est dirigée par une femme. De manière générale, les femmes sont sous-représentées au niveau des directions.

A titre illustratif, une étude menée par le MINFOPRA (Ministre de la Fonction publique et de la Réforme Administrative) en 2008, et concernant les services centraux de trente-quatre (34) administrations publiques, qui montre que sur les 4935 postes de responsabilité allant du rang de ministre et assimilé à celui de chef de bureau et assimilé, 72,24 %, soit 3565 postes effectivement occupés. Les hommes occupent 74,89 % desdits postes, contre 25,11 % pour les femmes.

La faible présence des femmes au niveau des postes de direction, donne l'impression qu'elles n'ont pas la même possibilité que les hommes d'y accéder. S'il est évident que tout un chacun rencontre souvent obstacles pour évoluer dans la hiérarchie, il semble que ces obstacles soient plus importants pour les femmes. Il convient de se demander si, dans les entreprises au Cameroun, les femmes sont confrontées aux mêmes obstacles que les hommes dans leur progression vers les postes de direction.

Les recherches empiriques sur la carrière des femmes s'est essentiellement consacrée à l'étude comparative des modèles de réussite de carrière des femmes et des hommes cadres, à la compréhension les facteurs explicatifs de la réussite des femmes (Benquet et Laufer, 2016), peu se sont basés sur les obstacles que rencontre les femmes pour accéder aux postes de direction. La documentation ne semble pas relever les obstacles qui influencent l'accès des femmes au poste de direction en Afrique et plus particulièrement au Cameroun. Néanmoins, plusieurs auteurs ont montré l'effet du plafond de verres dans la carrière des femmes sur d'autres continents (Burke et McKeen, 1994; Laufer, 2004; Belghiti-Mahut, 2004; Belghiti-Mahut et Landrieux-Kartochian, 2008; Poilpot-Rocaboy et Kergot, 2010; Valcour, 2012).

Laufer (2004) pour justifier et expliquer le phénomène du plafond de verre, elle évoque comme

obstacle le « retard historique » (les femmes ayant eu accès plus tardivement que les hommes à l'éducation et aux diplômes) et la rareté des femmes dans « les viviers ». Il était logique que celles-ci accèdent dans une moindre mesure aux postes de hauts niveaux. En effet, ces femmes étaient par conséquent moins bien formées que les hommes, ce qui expliquerait qu'elles n'aient pas accès aux mêmes types de postes que ces derniers. Néanmoins, l'auteur constate que la progression du nombre de femmes dans les niveaux intermédiaires n'ait pas proportionnellement mené à leur accession à des postes de responsabilité.

Poilpot-Rocaboy et Kergot (2010) ont inscrit leur étude dans la promotion de l'égalité des chances entre hommes et femmes dans l'accès et le maintien à l'emploi de hautes sphères décisionnelles. Et comme obstacles et contraintes à l'égalité professionnelle et plus précisément à l'accès des femmes au poste de direction, elles ont identifié le conditionnement culturel des dirigeants et absence d'intégration de pratiques de conciliation des temps sociaux dans les politiques de GRH.

Malgré, l'intérêt accordé par les auteurs aux problématiques du plafond de verre et de gestion de la carrière des femmes et plus précisément leur progression aux postes de direction, l'absence d'études empiriques sur ce sujet dans le contexte camerounais, nous conduit à nous pencher sur cette question. À notre connaissance, aucune étude, n'a été menée pour comprendre les obstacles qui empêche les femmes d'accéder aux postes de direction dans les entreprises au Cameroun, et ce, quelle que soit la taille de l'entreprise. Cette étude pourrait donc être considérée comme une contribution utile dans ce domaine de recherche.

L'objet de cette étude vise à comprendre, quels sont selon les femmes cadres, les obstacles qui entravent leur progression vers les postes de direction et les moyens à mettre en œuvre pour permettre une meilleure représentativité des femmes aux postes de direction des entreprises.

Cette étude qualitative exploratoire consiste à présenter en premier lieu le cadre théorique en faisant un bref examen de la littérature existante sur le plafond de verre. Ensuite, nous préciserons notre méthode d'analyse. Dans un troisième temps, nous développerons nos résultats pour finir par la discussion et la conclusion.

II. CADRE THEORIQUE

Une multitude des métaphores se sont multipliées dans la littérature pour expliquer la disparition des femmes au fil de leur avancement hiérarchique dans les hautes sphères professionnelles, plafond de verre (Morrison et al., 1992), Cueillette des edelweiss (Meynaud, 1988), plancher collant ou tuyau

percé (European Commission, 2000), ciel de plomb (Marry, 2004), labyrinthe (Eagly et Carli, 2015).

Le « plafond de verre », métaphore la plus utilisée dans la littérature pour qualifier ces obstacles qui se dressent sur la progression hiérarchique des femmes est celle que nous avons retenu dans le cadre de cette étude. Nous définirons ce concept, ensuite nous présenterons l'approche théorie qui guide cette étude.

a) *Le plafond de verre*

L'expression « plafond de verre » (ou « *glass ceiling* » en anglais, selon la formule originale) est une expression américaine, utilisée pour la première fois en 1986, par le *Wall Street Journal*, dans un article du 24 mars 1986 qui faisait état de lieu sur la situation des femmes dans les entreprises et publié par les journalistes C. Hymowitz et T. Schellhardt. Ces journalistes mentionnaient alors les obstacles imperceptibles auxquels les femmes managers étaient confrontées dans leur carrière et qui engendrent leur raréfaction au sommet hiérarchique des organisations.

Introduite, à la fin des années 1970 dans la littérature scientifique américaine Morrison et al. (1987), puis française Laufer (2004), la métaphore du « plafond de verre » a ouvert de nombreux chantiers de recherche (Morrison et Von Glinow, 1990; Powell et Butterfield, 1994; Belghiti-Mahut, 2003; Landrieux-Kartochian, 2007; Pochic et al., 2011; Jepsen et Rodwell, 2012; Madsen et Scribner, 2012; Naschberger et al., 2012; Harman et Sealy, 2017; Devnew et Storberg-Walker, 2018). Il existe différentes définitions de ce phénomène.

Morrison et al., (1992) ont défini le plafond de verre comme étant les barrières invisibles qui empêchent les femmes d'accéder à certains postes de management, non pas parce qu'elles ont un déficit d'aptitudes nécessitées pour ces postes, mais uniquement du fait qu'elles sont des femmes.

Pour le Bureau International du Travail (1997, p.3) ce sont « les barrières invisibles, artificielles, créées par des préjugés comportementaux et organisationnels, qui empêchent les femmes d'accéder aux plus hautes responsabilités ».

Et d'après Laufer (2004, p.118), c'est « l'ensemble des obstacles visibles et invisibles qui séparent les femmes du sommet des hiérarchies professionnelles et organisationnelles ». C'est cette définition que nous retiendrons dans le cadre de ce travail.

Le terme plafond de verre illustre bien le constat que, lorsqu'il n'existe aucune raison objective pour que les femmes ne s'élèvent pas, comme le font les hommes, jusqu'aux plus hautes fonctions, c'est une discrimination inhérente aux structures et aux dispositifs organisationnels des entreprises, ainsi qu'à la société, qui intervient (Belghiti-Mahut, 2004).

b) *L'approche théorique: le « Gender – Organization – System » (G.O. S)*

Différents cadres théoriques principalement les théories féministes ont été mobilisés pour appréhender les différences de carrière entre femmes et hommes parmi lesquelles l'approche GOS (*Gender - Organisation - System*), élaboré par Fagenson en 1990 et repris par Belghiti-Mahut en 2004. Cette approche permet d'expliquer la nature des différents freins rencontrés par les femmes managers et ainsi de comprendre la formation du plafond de verre. Elle reconnaît que les femmes et les hommes sont différents, mais que les situations organisationnelles influencent également le comportement des individus (Fagenson, 1990).

Cette approche est une réponse aux limites des approches par le « genre » qui stipule que la moindre présence des femmes dans l'encadrement supérieur des entreprises s'explique par des facteurs propres aux femmes, notamment leurs traits de caractère, leurs attitudes et comportements (Hennig et Jardim 1976 ; Gilligan, 1982) et l'approche par « l'organisation » qui stipule que la progression des femmes et leurs comportements dans les organisations seraient expliqués par la structure au sein de laquelle les femmes travaillent.

i. Les critiques de l'approche par le « Genre »

L'approche centrée sur le genre développée par Horner (1972) et Riger et Galligan (1980), stipule que le manque d'opportunité de promotion des femmes est lié à des causes internes à celles-ci telles que l'absence d'adéquation avec les normes attendues pour prétendre à un poste de manager. Ce postulat suggère que les problèmes d'avancement des femmes sont dus à des carences dans leurs personnalités, leurs motivations et leurs attitudes. De telles carences poussent les femmes à adopter des comportements nuisibles à leur performance et à leur avancement dans les organisations, ce qui explique leur faible nombre dans les échelles supérieures de la hiérarchie. En effet, les femmes sont perçues, par exemple, comme donnant plus de priorité à leur rôle familial et comme.

L'approche par le genre ne permet pas de comprendre de façon complète la situation des femmes dans les organisations. Cette perspective demeure inadéquate pour expliquer toutes les difficultés rencontrées par les femmes dans leur ascension en se basant uniquement sur des caractéristiques individuelles. Powell (2000) montre qu'il existe peu ou pas de différences dans les caractères, les aptitudes, la formation et la motivation des femmes et des hommes. En réponse aux limites, d'autres approches théoriques ont été proposées dans la littérature.

ii. Les critiques de l'approche par « l'organisation »

L'approche par l'organisation développée par Kanter en 1977, appelée encore approche par la

structure ou la situation organisationnelle, soutient que les différences observées dans le comportement managérial des hommes et des femmes sont provoquées par des situations différentes sur le lieu du travail. Elle affirme que la faible présence des femmes au sommet de la hiérarchie est due à la structure organisationnelle, aux caractéristiques formelles des fonctions qu'elles occupent et à la position de ces postes au sein de l'entreprise (Belghiti-Mahut et Bastid, 2006).

Dans cette approche, ce sont donc les caractéristiques des organisations et non celles des individus qui expliquent la rareté des femmes. Cette vision de la problématique des femmes a été popularisée par les recherches de (Kanter, 1977). Le raisonnement de Kanter repose sur l'idée que le comportement d'une femme cadre est en fait une réponse « raisonnable » à la situation que l'organisation lui propose. Il souligne également le fait que l'absence d'opportunités d'avancement incite les femmes à adopter des attitudes défavorables à leur promotion, comme le désintérêt pour les postes élevés. Ce serait la rareté et non la féminité en soi qui façonnerait l'environnement professionnel des femmes dans les sphères de management à prédominance masculine.

D'après Fagenson (1990), ce paradigme a été moins exploré que le précédent. Plusieurs critiques ont été formulées à l'égard de cette approche, car les personnes et les structures sont traitées comme des facteurs indépendants, alors qu'il pourrait exister des liens. Par conséquent, même si l'impact de la structure est établi, il ne pourrait pas être complètement isolé des personnes et d'autres facteurs de contexte internes ou externes à l'organisation. Dans ce sens, les facteurs extra-organisationnels ne sont pas pris en compte dans les recherches.

Suite aux critiques adressées à ces deux approches précédentes, [26] propose une nouvelle approche, à savoir l'approche GOS (*Gender-Organization-System*) en français Genre-Organisation-Système.

iii. Justification du choix de l'approche Genre-Organisation-Système (G-O-S)

L'approche qui a été utilisée pour expliquer l'absence des femmes au niveau des postes de direction est celle développée par Fagenson en 1990. Il s'agit de l'approche « Genre-Organisation-Système » (GOS). Cette approche se fonde à la fois sur le genre et sur l'organisation et s'accorde tant sur les propositions que sur les arguments des deux courants théoriques précédemment évoqués. Cependant, elle intègre un troisième facteur explicatif, le système social et institutionnel dans lequel sont situées les organisations. Par conséquent, ce modèle estime que « les comportements et la progression limitée des femmes au

sein des organisations sont liés à leur genre, au contexte organisationnel et/ou au système social et institutionnel qui les englobe et dans lequel elles fonctionnent » (fagenson, 1990, Belghiti-Mahut, 2004).

Ce cadre théorique paraît plus pertinent puisqu'il englobe tous les aspects pouvant affecter les rôles et les statuts professionnels des individus dans les entreprises. C'est donc cette approche qui guidera l'essentiel de ce travail, car d'après Belghiti-Mahut (2004), c'est une des rares approches multivariées, qui offre l'ancrage adéquat à la compréhension des disparités de carrière des femmes dans la sphère professionnelle et surtout dans l'accès aux postes de direction.

III. METHODOLOGIE DE LA RECHERCHE

Une recherche est toujours fondée sur une méthodologie bien précise. Dans notre étude, dont objet est de comprendre les obstacles perçus par les femmes cadres dans leur progression vers les postes de direction. Nous avons adopté une démarche qualitative exploratoire. Cette démarche nous a permis de nous immerger dans les discours des personnes interrogées et d'obtenir une meilleure compréhension de leur point de vue sur les différents facteurs limitants leur accès aux postes de direction et d'être plus attentive à la situation personnelle de chacune.

a) Échantillon

Etant donné que l'étude sur les obstacles dans la carrière des femmes ait fait l'objet de plusieurs travaux de recherche, comme nous l'avons dit, le sujet reste très peu exploré dans le contexte camerounais, notamment pour les femmes cadres. Une étude exploratoire de notre objet de l'étude semble être pertinente afin de mieux comprendre le contexte socioculturel et cerner les obstacles spécifiques pour le cas singulier du Cameroun. A cet effet, nous avons laissés les concernées nous éclairer sur le sujet.

Un échantillonnage de convenance a été constitué. L'échantillon est composé des femmes cadres qui occupent un poste nécessitant des prises de décisions pour l'entreprise (chef de service; responsable d'un département, ...). Nous avons en fonction de la configuration spatiale des entreprises, par région du Cameroun, retenu trois villes : Douala la capitale économique, Yaoundé la capitale politique, tous deux foyers de concentration des entreprises et Garoua ville centrale de la partie septentrionale du pays. Nous avons choisi les femmes cadres car le statut de « cadre » étant un préalable à la nomination à des postes de direction. Un cadre est considéré, selon le Bureau International du Travail (1977), comme « toute personne :

a) qui a terminé un enseignement et une formation professionnelle de niveau supérieur ou qui possède

une expérience reconnue équivalente, dans un domaine scientifique, technique ou administratif ;

- b) qui exerce, en qualité de salarié, des fonctions à caractère intellectuel prédominant, comportant l'application à un haut degré des facultés de jugement et d'initiative et impliquant un niveau relativement élevé de responsabilité.

Nous considérons donc dans le cadre de cette étude, qu'une « femme cadre » est celle-là qui a terminé un enseignement ou une formation professionnelle de niveau supérieur ou qui possède une expérience reconnue équivalente dans un domaine scientifique,

technique ou administratif et qui a une responsabilité au travail.

b) Collecte des données

Les entretiens semi-directifs ont été réalisés auprès 12 femmes cadres de 06 entreprises privées de différents secteurs d'activités des villes de Yaoundé, Douala et Garoua. Nous précisons toutefois que la taille réduite de notre échantillon est dû au fait que nous avons arrêté la collecte des données lorsque nous avons atteint la saturation sémantique. Le tableau ci-après donne les caractéristiques de l'échantillon.

Tableau 1: Caractéristiques de l'échantillon

Enquêtée	Poste	Secteur d'activité	Formation	Age	Nbre. d'enfants	Situation matrimoniale
N°1	Responsable Comptabilité	Industriel	Master professionnel en comptabilité	38 ans	3 enfants	Mariée
N°2	Directrice Commerciale	Commercial	Licence professionnelle en Marketing et Commerce	46 ans	3 enfants	Veuve
N°3	Gestionnaire RH	Commercial	Master en droit	39 ans	3 enfants	Mariée
N°4	Responsable en gestion de portefeuilles clients	Industrie	DESS en gestion des projets	52 ans	7 enfants	Mariée
N°5	Chargée de la clientèle	Commercial	Licence en Management	41 ans	1 enfant	Célibataire
N°6	Directrice Marketing et de la Communication	Industrie	Master professionnel en Marketing	40 ans	2 enfants	Divorcé
N°7	Responsable cellule informatique	Service	Ingénieur en réseau	36 ans	1 enfant	Mariée
N°8	Assistante RH	Service	BTS en GRH	35 ans	2 enfants	Célibataire
N°9	Responsable Hygiène Sécurité et Environnement	Service	Licence en Sociologie des organisations	43 ans	2 enfants	Mariée
N°10	Responsable des achats	Commercial	Master professionnel en logistique et transport	48 ans	Pas d'enfants	Mariée
N°11	Attachée commerciale	Commercial	Licence professionnelle en technique de vente	44 ans	5 enfants	Veuve
N°12	Responsable Operating officer	Service	Licence en gestion	39 ans	4 enfants	Mariée

Source: nous même

L'âge des femmes interviewées est compris entre 35 ans et 52 ans. Sept d'entre elles ont été identifiées comme mariées, deux des femmes sont célibataires, deux également sont veuves et une répondante est divorcée. Onze femmes ont des enfants (entre 01 et 07 enfants) et une seule n'a pas d'enfants.

Les entretiens réalisés ont été faite en face à face, sur la base d'un guide d'entretien dans lequel nous avons défini des séries de questions selon des thèmes correspondants à notre problématique, pour que les femmes interviewées centrent leurs réponses sur ces thématiques prédéfinis. Les entretiens ont été enregistrés et ils ont durée entre 42 min et 01heure 31 min environ. Ils ont été retranscrits intégralement. Les verbatims ont été analysé selon la méthode d'analyse

thématique de contenu. Selon Deschenaux et al. (2005) l'analyse de contenu thématique est « qualifiée de polyvalente », car elle peut être faite a priori à partir des thèmes préalablement déterminés et qui ont donné lieux rubriques du guide d'entretien et repose sur la lecture et l'analyse du corpus de retranscription des entretiens. Nous avons privilégié l'analyse de contenu thématique, qui nous a permis d'apprécier l'importance des thèmes dans les entretiens à partir du logiciel Nvivo 10.

IV. RESULTATS DE LA RECHERCHE

Une synthèse des différentes thématiques est faite pour permettre aux lecteurs de connaître les différents obstacles perçus par les femmes cadres dans

l'accès aux postes de direction. Nous donnons ci-dessous les résultats relatifs à chacune des thématiques formulées.

a) *L'aperçu des parcours professionnels des femmes*

A travers le discours des femmes cadres interviewées, on se rend compte qu'elles ont eu des formations professionnelles pour la grande majorité d'entre elles (7 femmes sur 12), ce qui n'est pas étonnant étant donné que les formations professionnelles sont propices à la gestion d'une organisation. On réalise aussi qu'elles ont eu des parcours très variés: certains relativement courts (entre six ans et dix ans d'expérience), d'autres au contraire beaucoup plus long (plus de 10 ans d'expérience) et on note aussi que pour les trois-quarts des femmes interrogées, quel que soit leur poste, la carrière a été rythmée par des changements fréquents, qu'il s'agisse de changement d'entreprise ou de secteur d'activité (6 femmes sur 12) mais aussi pour certaines (un quart des femmes interrogées) leur parcours comprend des pauses ou des ruptures dans les parcours.

L'analyse des raisons des conditions des changements donne des éléments nécessaires à la compréhension de ses parcours non-linéaires. Les situations économiques (la fin d'un contrat, choix d'un arrête de travail volontaire, trouver un meilleur mieux-être ailleurs) à l'exemple de l'enquêtée n°5, Chargée de la clientèle: «*j'ai dû démissionner d'un précédent travail parce que c'était très éprouvant à la limite ça me rendait malade par après j'ai fait près d'un an pour trouver un autre travail*» ou encore les événements propres aux femmes (situation de famille) tel est le cas d'une enquêtée n°9 (Responsable Hygiène Sécurité et Environnement), qui a choisi de suivre son conjoint lors d'une mobilité: «*...j'ai dû arrêter de travailler pour suivre mon époux dans son lieu d'affectation, il a fallu attendre quatre ans avant qu'on l'affecte dans zone urbaine pour que je puisse trouver un autre emploi en entreprise*».

Les raisons des changements enregistrées ne sont donc pas toutes de même nature, néanmoins Quelle(s) que soient la (ou les) cause(s) de ces interruptions dans la carrière, la grande majorité des femmes parviennent à revenir dans la vie professionnelle.

Un élément important à mentionner est celui des promotions, à cet égard, la plupart des femmes ont généralement fait carrière au sein de la même entreprise. Sur les douze femmes interviewées, huit ont fait carrière au sein de la même entreprise et seulement quatre femmes ont fait carrière dans plusieurs entreprises. Mentionnons également que les femmes rencontrées ont passé, en moyenne, quatre années dans ces postes avant de changer de poste. En fait, une interviewée a fait huit ans de service dans le même poste avant d'avoir une promotion (enquête n°2,

Directrice Commerciale), trois femmes ont dû faire 7 ans dans le même poste avant d'avoir une promotion et les autres ont fait environs 5 ans.

b) *Regards des femmes cadres: les obstacles perçus*

Nous ferons état des obstacles dans leur progression aux postes de direction qui ont été mentionnées dans les entrevues de femmes. Regroupés en obstacles socio-organisationnels et obstacles individuels, ils seront enrichis des citations les plus significatives relativement à chacun des obstacles identifiés.

i. *Les obstacles socio-organisationnels à l'accès des femmes cadres aux postes de direction*

a. *Le conflit entre le travail et la famille*

À entendre les interviewées, les responsabilités familiales assumées par les femmes en même temps qu'un travail professionnel représentent un handicap majeur à l'avancement hiérarchique des femmes vers des postes de direction. Cet aspect a été énormément soulevée par les femmes interviewées. À cet égard, elles s'expriment: «*Je dirais que, l'obstacle capital rencontré par la femme en général, c'est particulièrement le fait que les femmes doivent en même temps répondre aux engagements professionnels et qu'elles doivent aussi gérer la famille, parfois la femme est appelée à faire des heures supplémentaires ou même à emporter avec soi du travail à la maison ou encore elle doit gérer les problèmes familiaux alors qu'on est censé être au travail*». Enquêtée n°1, Responsable Comptabilité; «*Il n'est pas facile pour une femme qui a une famille d'occuper un poste qui implique énormément de responsabilité, il est souvent pénible d'allier les deux*». Enquêtée n°9, Responsable Hygiène Sécurité et Environnement; «*Concilier le boulot et la famille surtout lorsqu'on a des enfants en bas âge n'est pas toujours chose facile surtout lorsque le problème de garde d'enfants se pose tout le temps*», l'enquêtée N°5, Chargée de la clientèle; «*la femme lorsqu'elle rentre du travail, comparativement à l'homme, elle doit faire à manger, s'assurer que les enfants fassent leurs devoirs, s'occuper de son époux, elle n'a parfois pas le temps de faire une sieste ou même d'avoir un temps pour réfléchir sur des dossiers du travail, et ça ! c'est parfois handicap pour celle qui a une responsabilité professionnelle*» Enquêtée n°12, Responsable Operating officer.

Une chose est certaine, on pourrait penser que la question de la conciliation travail-famille peut se résoudre aussi facilement, pourtant certaines d'entre elles ont mentionné que s'appuyer sur un personnel domestique («*nounou*» ou «*baby-sitter*») ne représente pas nécessairement une solution: «*Si vous n'avez pas une personne de la famille à la maison pour garder les enfants, les nounous ne sont pas toujours fiables, j'ai eu une nounou qui était régulièrement absente ou en retard et cela avait un impact sur mon travail je devais*

également être en retard au travail parce qu'il fallait trouver une solution pour la garde de l'enfant », Enquêtée n°12, Responsable Operating officer; « Le problème de garde d'enfants se pose tout le temps. A moins d'avoir une personne de confiance, car confier son enfant à une personne qu'on ne connaît pas bien, c'est un autre souci pour la maman... », Enquêtée n°4, Responsable en gestion de portefeuilles clients.

Elles soulignent également qu'il est difficile pour les femmes de s'appuyer sur un système de crèche étant donné que cela ne fait pas partie des mœurs de la société camerounaise en plus, s'il en existe ce n'est pas à la portée de tout le monde: « c'est quelque chose de nouveau, dans le contexte camerounais. Et les personnes qui travaillent sont des femmes recrutées dans le tas et qui n'ont pas souvent la formation nécessaire pour faire ce métier », Enquêtée n°11, Attachée commerciale; « Je ne fais pas confiance à la crèche, j'ai eu à visiter l'une d'entre elles et je peux vous dire que les conditions d'entretien des enfants ne sont pas toujours les bonnes surtout quand il y a trop d'enfants », Enquêtée n°12, Responsable Operating officer; « Les garderies d'enfants ne sont pas à la portée de toutes les femmes, elles coûtent parfois chères », Enquêtée n°8, Assistante en Ressource humaine.

En effet, les responsabilités familiales constituent un poids pour les femmes dans leurs possibilités de réalisations professionnelles. Elles disposent en effet de très peu de temps pour se réaliser dans d'autres domaines. « Je pense qu'il est difficile de voir une femme réussir dans les deux domaines, sans vraiment se munir de beaucoup de stratégie et de patience, soit la femme va léser son travail au profit de l'harmonie de sa famille ou au contraire léser la famille pour la réussite professionnelle », Enquêtée n°6, Directrice Marketing et de la Communication.

b. Le traitement différentiel homme-femme

L'analyse des verbatims permet également de comprendre que les femmes sont traitées différemment des hommes, un traitement qui se fait en faveur des hommes. Les relations amicales des hommes avec les décideurs de l'entreprise les disposeraient effectivement plus rapidement à des conseils personnalisés ainsi que des programmes d'entraînement afin de les aider dans leur carrière par rapport aux femmes. En effet, les hommes ont souvent l'habitude de se retrouver entre eux et parfois même avec les chefs pour prendre un pot et discuter affaires. Ce qui n'est parfois pas le cas des femmes. Pourtant ces rencontres hors du cadre du travail sont l'occasion pour les uns et les autres de mieux se connaître, parfois de bénéficier des conseils des plus expérimentés et voire même de négocier d'éventuels promotions. Certaines femmes le considèrent comme du copinage voire même d'injuste. Les interviewées mentionnent également le fait qu'elles soient souvent perçues, par leurs supérieurs, comme

étant moins disponibles et moins engagées à l'égard de leurs entreprises à cause de leur situation de femme au foyer, comparées aux hommes qui sont perçus comme étant plus disponibles: « Les hommes sont plus avantagés que nous, ils sont majoritaires et lorsqu'ils se retrouvent souvent entre hommes ils ont la possibilité de discuter du travail et de bénéficier de plus de conseils », Enquêtée n°1, Responsable Comptabilité; « Il y a eu un projet important pour l'entreprise et nous étions trois candidats potentiels pour piloter ce projet, deux hommes et moi. J'ai été évincé du projet et j'ai entendu dire que si le projet ne m'a pas été confié, c'est parce que en tant que femme je suis trop impliquée dans la sphère familiale ». Enquêtrice n°4, Responsable en gestion de portefeuilles clients; « Malgré le fait que la politique du gouvernement voudrait que la compétence égale les femmes soient favorisées, c'est tout le contraire, pour accéder à des postes de direction, c'est grâce à notre engagement, à l'investissement, à nos compétences incontestables, alors que les hommes y accèdent bien que ce soit par la compétence, mais c'est en plus par copinage ». Enquêtrice n°6, Directrice en Marketing et communication.

c. La prédominance du genre masculin dans l'entreprise

En plus d'un traitement différentiel, pour les femmes cadres, une entreprise constituée en majorité d'hommes imprègne leur environnement de travail du caractère masculin. Ceci a des répercussions sur chaque acte de l'entreprise et pousse les femmes à s'investir doublement pour celle qui veulent se démarquer du lot. « lorsque dans l'entreprise le nombre d'hommes est plus élevé que celui des femmes et qu'en plus la hiérarchie est constituée en majorité d'hommes il est évident que s'il y a un poste, la préférence sera celle d'un homme » Enquêtée n°4, Responsable en gestion de portefeuilles clients; « Je pense que l'effectif des hommes par rapport à celui des femmes dans l'entreprise a un impact sur les décisions prises, pour se démarquer la femme devra fournir plus d'effort par rapport aux hommes, et ça justifie le fait que nous les femmes nous soyons moins nombreuses au niveau des postes de direction » Enquêtée n°1, Responsable Comptabilité.

d. Un manque d'appui et/ou de soutiens pour le développement de la carrière

L'absence de moyens de développement de carrière au sein de l'entreprise constitue un élément handicapant leur progression dans la carrière. Selon les avis de nos interlocutrices, il semble également que l'absence des informations sur des possibilités de promotions et mêmes sur les critères de promotions ne leur permet pas de se préparer à l'avance ou de pouvoir postuler. De même les formations continues au sein des entreprises ne sont pas toujours intégrées dans les

plans de gestion de la carrière du personnel, de même que les mécanismes d'appuis au développement et au suivi de carrière. Elles en témoignent : « *Les obstacles, il y'en a, comme obstacle, je dirais l'absence de formations efficaces en management pour responsabiliser les femmes, vous pouvez avoir un diplôme élevé les compétences et pas beaucoup expérience en de technique de management* », Enquêtée n°7, Responsable cellule informatique ; « *Il n'y a pas vraiment un suivi de carrière, c'est chacun pour soi, ... les formations qui peuvent booster le potentiel, c'est quelque chose sur lequel entreprise n'accorde pas d'intérêt* », Enquêtée n°1, Responsable Comptabilité.

ii. Les obstacles individuels

a. Le manque d'ambition professionnelle

Le manque d'ambition et l'absence de volonté des femmes à occuper des postes de direction constitue est présenter comme un choix pour les femmes qui ne souhaitent pas toujours une position importante, compte tenu de l'investissement que cela demande en termes de disponibilité et de sacrifices au niveau familiale. Elles vont alors avoir de l'aversion pour plus de responsabilités : « *Je suis satisfaite de mon poste et je ne souhaite pas plus de responsabilité, je souhaite le maintenir ou avoir un poste similaire et rester dans mon domaine, parce qu'un poste élevé implique plus de responsabilité et beaucoup de travail* », Enquêtée n°9, Responsable Hygiène Sécurité et Environnement ; « *Nous les femmes, nous constituons souvent un obstacle à notre progression, nous manquons parfois de la volonté et parfois de combativité devant des situations professionnelles difficiles... il y'a des femmes qui ne veulent pas occuper des postes de direction parce que ça implique de la disponibilité et un engagement sans faille* » Enquêtée n°2, Directrice Commerciale.

b. Le manque d'appui du conjoint

Si le manque d'ambition est avancé pour expliquer le fait que les femmes n'accèdent pas aux postes de direction, l'appui du conjoint semble également y jouer un rôle. Il est arrivé dans certains cas que, le conjoint s'oppose ou alors ne soit pas toujours d'accord que leur femme puisse mener une carrière ou encore qu'elle ait une certaine liberté professionnelle. En effet, dans la majorité des cultures de la société camerounaise l'homme est le maître de la maison et par conséquent, la femme se doit être à la maison lorsque son époux rentre du travail pour l'accueillir et prendre soin de lui, même-ci avec les évolutions des mœurs cela est entrain de changer, toutefois, les hommes n'acceptent pas le fait que leurs épouses s'attardent le soir au travail et ne tolèrent pas toujours les déplacements professionnels de leurs femmes, d'avoir un réseau de contacts d'hommes qu'ils ne connaissent pas, et moins encore le fait qu'elles se retrouvent à prendre un pot ou à dîner avec des hommes collègues

de travail ou encore avec des clients. Pourtant c'est souvent durant ces occasions que certaines affaires professionnelles se discutent.

Et étant donné que l'avis du conjoint compte pour beaucoup dans la décision même d'exercer une activité professionnelle. Les femmes vont ainsi dans certains cas, refuser des opportunités qui leurs sont offertes, et par la même sacrifient leur carrière, privilégiant l'harmonie familiale au détriment des opportunités d'accès à des postes de direction. elles s'expriment ainsi : « *Une collègue de travail qui a été proposé pour un poste de Chef de secteur des ventes dans une filiale de la ville de Ngaoundéré a refusé le poste parce que son époux n'était pas d'accord qu'elle aille travailler dans une autre ville* », Enquêtée n°10, Responsable des achats ; « *Le poste que j'occupe est satisfaisant pour moi, mon époux a toujours voulu que je travaille pour mon propre compte, si je dois occuper un poste qui va nécessiter de rentrer très tard ou de faire des heures supplémentaires, il s'y opposera* », Enquêtée n°9, Responsable Hygiène Sécurité et Environnement.

c) La procédure de promotion discrétionnaire: pas toujours neutre

Les procédures et critères de promotion aux postes de direction, se font essentiellement dans une certaine discrétion. Lorsque les avis sont sollicités sur les critères de promotion, elles sont partagées. Alors que pour certaines la promotion s'appuie sur les critères objectifs, pour d'autres ce n'est pas toujours le cas. Les interviewées déplorent alors les promotions qui se font par cooptation car la pratique veut qu'on nomme plus naturellement quelqu'un que l'on connaît. A cet effet, les interviewées rapportent qu'il existe d'énormes inerties dans les processus de nomination dues, en partie, au fait qu'ils sont parfois axés sur le « bouche à oreille » entre responsables de l'entreprise. Ces derniers tendent à coopter leur semblable qui ont des profils similaires aux leurs. D'après les propos recueillis : « *Certaines conditions sont respectées à savoir l'ancienneté, l'expérience, le diplôme, qui je semble sont objectives en dehors, il y a peut-être, ce que j'appelle la « goddas ».* Lorsque plusieurs personnes ont toutes le même profil pour un poste, le choix final dépendra des bonnes relations de chacun avec la hiérarchie » Enquêtée n°10, Responsable des achats ; « *Dans l'entreprise, s'il y a plus d'homme que de femmes, cela influence également sur les promotions qui ne seront pas impartiales, car les hommes vont coopter plus d'hommes que de femmes* » Enquêtrice n°6, Directrice en Marketing et communication.

D'autres mentionnent que, les promotions dépendent également de la nature du poste pour lequel la femme doit être portée tel que s'exprime l'enquêtée n°4, Responsable en gestion de portefeuilles clients : « *Lorsqu'il s'agit d'un poste plus technique, les femmes ne*

sont pas considérées dans la course, le choix se porte sur l'homme mais lorsque le poste est moins porteur en termes de prestige, de pouvoir, (ah ben ! là ma fois, rire) c'est la compétence qui prime pour tous les potentiels personnes »

d) *Perspective de carrière et moyens d'action pour contrer les obstacles*

Questionnées sur leurs ambitions et aspirations, certaines femmes admettent ne pas vouloir occuper un poste de direction ou de responsabilité à cause de la charge de travail et de la disponibilité de cela exige: « *Je suis très satisfaite de mon poste et je ne souhaite pas plus de responsabilité, je souhaite le maintenir ou avoir un poste similaire et rester dans mon domaine, parce qu'un poste de responsabilité ça prend tout votre temps* », Enquêtee n°9, Responsable Hygiène Sécurité et Environnement; « *Je veux travailler, réaliser mes propres projets, mais je ne veux pas une meilleure position hiérarchique, il est important pour moi de pouvoir avoir du temps pour ma famille, je veux réussir l'éducation de mes enfants en ayant du temps pour cela* ». Enquêtee n°5, Chargée de la clientèle.

Bien que pour certaines, accéder à un poste de direction ne soit pas la priorité, pour d'autres, c'est un moyen de se réaliser ou un défi à atteindre: « *Bien évidemment, j'aimerais occuper un poste de direction et j'aspire toujours à mieux. Lorsqu'on occupe un poste important, on a le pouvoir de réaliser des choses importantes et de s'épanouir* », Enquêtee n°3, Gestionnaire des ressources humaines.

Il est donc primordiale pour l'entreprise d'encadrer les femmes dès le début de la carrière ou de mettre en place des moyens de perfectionnement pour développer leurs compétences et habiletés en gestion afin de favoriser un meilleur accès des femmes au niveau des postes de direction. Tel que s'exprime l'enquêtee n°7: « *L'entreprise doit organiser des formations en continue et elle se doit de s'assurer que les femmes et les hommes y participent* » Enquêtee n°1, Responsable Comptabilité; « *Je pense que les opportunités devraient être offertes à toutes les personnes qualifiées, indépendamment du fait qu'elles soient un homme ou une femme d'être encadrer* ». Enquêtee n°12, Responsable Operating officer; « *Faire coacher les femmes par des mentors, serait indispensable pour encourager celles-ci à postuler à des postes importants* » Enquêtee n°2, Directrice Commerciale.

V. DISCUSSIONS DES RESULTATS

Notre étude a révélé les obstacles dans la progression des femmes cadres vers les postes de direction. Ces obstacles qui sont d'ordre socio-organisationnel et mais aussi d'ordre individuel.

Tout d'abord, nos résultats concernant les obstacles socio-organisationnels, mentionne l'existence d'un conflit travail-famille, qui constitue un obstacle primordial pour la progression des femmes cadres vers les postes de direction, la gestion des submersions des engagements familiales sur l'activité professionnelle ne se fait parfois pas sans que cela ne soit au dépend de leurs engagements professionnelles: retard, absentéisme, indisponibilité pour des réunions tardives, gestion des affaires familiales sur le lieu de travail. Nos résultats corroborent avec les études Belghiti-Mahut (2004) et de Naschberger et al.(2012). Concluant que les femmes font face à un conflit entre le travail et la famille qui limiterait leur avancement hiérarchique. De façon générale selon Tharenou (1999) et Miller (2016), les femmes qui sont mariées et/ou s'occupent de jeunes enfants sont moins susceptibles d'obtenir des promotions de leur employeur que les hommes dans la même situation. Cela s'expliquerait notamment par le fait que les employeurs auraient tendance à croire, à tort ou à raison, que les femmes qui assument des responsabilités familiales sont moins engagées à l'égard de l'organisation et sont moins susceptibles de s'y investir (Tharenou, 1999).

Aussi, certaines relations interpersonnelles entre les hommes de l'entreprise ainsi que les discriminations négatives sont les éléments apparentes des traitements différentiels dans l'entreprise. Les diners entre collègues hommes après le travail permet à ces derniers l'accès à un réseau de contacts utiles à la carrière professionnelle au sein desquels les membres échangent des informations stratégiques de valeur (promotion, nouveaux postes, projets en cours, décisions managériales, ...), des contacts et des recommandations (Burke, 1984). Le fait que les supérieurs les perçoivent, comme moins disponibles pour l'entreprise à cause leur nature de femme, amènent les femmes à penser à un traitement différentiel entre elles et les hommes. Elles se sentent ainsi mise à l'écart. Ce résultat soutient ainsi ceux de Elacqua et Beehr (2009) et de Chesterman et al. (2005). D'après ces derniers, les hommes disposeraient effectivement plus rapidement de conseils personnalisés ainsi que des programmes d'entraînement afin de les aider dans leur carrière, que leurs collègues féminines.

Nous avons également souligné que les femmes cadres se retrouvent en grande majorité entourées d'hommes, presque toutes les répondantes ont évoqué le caractère masculin de leur environnement de travail. Cette prédominance des hommes dans les entreprises qui se répercute sur la culture de l'entreprise s'imprégnant des valeurs masculines. Les décisions seront prises par les hommes et pour les hommes. Cette prédominance des hommes a donc un effet limitatif sur la progression des femmes vers les postes

de direction, ceci est conforme avec les travaux de Chesterman et al. (2005) et à l'approche par « l'organisation » de Kanter Kanter (1977) selon laquelle le pourcentage des hommes, reflet de la structure et de la culture d'une organisation, est prépondérant, serait défavorable à l'avancement des femmes. Ce qui a été également été mentionné dans les travaux de (Belghiti-Mahut, 2004).

Alors que certaines de nos interlocutrices prétendent ne pas vouloir accéder à des postes de direction à causes de plus de responsabilités, d'autres par contre ont mentionné l'absence d'appui et de soutiens de l'entreprise pour le développement de la carrière. Ce résultat va dans le même sens que celui de Jones (2013) qui insiste par exemple sur le rôle que peut avoir un mentor sur l'avancement de carrière des femmes. Burke et McKeen (1990) montrent que le soutien d'un mentor permet de réduire le stress des femmes qu'ils conseillent et Riley et Wrench (1985) trouvent que les femmes suivies par un mentor connaissent un plus grand succès et une meilleure satisfaction dans leur emploi que celles qui n'ont pas de mentor.

Au niveau des obstacles individuels, nos résultats mettent en évidence l'effet négatif du manque d'ambition professionnel des femmes cadres à accéder aux postes de direction. Ce résultat va dans le même sens que ceux de Metz et Tharenou, (2001) et Tharenou et al., (1994). La moindre ambition des femmes a une influence sur le développement de carrière des femmes. En effet, la progression dans la carrière ne leur apparaît pas comme un but ultime et ainsi elles favorisent prioritairement la famille. Les femmes cadres afin de répondre aux engagements familiaux sont prêtes à abandonner leur travail (Kirchmeyer, 2002). Les femmes choisissent de s'autocensurer en limitant leur ambition professionnelle et leur progression dans la carrière, refusant ainsi des promotions afin de pouvoir maintenir l'équilibre entre le travail et la famille.

Nos résultats ont également mis en exergue le manque d'appui du conjoint comment un élément qui peut s'avérer, à certains égards, comme un élément handicapant la progression des femmes cadres. Nath (2000) affirme dans ce sens que le soutien et l'encouragement du conjoint, en matière d'éducation des enfants et des tâches ménagères, s'avère être essentiels pour la réussite de la carrière de la femme.

VI. CONCLUSION

Malgré le fait que les femmes soient de plus en plus nombreuses à obtenir un diplôme universitaire et à avoir des formations professionnalisantes, la sous-représentation de celles-ci au sein de directions dans les entreprises privées au Cameroun persiste. En ce

sens, le présent article a permis par son approche qualitative exploratoire, de mieux comprendre les obstacles perçus par les femmes cadres dans leur progression vers les postes de direction.

Sur le plan théorique, cette étude a mobilisé l'approche *Genre-Organization-System* pour guider ce travail de recherche. Les entretiens avec les femmes cadres nous ont permis de comprendre qu'elles ne manquent pas d'expérience pour être qualifiées à ces postes de direction. Effet, il a émergé de ces entretiens que les femmes ont suivi des formations professionnalisantes qui sont d'ailleurs propices à la gestion d'une organisation. Néanmoins, on note toutefois que les parcours professionnels pour la plupart sont marqués par des interruptions et des changements qui ont été parfois voulu ou pas. Nous avons également relevé que les femmes passent en moyenne six ans sur le même poste avant d'obtenir leur première promotion.

La recherche a cependant eu le mérite de cerner les obstacles clefs dans la progression de la carrière des femmes cadres vers les postes de direction au Cameroun. Ces obstacles qui sont à la fois socio-organisationnels et individuels. Les entretiens nous autorisent à conclure que pour accroître les possibilités de promotion de carrière, les bénéficiaires ont souhaité recevoir des formations les dotant d'une expertise d'envergure pouvant être valorisée dans leur entreprise et aussi se faire encadrer par des mentors ce qui faciliterait leur épanouissement professionnel et ainsi que leur progression vers des postes de direction.

Cependant, cette recherche ne constitue pas une étude en profondeur des obstacles dans la carrière des femmes. Nous pouvons ressortir certains éléments limitant l'interprétation de nos résultats. Bien qu'au moment de la constitution de l'échantillon, nous nous sommes assurées d'une certaine représentativité des femmes interrogées quant à la diversité régionale du Cameroun. Aussi, Le nombre d'entretiens effectué limite la généralisation empirique de nos résultats. En effet, les résultats sont propres aux femmes cadres interrogées parce qu'ils relèvent de leur perception. Certes, les douze entretiens ont permis de récolter un matériel riche en information, mais un nombre d'entretiens beaucoup plus important devraient être effectués afin de généraliser les résultats à l'ensemble de la population des femmes cadres du Cameroun. Par conséquent, nos résultats sont transposables uniquement aux douze femmes interviewées.

À la lumière des résultats présentés dans cette recherche et en se basant sur les besoins exprimés dans les propos de nos interviewées, nous formulons quelques recommandations aux professionnels RH pour une gestion de carrière optimale de leurs cadres au niveau organisationnel, afin de faciliter la progression

des femmes cadres et un égal accès des salariés aux postes de direction.

Cette étude a relevé l'existence d'un conflit travail-famille des femmes cadres. Etant donné que les entreprises de l'Europe et d'Amérique développent de plus en plus des outils de conciliation entre vie privée et vie professionnelle, ces mécanismes sont bien moins largement répandus dans les entreprises africaines particulièrement celle du Cameroun. Nous proposons donc aux entreprises de faciliter le télétravail (étant donné que nous sommes à l'ère du numérique), les horaires flexibles, les garderies d'enfants pour des salariées (lorsque l'environnement le permet), ces mesures sont pourtant précieuses pour faciliter la conciliation entre le travail et la famille des femmes.

L'absence de procédure formalisée et claire pour les candidatures internes, ainsi que des promotions discriminantes, le plus souvent inconscientes, favorisent les hommes aux détriments des femmes. Ce qui amène les femmes à penser à de l'existence d'un traitement différentiel entre les hommes et les femmes et qui influerait sur leur progression vers des postes de direction. Nous interpellons les entreprises à accorder un soin particulier à la formalisation des procédures et une transparence des informations en matière de publication des offres en interne, critères de sélection des candidats, règles de promotion. Et à établir des jurys de promotion paritaires pour sélectionner les personnes chargées d'occuper des postes de direction dans l'entreprise. D'intégrer des plans de diversification dans la stratégie des entreprises et faire des évaluations objectives de l'égalité de chances. Les organisations doivent mettre en place des programmes d'encadrement de coaching ou de mentoring pour accompagner les femmes dans leur développement de carrière, car, le mentorat est considéré comme une stratégie efficace de développement de carrière.

La prédominance du genre masculin dans les entreprises favorise en environnement masculinisé défavorable à la progression des femmes cadres. Car, même lorsque les valeurs de l'entreprise soutiennent l'égalité des chances, les représentations et habitudes des uns et des autres contribuent régulièrement à des pratiques discriminatoires parfois inconscientes. Les organisations devraient développer des plans de diversités intégrées à la stratégie de l'entreprise et ce qui permettra d'assurer régulièrement une évaluation objective de l'égalité des chances au sein de l'entreprise.

D'un point de vue individuel, nous croyons finalement que les femmes devraient se faire aider par une personne de confiance (un membre de la famille en particulier) qui pourrait résider à domicile qui serait à même de les seconder dans l'encadrement des enfants et des travaux de maison lorsqu'elles sont au travail.

Rappelons avec qu'elles que le personnel domestique (*baby sister*) et les systèmes de crèche ne sont pas toujours une solution pour gérer la conciliation entre le travail et la famille.

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Knowledge Management and Family Business Continuity: The Moderating Effect of Length of Time in Existence

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Knowledge Management and Family Business Continuity: The Moderating Effect of Length of Time in Existence

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Abstract- Cases of family business failures are evident in Nigeria and particularly Lagos state, despite the array of studies attributable to such area. In addition, ownership dilution; transfer of both leadership and ownership tend to be seen as a phase in the company's life cycle, which form a part of managing continuity but less practiced by SMEs' owner/managers. Family businesses in Lagos State are seen to have large failure rate, or struggle to survive after a long time. One of the major issue to which this can be attributed to is the rarity in proper knowledge management practice and heritage struggle due to lack of or poor succession planning. The broad objective of the study was to establish the influence of length of time in existence on the relationship between knowledge management and family business continuity. The population of interest was all family businesses operating in selected Local Government Area of Lagos State Nigeria. The study employed a survey research design. Data was collected from the owners, family members, partners, management, spouses, relatives and management workers of small and medium scale enterprises (SMEs) using questionnaires. Hierarchical regression analysis, specifically interaction analysis was conducted on the collected data. The study found that length of time in existence have moderating effects on the relationship between knowledge management and family business continuity of SMEs in Lagos State. The study further concluded that knowledge sharing and knowledge capturing should be encouraged by experienced workers to share their knowledge to new or less experienced workers. It is recommended that identified successors should be groomed and developed to ensure that they know what is expected to fill the vacant positions.

Keywords: knowledge management, family business continuity, length of time in existence, SMES, lagos state.

1. INTRODUCTION

Context observations have indicated that family businesses are common in Nigeria and their continuity has generated academic debate and public discourse. Nevertheless, the factors orchestrating their continuity are divergent and geographically diverse. In addition, the structure and size of family owned firms varies depending on resource unitization and industry, even though they are often perceived as small

businesses. Empirical studies (Hisrich & Peter, 2006; Collins, 2006; Storey, 2008) have attributed their continuity/survival to managerial depth or ineptness while contextual factors and competition were identified and amplified by Porter (1980, 1985) as well as Frederick (2008) who made references to internal capabilities and external environment factors.

Family business research has been gaining impetus in recent years (Chrisman, Kellermanns, Chan, & Liano, 2010; De-Massis, Sharma, Chua, & Chrisman, 2012; Kellermanns & Eddleston, 2010; Sharma, Chrisman, & Gersick, 2012) since they possess great potentials for employment generation, improvement of local technology and development of indigenous entrepreneurship within large scale industries as demonstrated by the Central Bank of Nigeria (CBN). CBN, (2011) further articulated that SMEs or family businesses have the capacity to reduce poverty, inequality disparity and social vices and are catalysts of innovations, inventions and creativity; stimulate indigenous entrepreneurship. Although family businesses have the capacity to sustain the economy, yet their survival and continuity has been of great interest to researchers. One of the key research areas in the family business that has been discussed and still to be investigated further is intergenerational transferability which Sharma (2004) alluded to and can be addressed through knowledge management and succession planning as a cushion for family business continuity.

Knowledge management is the achievement of the organization is good by making the economic factors of production to be productive. This is done primarily by facilitating the motivation of people to tap into and develop their capacities (their core competencies) and to stimulate their attitude to intrapreneurship (Beijerse, 2000). Besides this, knowledge management includes the entirety of systems with which the accumulated information within an organization can be managed and opened up (Beijerse, 2000). It is a sine que non-for family business success in today's global economy for example, the more intangible resources the business offers, the more possibility there is for creating competitive advantage and core competence in family businesses (Seeley, 2000; Lev 2002; Francis, 2014) and that is why a focus on knowledge management consider people's skills as

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the most important assets in ensuring continuity of the small businesses most especially in advanced world.

Cases of family business failures are evident in Nigeria and particularly Lagos state, despite the array of studies attributable to such area. In addition, ownership dilution; transfer of both leadership and ownership tend to be seen as a phase in the company's life cycle, which form a part of managing continuity but less practiced by SMEs' owner/managers. This stems out from owners' emotional attachment or connection with the business and thus transfers are often very problematic, challenging or not considered at all as evidences suggest only 30per cent of family businesses survive their founder (Kaunda & Nkhoma, 2013). Family businesses in Lagos State are seen to have large failure rate, or struggle to survive after a long time. One of the major issue to which this can be attributed to is the rarity in proper knowledge management practice and heritage struggle due to lack of or poor succession planning.

The cost of failure to take risks in family businesses is often underestimated coupled with the cost in terms of time required to achieve and objectives. Lack of risk taking reduces the potentials of the business thereby making to lack the capacity to be managed properly by the owner let alone his successor hence succession planning becomes an impossibility (Johnson & Johnson, 2013). Also, the absence of technical, human, conceptual and design skills shown by successors of family business owners result in inability to efficiently demonstrate and communicate with empathy, honesty and integrity thereby defeating the aim of succession planning as evidenced with the family of Late MKO Abiola (Adisa, Abdurraheem & Mordi, 2014). Another challenge is poor leadership experience among owners as well as their successors. They lack the ability to build skills, increase self-awareness and are unable to identify actions and methods for improvement This culminates into lapses in leadership exhibited in the leaders' inability to build trust among followers, operate with questionable integrity, and failure to consult others during the periods of decision making (Dyke, 2013).The therefore explore the moderating effect of length of time on the relationship between knowledge management practices and family business continuity.

II. LITERATURE REVIEW

According to Grant (1996), knowledge is an asset, which enables an organization to be innovative and remain competitive in the market. The term knowledge is defined in the Oxford Dictionary as awareness or familiarity gained by experience (of a person, fact, or thing), person's range of information, specific information; facts or intelligence about something, or a theoretical or practical understanding of a subject. Knowledge is described as an essential part of Knowledge management. Baloh, Desouza, and

Paquette (2011) said that without having knowledge to manage, there would be no knowledge management. Knowledge basically refers to a collection/or a body of information. Knowledge in family business is defined as the wisdom and skill that family members have acquired and developed through education and experience both inside and outside the company (Chirico, 2008). According to Neubaum, and Larrañeta (2007) and Chirico (2008) knowledge in family businesses is defined as explicit and tacit knowledge, which family members have gained and developed through education and experience within and outside the organization. Knowledge management is understood to have the ability to increase competitive advantage in firms.

Knowledge Management practices are defined here as observable organizational activities that are related to knowledge management. It is an interrelated set of various business processes developed in an organization to create, store, transfer, and apply the knowledge. The purpose of creating a knowledge management (KM) capability or functionality in organization is to manage the intellectual properties of that organization. This includes the creation, transfer, sharing and utilization of knowledge itself to achieve organization strategic and business objectives.

Successful organisations nowadays understand why they must manage knowledge, develop plans as to how to accomplish this objective and devote time and energy to these efforts. This is because KM has been described as a key driver of organisational performance (Bousa & Venkitachalam, 2013), and one of the most important resources for the survival and prosperity of organisations (Teece, Pisano,& Shuen, 1997; Kamhawi, 2012). Knowledge based view scholars believed firms should foster routines to effectively capture, store, analyze, retrieve, share, and disseminate knowledge held within their operations. Knowledge, which is broadly collected and held by individuals in a firm, is strategically valuable only when it is shared, synthesized, and used in unique ways (Zahra et al., 2006).

III. THE KNOWLEDGE MANAGEMENT PROCESSES

a) Knowledge Creation

Knowledge creation is the generation of new ideas, the recognition of previously unseen patterns, the synthesis of separate disciplines, and the development of new processes (Bhatt 2001; Davenport & Prusak, 2000). Knowledge creation can be well developed in family firms due to the high level of emotional involvement of family members and the socially intense interactions fueled by trust between family members and with external parties (Cabrera-Suarez et al., 2001; Chirico, 2008).

b) *Knowledge Sharing*

This can be defined as exchange of knowledge between and among individuals, and within and among teams, organizational units, and organizations. Knowledge sharing in the context of family business succession involves a situation where the knowledge of the older generation, learned often during a long time of work, is to be shared with the younger generation (Nonaka & Takeuchi, 1995). A fundamental part in knowledge management practice is to spread and make knowledge accessible and usable within or between chosen organizations. It is important for founder/predecessor to share adequate key knowledge and skills with the successor's in order to sustain succession and family business continuity. Sharing knowledge is one form of communication that is needed in transferring knowledge.

c) *Knowledge Transfer*

Knowledge transfer is the transmission of knowledge from a person/possession to another person/possession (Gilbert & Cordey-Hayes, 1996). The purpose of knowledge transfer is to pass information from the more experienced to the less-experienced employees so that the less experienced employees can build the capabilities needed to assume future roles in the organization (DeLong, 2004). According to Bresman, Birkinshaw, and Nobel (1999), the process of knowledge transfer between business units is an essential aspect of knowledge management the transfer of knowledge, capabilities, responsibility and power, are linked to each other the free and unlimited exchange of knowledge could be regarded as a virtue by itself, Knowledge transfer from the incumbent generation to the next is critical to the success and continuity of family businesses. The quality of the relationship between successor and predecessor is considered a key determinant of knowledge transfer.

IV. CONCEPT OF FAMILY BUSINESSES

Family is a group of persons related by blood ties and marriage (Rothausen, 1999; Lee-Chua 1997). Business is an organization that processes inputs from the environment and returns some product or service (Katz & Kahn, 1978; Thompson, 1967). There is a lack of consensus as to what describes a family business (Handler, 1989). The family and the business are technically separate systems, each with its own members, goals and values that however overlap (Longenecker, Moore, & Petty 2003; Rwigema & Venter, 2004). Many of the most successful businesses grew from family origins (Porter, 1973). Family businesses may include various combination, including husbands and wives, children and parents, extend families, two or more generations in the forms of employees, stock holders, advisors, partners, board members, etc. (Lannarelli & Bianco, 2010). Family businesses provides

many advantages and these include: entrenched core value system; unequalled loyalty and commitment of family members to the enterprise; expectation of present and future wealth, status, ego identification with the business; satisfying work environments; proneness to integrity and ethical conduct in managements; etc.

V. THEORETICAL REVIEW

The theory that relates to the core of the study is Knowledge-Base Theory (KBT). Knowledge is a specific and special resource at the heart of the firm. It has been defined by Grant (1996) as that which is known. Knowledge-based theory (KBT) of the firm is also an extension of the resource-based theory (Curado, 2006; Grant, 1996). The KBT propose that the organization exists to create, transfer and transform knowledge into competitive advantage (Kogut & Zander, 1995). It adds that knowledge is an intangible heterogeneous and difficult to imitate resource made up different types of different levels of the organization, and likened to performance outcomes for competitive advantage (Foss, 1996; Grant, 1996; Phelan & Lewin, 2000). The theory posits that the key to comprehend the continuity of an organization lies in the acquisition and usage or relevant knowledge. In particular, the knowledge-based theory is adopted as the framework to identify the possible special knowledge feature embedded in its founder and its transmission advantage. The knowledge-based theory identifies knowledge as the most fundamental asset of the firm which all other resources depend on (Grant, 1996; Spender, 1996).

VI. EMPIRICAL REVIEW

Liao and Barnes (2015) carried out a study on knowledge acquisition and product innovation flexibility in SMEs. The purpose was to examine the role that knowledge acquisition plays in the creation of product innovation flexibility in SMEs. The study adopted a survey research design and they found that for SMEs, Knowledge acquisition positively impacts on the product innovation flexibility. On the issue of knowledge management and entrepreneurial success in the Nigerian small and medium enterprises, Olusegun, Olaoye and Abdulrahman (2015) carried out a study. They sought to empirically assess the relationship between knowledge management and perceived entrepreneurial success in the Nigerian small and medium enterprises an area that has, to date, received very little attention in the literature. Finding revealed that information technology had no significant relationship with entrepreneurial success.

Mojca and Letonja (2013) conducted a study on knowledge creation in family businesses and its importance for building and sustaining competitive advantage during and after succession. The findings showed that founders and successors find mentoring,

internal/individual training, and involving in the meetings with business partners as the most used knowledge creating activities. They further suggest that tacit knowledge creation during succession should be placed in broader context of organizational knowledge creation in order to raise the total quality of successor's knowledge and adding new knowledge thus contributing to building family business's competitive advantage.

Mosoti and Masheka (2010) examined knowledge management in the development of Kenya. The employed survey research design through well-structured administered of questionnaire. The study revealed that most organizations in the developed and the developing countries are choosing for change in knowledge creation management, looking for ways to improve their ability to create new ideas and to develop the best environment for creation of ideas. Knowledge creation management is now recognized as an organization's most valuable asset because knowledge is a complex asset, it must be managed in a different way unlike other resources.

Fruchter and Demian (2005) examined the influence of knowledge capturing on construction firm performance. The study employed survey research design to investigate how knowledge capturing influence firm performance. Their study revealed that when capturing knowledge of construction management activities, rationale and decisions are made explicit in project archives, so they can be shared and used in future projects. In a study by Hari *et al.* (2005), it was empirically found that there is a lack of awareness of knowledge capture benefits and processes. The study pointed out that the application of knowledge capture largely depends on the vision of the organisational owner. It was also found that culture; structure, people, finance and technology are major factors affecting the implementation of knowledge capture.

The study concluded that knowledge capture in SMEs is not an easy task and called for a coherent structured approach to utilise the existing tacit and explicit knowledge within organisations. Suresh and Egbu (2006) examined the factors influencing knowledge capture in construction firms. They employed survey research design and the study suggested that construction organisations should adopt a holistic and integrated approach to knowledge capture. Top management, culture, processes, tools and training, at the core of their knowledge capture strategy, were found to be determinants for a successful application of knowledge capture.

Pentland, Forsyth, Maciver, Walsh, Murray, Irvine and Sikora (2011) empirically reviewed thirty-three papers regarding knowledge transfer and exchange within the period between January 1990 and September 2009. Zahidul (2007) conducted a study on selected Malaysian Multinational companies on the role of

knowledge management practices on organizational context and effectiveness. The study focused on the effect of cultural, knowledge creation and structural characteristics on organizational effectiveness. The study employed survey design to establish the relationship of organizational context, knowledge management practices such as knowledge creation, cultural and organizational effectiveness. The results indicated that knowledge management practices such as cultural, knowledge creation and structural characteristics significantly mediate the relationship between organizational context and organizational effectiveness.

VII. METHODOLOGY

The research design employed in this study is the survey research design method. The adoption of this design was influenced by the research problem and its corresponding research questions. In addition, it allows the use of inferential and descriptive statistical tool for analysis of the data that was gathered. The choice of this design is also consistent with the study of Abd Rahman, Sambasivan and Wong (2013) and Asikhia (2010) which engenders detailed and reliable explanation of the relationship among variables. Furthermore, the adoption of the survey research design is that the phenomenon occurring within the variables - knowledge management and succession planning as it affects family business continuity was examined.

The target population and focus of this study is family businesses that are small and medium enterprises (SME's) in other words; family-owned SME is with a single family having over 50% of shareholding. The population of study consists of owners, family members, partners, management, spouses, relatives and management workers of Small and Medium Scale Enterprises (SMEs) in selected Local Government Areas of Lagos State. For this study, five (5) Local Government Areas were considered Oshodi Apapa, Ibeju-Lekki, Ikeja, Lagos-Island and Lagos Mainland. The researcher identified family-businesses operating in Apapa, Ibeju-Lekki, Ikeja, Lagos-Island and Lagos Mainland in Lagos State through a parameter that was established during the pilot study to establish the SMEs that are family owned and/or operate as family businesses in the selected areas of Lagos State. The design of the questionnaire was based on the family business definition of Sindhuja, (2009) adopted for this research with particular focus on the ownership structure

VIII. RESULTS AND DISCUSSION

The number of questionnaires administered to all the respondents, was 503. After coding and checking for accuracy in the data, 469 questionnaires were found useful for the study. This gave a response rate of 93.2% and 34 questionnaires were not received which

represented 6.8% of the total questionnaires distributed. Therefore, information from all the questionnaires was used for analysis.

The regression weights were then compared when organizational factors are controlled and when they are present. The difference was attributed to the

moderating effect of organizational factors. In the regression model, family business continuity was the dependent variable; knowledge management and length of time in existence were the predictor variables. The regression results for the test are presented in Tables 1.1, 1.2 and 1.3

Table 1.1: Regression Results for the Effect of Length of Time in Existence on the Relationship between Knowledge Management and Family Business Continuity

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.484 ^a	.234	.231	23.19774	.234	71.082	2	465	.000
2	.511 ^b	.262	.257	22.80337	.027	17.223	1	464	.000
a. Predictors: (Constant), How long has your firm been in existence?, Knowledge Management Practices									
Knowledge Management and Time Interaction									

Source: Field Survey, December 2017

Table 1.2: ANOVA^a for the Effect of Length of Time in Existence on the Relationship between Knowledge Management and Family Business Continuity Succession Planning on Family Business Continuity in Lagos State, Nigeria

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	76503.093	2	38251.546	71.082	.000 ^b
	Residual	250232.907	465	538.135		
	Total	326736.000	467			
2	Regression	85458.973	3	28486.324	54.782	.000 ^c
	Residual	241277.027	464	519.994		
	Total	326736.000	467			
a. Dependent Variable: Business Continuity						
b. Predictors: (Constant), How long has your firm been in existence?, Knowledge Management Practices						
c. Predictors: (Constant), How long has your firm been in existence?, Knowledge Management Practices, Knowledge Management and Time Interaction						

Source: Field Survey, December 2017

Table 1.3: Regression Coefficients for the Effect of Length of Time in Existence on the Relationship between Knowledge Management and Family Business Continuity Succession Planning on Family Business Continuity in Lagos State, Nigeria

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	102.033	7.295		13.987	.000
	Knowledge Management Practices	.419	.054	.317	7.804	.000
	How long has your firm been in existence?	-16.586	1.746	-.386	-9.498	.000
2	(Constant)	226.518	30.841		7.345	.000
	Knowledge Management Practices	.421	.053	.319	7.985	.000
	How long has your firm been in existence?	-59.370	10.451	-1.383	-5.681	.000
	Knowledge Management and Time Interaction	.416	.100	1.010	4.150	.000

a. Dependent Variable: Business Continuity

Source: Field Survey, December 2017

The results in Table 1.1 show that the combination of the predictors (knowledge management and length of time in existence) explains up to 26 percent ($R^2=.262$, $p<0.05$) of the variation in the dependent variable (family business continuity), which is significant at 0.05. However, the model did not explain 74 percent of the variation in family business continuity, implying that there are other factors associated with family business continuity, which were not captured in the regression model. To establish the moderating effect of length of time in existence on the relationship between knowledge management and family business continuity, the moderated multiple regression was used to establish the interaction effects. As shown in Tables 4.2 and 4.3, the F and t values are both significant ($F=17.223$, $t=7.985$, -5.681 , 4.150 , $p<0.05$). The F ratio implies that the regression of knowledge management and length of time in existence on family business continuity is statistically significant at less than the 0.05. The t values imply that the coefficients of the model parameters are statically significant (knowledge management $\beta_1=.319$, length of time in existence $\beta_2=-1.383$, and interaction term $\beta_3=1.010$) at less than the 0.05.

The beta coefficients for interaction term imply that the introduction of length of time in existence in the model increases the impact of length of time in existence on family business continuity (statistically significant at $p<0.05$). From the regression analysis, the regression equation established was:

$$Y = 226.518 + .319KM - 1.383LTE + 1.010KM*LTE$$

Where:

Y = Family Business Continuity

KM = Knowledge Management

LTE = Length of time in Existence

KM*LTE = Interaction of Knowledge Management and length of time in existence

The moderated regression results imply that length of time in existence have statistically significant moderating effect on the relationship between knowledge management and family business continuity. Hence, the null hypothesis (H_{01}) which states that there is no significant moderating effect of length of time in existence on the relationship between knowledge management and family business continuity is hereby rejected, and we conclude that the relationship between knowledge management and family business continuity in Lagos State, Nigeria depends on length of time in existence.

a) Discussion

The test of the hypothesis was ascertain length of time in existence significantly moderate the relationship between knowledge management and family business continuity in Lagos State. The finding

reveals that length of time in existence significantly moderates the relationship between knowledge management and family business continuity. The finding is consistent with the finding of Luiz & Bernardo (2010). That length of time is the important factor for positive impact on tacit knowledge diffusion in family businesses. He argued that one of the characteristics of tacit knowledge is that it takes time to learn it. A reason to this is that to achieve the level of embodiment that is a sign of tacit knowing requires a lot of training and performing, which takes a lot of time. Another reason is that tacit knowing is based on experience and to gain experience takes time.

IX. CONCLUSION AND RECOMMENDATIONS

Following the data analysis and findings of the study, it can be concluded that knowledge management practices, family values, governance and founder's influence are pertinent to enhance family business continuity. Furthermore, knowledge management practices remain fundamental factor for family business continuity. Knowledge resources determine the capacity to innovate, grow and made higher profitability. It is clear from the study that family businesses needs succession planning to ensure continuity of the enterprise. The family businesses could document successors upon the retirement or death of the founders or owners. The study further concluded that knowledge sharing and knowledge capturing should be encouraged by experienced workers to share their knowledge to new or less experienced workers. Based on the findings, this current study proposes some recommendations for action by the family business owners in Lagos State. Stakeholders, children and siblings involved in management teams of family businesses should be afforded equal and participatory involvement in critical decision-making processes, even if one family member still functions as the main business leader. For better employees' performance in family business, and for family business to take competitive advantage in the ever-challenging business environment, leaders and managers of family businesses in Lagos State should adopt the mentoring of their employees, through career support, knowledge transfer and psychosocial support of employees, that have strong positive effects on employees' performance in achieving the organization objectives. In addition, methods, policies and strategies of mentoring should be encouraged in the family businesses for easy adaptability and dynamic capability that will enhance organization survival.

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Factors Affecting Customers' Experience in Mobile Banking of Bangladesh

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Abstract- Bangladesh is a densely populated country of the world. More than 170 million people live in this country. Mobile banking is a very important and new phenomenon in Bangladesh. In recent years, mobile banking has got highest importance by the customers in the country as it provides immense scope for consumers for banking transactions at any time with the option to access bank's facilities anywhere of the country. It is a subset of electronic banking, the use of which is increasing day by day in Bangladesh. Hence, this paper aims at indentifying the factors that influence the customer experience in mobile banking in Bangladesh. This study is based on a survey of 231 mobile banking customers of nine private commercial banks of Bangladesh. Literature review identified some factors related to mobile banking like convenient and responsive system, transaction speed and accuracy, reliability, transaction security in ATM booth and technological difficulty that affect customers' experience in mobile banking systems etc. Both descriptive and inferential statistics were used to analyze the data. Descriptive statistics were used to describe the present situation of the mobile banking systems in Bangladesh.

Keywords: mobile banking, responsive system, transaction security, technical difficulty, transaction security.

GJMBR-A Classification: JEL Code: M19



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Abstract- Bangladesh is a densely populated country of the world. More than 170 million people live in this country. Mobile banking is a very important and new phenomenon in Bangladesh. In recent years, mobile banking has got highest importance by the customers in the country as it provides immense scope for consumers for banking transactions at any time with the option to access bank's facilities anywhere of the country. It is a subset of electronic banking, the use of which is increasing day by day in Bangladesh. Hence, this paper aims at indentifying the factors that influence the customer experience in mobile banking in Bangladesh. This study is based on a survey of 231 mobile banking customers of nine private commercial banks of Bangladesh. Literature review identified some factors related to mobile banking like convenient and responsive system, transaction speed and accuracy, reliability, transaction security in ATM booth and technological difficulty that affect customers' experience in mobile banking systems etc. Both descriptive and inferential statistics were used to analyze the data. Descriptive statistics were used to describe the present situation of the mobile banking systems in Bangladesh. Inferential statistics like factor analysis, multiple regression analysis and Structural Equation Modeling (SEM) were used to identify the relationships between the overall experience of the mobile banking customers and the specific factor(s) that affect customers experience in mobile banking. Results show that the convenient and responsive system, transaction security in ATM booth and technological difficulty are significant factors that affect the customers experience in mobile banking of Bangladesh. This study suggests that the policymakers should focus on the convenient and responsive system of mobile banking, transaction security in ATM booth and technological difficulty factors that affect customers experience in doing mobile banking for the improvement of the mobile banking services in Bangladesh.

Keywords: mobile banking, responsive system, transaction security, technical difficulty, transaction security.

1. BACKGROUND

Banking sector of Bangladesh is one of the most important service sectors of Bangladesh which is also a highly regulated industry in the world. In recent years, private banks of Bangladesh are increasing in a geometric rate with new services like

mobile banking. Bangladesh Bank is the central bank and is responsible for managing all other banks of the country. It oversees the banking system and implements the government's financial and monetary policies. Bangladesh's banking system was government-owned until 1982 except some foreign banks. Due to the liberation of financial policy, the government of Bangladesh allowing more private commercial and investment banks to increase competition in the financial market of the country. In 2001, there were 52 licensed banks, among them 4 were nationalized commercial banks, 5 were specialized banks, 30 were private commercial banks, and 13 were foreign banks in Bangladesh. Now, there are 57 scheduled banks in Bangladesh who operate under the full control and supervision of Bangladesh Bank that is empowered to do so through Bangladesh Bank Order, 1972 and Bank Company Act, 1991. According to that act, banks are categorized under schedule banks that include state-owned commercial banks, private commercial banks, Islamic commercial banks, and foreign commercial banks. Banks established for distinct and specific objectives fall under non-schedule banks¹ in Bangladesh.

Now, both private and public banks are operating with the use of latest technologies and are adopting highly aggressive marketing strategies. These latest technologies have a significant impact in banking service. This has helped the customers to access their banks at anytime through Internet or mobile banking system. Mobile banking refers to the use of a smartphone or other cellular device to perform online banking tasks while away from the home computer, such as monitoring account balances, transferring funds between accounts, bill payment and locating an ATM². Consumers are attracted to these technologies because of the convenience in use, increasing ease of use, and in some instances cost savings, etc. However, customers are also experiencing some problems such as, security in transaction, authentication risks, reliability, connectivity problem between bank and its customers, application security, etc. Therefore, this study aims at

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¹https://www.academia.edu/34969653/Banking_Sector_of_Bangladesh_-_An_Overview.docx

²<https://investinganswers.com/financial-dictionary/personal-finance/mobile-banking-2595>

identifying the factors concerning the experience of mobile banking users in Bangladesh.

II. OBJECTIVES OF THE STUDY

The main objective of this study is to identify the factors affecting the customers' experience in mobile banking of Bangladesh. The specific objectives are as follows.

- To describe the mobile banking systems in the private commercial bank of Bangladesh;
- To identify the factors concerning the experience of mobile banking customers in Bangladesh;
- To provide some suggestions for the improvement of the mobile banking services in Bangladesh.

III. LITERATURE REVIEW

Mobile banking is the key for the socio-economic development of the country at large. It has brought services closer to the people thus making it easy to transact without delays and restrictions of time limits (Makongoro, 2014). Mobile banking is a relatively new service adopted by the private and government commercial banks in Bangladesh. However, there are some unknowns to the mobile bank service users that sometimes give them negative experience regarding the services. This experience is concerned with the use of the mobile banking services. Study (Islam, & Hossain, 2014) shows that the infrastructural facility updates user friendly technology and its availability in Bangladesh towards mobile banking. Service quality as a whole is a strong antecedent of customer satisfaction, but only three dimensions have a positive influence on satisfaction such as reliability and responsiveness, efficiency and convenience. (Sagib, & Zapan, 2014).

Study (Kabir, M. R. 2013) shows that the factors like performance risk, security/privacy risk, time risk, social risk and financial risk are negatively related with the usages of mobile banking as perceived risk make the users confused about their security in using mobile banking. While the factors like ability, integrity, benevolence, perceived usefulness, perceived ease of use relative cost and time advantages are positively related with the intention to use mobile banking services. It is also found that, the security and trust factor is the most influential factor where ineffective advertisement has negative influence on the customer satisfaction of mobile banking (Ahmed, & Jannat, 2015). The results of structural equation modeling (SEM) indicate that perceived financial cost, perceived risk and subjective norm are the most influencing factors that affect people's behavioral intention to adopt or continue to use mobile banking (Siddik, Sun, Yanjuan, & Kabiraj, 2014).

Findings who suggest that internet mobile banking use increases if the banks' customers' perceive

that it is not risky, the credibility of the bank is good, and it is easy to use that, lead to increased acceptance of internet banking (Shahriar, 2014). Study (Hossain, & Hossain, 2015) shows that the correlation and regression analysis in the examination endow with full support for the hypothesis which are related to reliability, responsiveness, trust, switching costs and demographic environment. The findings advocate that the executives of the banks should put more focus on escalating switching cost, developing more creative activities to grow trust among clients to increase loyalty. Research also shows that action loyalty, customer satisfaction has positive relationship with the use of mobile banking. The main factors which determine customer experience in digital banking are service quality, functional quality, perceived value, employee-customer engagement, perceived usability and perceived risk. There is a significant relationship among customer experience, satisfaction and loyalty, which are related to financial performance of the banks (Mbama, & Ezepeue, 2018). The analysis also explored the predictors as good core service, sufficient security and privacy policy and fair pricing and cost saving play the key role to retain the online customers of the banks (Jahan, & Khan, 2018).

Consumers' behavioral intention is also a factor related to the mobile banking. The study results reveal that driving factors of consumers' behavioral intentions to adopt mobile banking at the static, interaction, and transaction service phases are significantly different, providing important theoretical and practical contributions (Shareef, Baabdullah, Dutta, Kumar, & Dwivedi, 2018). The results also suggested that perceived risk, relative advantage and convenience are the determinant factors in influencing consumers' adoption decisions of mobile banking. It's been recommended that banks in Tanzania should invest massively in mobile banking and other information technology innovations in order to further promote efficient service delivery and increase adoption of mobile banking services (Makongoro, 2014).

The analysis of the workshop's results shows that customer's trust in security for mobile banking will be increased by finger print mechanism. To promote mobile banking, it is necessary to improve customer trust in terms of security (Bilal, & Sankar, 2011). There is a positive relationship between four independent variables (Security & Privacy, Customer Loyalty, Service Quality, and Convenience) with the dependent variables (Customers' Satisfaction towards Online Banking) which is consistent with the mobile banking systems (Lee, Chia, Choong, & Foo, 2017). The research also indicates that trust has a positive effect on the adoption of Internet banking. Moreover, there are many factors related to trust in electronic services. The majority of the research has been conducted in the context of Internet banking (Goudarzi, Ahmad, Soleymani, & Mohammad hosseini, 2013).

Perceived benefits and ease of use are also important factors for mobile banking. The study reveals that perceived benefit and ease of usage significantly influence and determine the behavioral intention of customers to adopt mobile banking. The finding also discloses that perceived risk and monetary cost do not help customers from adopting mobile banking (Anyanwu, Ubi, & Ananwude, 2017). The study also revealed that, each factor measured had some level of significant effect on consumer intention to adopt and use mobile banking services. Additionally, the study unveiled that, perceived credibility and perceived financial cost were the major setback with regards to customers adoption of mobile banking services and as a result of this, Ghanaians have formed a negative behavioral pattern towards mobile banking (Cudjoe, Anim, & Nyanyofio, 2015).

The service awareness is another factor concerned with mobile banking. The results show that service awareness has a direct effect on performance and effort expectancy, but not on perceived risk. As anticipated, performance expectancy, effort expectancy, and perceived risk have direct and significant effects on behavioral intentions to use m-banking (Alkhaldi, 2017). The study explores that the reliability, responsiveness and assurance have more contribution to satisfy the customers of e-banking in Bangladesh (Nupur, 2010).

Quality factors and assurance have also relationship with the mobile banking. The findings suggest that quality factors and structural assurance have significant and direct effect on both trust and customer satisfaction. Trust is shown to fully mediate the interrelationships of information quality, system quality and company reputation on customer satisfaction (Yousuf, 2017). The study indicated that the major barriers Ethiopian banking industry faces in the adoption of Electronic banking are: security risk, lack of trust, lack of legal and regulatory frame work, lack of ICT infrastructure and absence of competition between local and foreign banks (Bultum, 2014). Hence, mobile banking experience is concerned with some important factors. The important issues related to mobile banking concerning the customers experience are shown in Table 1.

Table 1: Literature Review on Mobile Banking Experience

	Convenient	Easy to use	Secured service	Cost effective	Time saving	Trustworthiness	Infrastructure	Regulatory Constraint	Reliability	Responsiveness	Efficiency	Assurance	Self Efficacy	Risk & Security
(Bhuiyan & Rahman, 2013)	✓	✓	✓	✓										
(Islam, 2013)	✓		✓	✓	✓	✓	✓	✓						
(Sagib & Zapan, 2014)	✓	✓	✓						✓	✓	✓	✓		
(Rahman, Hasan & Mia, 2017)	✓								✓	✓		✓		
(Islam & Hossain, 2015)							✓	✓						
(Dewan, 2010)	✓	✓					✓							
(Bank, B. 2012)	✓	✓		✓		✓			✓		✓	✓		
(Islam & Karia, 2017)			✓			✓	✓	✓						✓
(Islam & Hossain, 2014)	✓	✓					✓			✓			✓	✓
(Ahmed, Kader, Rashid & Nurunnabi, 2017)	✓	✓			✓			✓		✓	✓	✓	✓	
(Siddik, Sun, Yanjuan & Kabiraj, 2014)				✓		✓		✓	✓	✓	✓			✓
(Hossain & Hossain, 2015)	✓	✓	✓	✓		✓			✓					
(Parvez Islam & Woodward, 2015)	✓	✓	✓	✓					✓	✓	✓		✓	
(Reyan, 2014)	✓	✓	✓	✓				✓			✓	✓		
Nisha, Idrish & Hossain, 2017)			✓			✓								✓

IV. METHODOLOGY

This section discusses participants and procedures, questionnaire design and test of reliability, determination of sample size, data collection, normality of data, analytical tools, test of reliability and validity, etc.

a) Participants and Procedures

This study used 231 data collected from the mobile banking users of nine private commercial banks in Bangladesh. Out of 231 respondents, 49.4% are 21-30 years, 24.2% are 31-40 years and 5.6% are 50 years and above age group (Table 2).

Table 2: Demographic Information of the Respondents

Variables	Scale	Frequency	Percentage	Cumulative Percentage
Age	Less than 20	27	11.7	100
	21-30	114	49.4	
	31-40	56	24.2	
	41-50	21	9.1	
	Above 50	13	5.6	
Education status	No Education	2	.9	100
	Secondary School	1	.4	
	Higher Secondary School	53	22.9	
	Bachelor	145	62.8	
	Diploma / Pass	30	13.0	
Marital status	Married	86	37.2	100
	Unmarried	145	62.8	
How many years are you using mobile banking systems?	Less than 1 Year	75	32.5	100
	1-3 years	93	40.3	
	4-6 years	48	20.8	
	More than 6 years	15	6.5	

b) Questionnaire Design and Test of Reliability

This study interviewed 235 respondents from 9 leading private commercial banks such as, AB Bank Limited, City Bank Limited, Dhaka Bank Limited, Dutch-Bangla Bank Limited, Eastern Bank Limited, IFIC Bank Limited, Mercantile Bank Limited, Mutual Trust Bank Limited, Jamuna Bank Ltd. and Prime Bank Limited of Bangladesh that have mobile banking services. A structured questionnaire with 23 items was used to collect the data. The data were collected through surveying the customers of mobile banking users with the help of a structured questionnaire which was developed through literature review. This structured questionnaire with the 5-points scale was developed for the items related to the customers' experience regarding the mobile banking in Bangladesh.

c) Determination of Sample Size

To determine the sample size of the mobile banking users by using the formula published by University of Florida was used as a reference. This study used formula for taking sample data from population suggested by Yamane (1967).

$$n = \frac{N}{(1 + Ne^2)}$$

Where, n=Sample Size, N= Population, e=Level of Precision, in calculating number of sample the following assumptions were made to determine, n=204, if Population Size is more than 100000; Level of precision is 7%. However, this study finally used 231 data at the screening process.

d) Data Collection

The sample respondents were selected by using the convenience sampling method. After collecting 235 data through direct interview, incomplete, biased, and abnormally answered data were discarded through scrutinizing process and finally accepted 231 data which were used in the analysis of this study. The reliability of 23 items in the questionnaire has been tested by using SPSS software (Table 5).

e) Normality of Data

According to Tabachnick and Fidell (2001), the value of Skewness and Kurtosis statistic lies between -4 to +4 that is deemed to be acceptable. Table 3 shows that all the data met the acceptable range indicating the normal distribution of data.

Table 3: Normality of the Information

Descriptive Statistics			
Variables	N	Skewness	Kurtosis
	Statistic	Statistic	Statistic
1. Mobile Banking is easy to use	231	-.207	-1.338
2. Transaction speed in mobile banking is good	231	-.198	-1.319
3. Transaction process is accurate	231	-.160	-1.340
4. Mobile Banking is a Cost effective process	231	-.230	-1.198
5. Mobile Banking is a Low cost transaction process	231	-.457	-.982
6. Mobile Banking is a Responsive System	231	-.876	-.252
7. Mobile Banking is convenient to use	231	-.945	-.040
8. Mobile Banking can be accessible from any mobile	231	-.451	-.941
9. Mobile Banking provides quick service	231	-1.222	1.120
10. Apart from parent bank, mobile banking can be used in other banks system	231	-.525	-.422
11. Mobile Banking provides 100% assurance in transaction process	231	-.220	-1.176
12. Unavailability of fund is not prominent in mobile banking	231	-.029	-.198
13. Mobile Banking Service is reliable	231	-.541	-.761
14. Mobile Banking System is available 24/7	231	-.658	-.883
15. Network overload has been reduced in mobile banking in Bangladesh	231	.090	-.648
16. Technological difficulty is still prominent in Mobile Banking	231	-.497	-.878
17. People are not well accustomed to mobile banking due to ineffective marketing	231	.059	-1.003
18. Security threat is the main barrier for gaining people trust in mobile banking	231	-.235	-1.107
19. People's unwillingness towards mobile banking is due to confidentiality concern	231	-.455	-.903
20. People are more secured in doing transaction through ATM Booth	231	-.482	-.668
21. Educational Gap regarding mobile banking is decreasing among the people	231	-.644	-.888
22. Considering above factors, do you think customer experience in mobile banking in Bangladesh is continuously increasing?	231	-1.286	2.215

Source: Survey

f) Analytical Tools

Both descriptive and inferential statistics were used to analyze the data. Descriptive statistics like mean, standard deviation, a simple percentage was used to describe the customers experience about the mobile banking in Bangladesh. Along with descriptive statistics³, inferential statistical⁴ techniques such as, Factor Analysis and Multiple Regression Analysis,

³ Descriptive statistics includes statistical procedures that we use to describe the population we are studying. The data could be collected from either a sample or a population, but the results help us organize and describe data. Descriptive statistics can only be used to describe the group that is being studying. That is, the results cannot be generalized to any larger group.

⁴ Inferential statistics is concerned with making predictions or inferences about a population from observations and analyses of a sample. That is, we can take the results of an analysis using a sample and can generalize it to the larger population that the sample represents.

Structural equation Modeling (SEM) were used to analyze the data. A Principal Component Analysis (PCA) with an Orthogonal Rotation (Varimax)⁵ using the SPSS (Statistical Package for Social Sciences) was performed on the survey data. Multiple Regression Analysis⁶ was run to identify the relationships between the dependent

⁵ Varimax rotation is an orthogonal rotation of the factor axes to maximize the variance of the squared loadings of a factor (column) on all the variables (rows) in a factor matrix, which has the effect of differentiating the original variables by extracted factor. Each factor will tend to have either large or small loadings of any particular variable. A varimax solution yields results which make it as easy as possible to identify each variable with a single factor. This is the most common rotation option.

⁶ In statistics, regression analysis is a statistical process for estimating the relationships among variables. It includes many techniques for modeling and analyzing several variables, when the focus is on the relationship between a dependent variable and one or more independent variables. More specifically, regression analysis helps one understand how the typical value of the dependent variable (or 'Criterion

and independent variables of the model. Inferential statistics like Factor Analysis (FA) was used to separate the factors related to the customers' experience in mobile banking. Multiple Regression Analysis (MRA) was used to identify the significant factors from the factors identified through factor analysis. Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) were conducted to identify the significant factors concerning the customers' experience regarding the mobile banking in Bangladesh.

g) Test of Reliability and Validity

To analyze the reliability of the data, this study used Cronbach's alpha, composite reliability, average

variance extracted from the data which are shown in Table -5 is at the acceptable limit as per Nunnally and Berstein (1994), Hair et al. 1998, Fornell & Larcker, (1981); Henseler, Ringle, & Sinkovics, (2009) respectively.

For checking the discriminant validity, this study followed Fornell Larcker's (1981) criterion that compares AVE Value with corresponding correlation values with other variables. The square-root value of AVE needs to be greater than the corresponding correlation values with other variables (Hair et al., 2014). The Discriminant Validity of the factors is shown in Table 4.

Table 4: Discriminant Validity

Factors	Descriptive Statistics		Correlations					Alpha
	Mean	SD	1	2	3	4	5	
Factor 1: Convenient and Responsive System	3.01	1.01	0.77					0.85
Factor 2: Transaction Speed and Accuracy	3.14	0.84	.475	0.86				0.92
Factor 3: Reliability	3.92	0.71	.171	.165	0.77			0.74
Factor 4: Transaction Security in ATM Booth	3.74	0.7	.165	.140	.346	0.71		0.69
Factor 5: Technological Difficulty	3.53	0.75	0.06	.123	.289	.277	0.70	0.63

h) The Coefficient of Determination

The analysis shows that the R square value of the model is 0.332 (Table 7). That means, all five independent factors like (i) convenient and responsive system, (ii) transaction speed and accuracy, (iii) reliability, (iv) transaction security in ATM booth and (v) technological difficulty factors explained 33.32% of the variance in the overall customers' experience about the mobile banking in Bangladesh.

V. RESULTS AND DISCUSSIONS

This section describes the results of Exploratory Factor Analysis (EFA), Results of Confirmatory Factor Analysis (CFA), and Structural Equation Model (SEM).

a) Results of Factor Analysis (EFA & CFA)

To assess EFA, four commonly used assumptions were followed in this study (Hair et al., 1998; Field, 2000) such as, (i) sampling adequacy (Kaisers – Mayesolkin) measure greater than 0.5; (ii) the minimum eigenvalue for each factor; (iii) considering the sample size, factor loading of 0.50 for each item considered as the threshold for retaining items to ensure greater confidence; and (iv) varimax rotation was used since it is a good general approach that simplifies the interpretations of the factors (Field, 2000).

Table 5 shows the results of Exploratory Factor Analysis and Confirmatory Factor Analysis. Hair et al.

(2010) suggested that the factor the analysis can be performed when Kaiser-Meyer-Olkin (KMO) Test and Bartlett's Test of Sphericity are significant. An index of Kaiser's measures of sampling adequacy (Overall MSA= 0.809) and Bartlett's Test of Sphericity $\chi^2(p=0.000)$ suggested that the factor analysis is appropriate for analyzing the data (Table 5). After examining the pattern matrix of EFA, this study found that all the items had factor loadings greater than 0.50 (Table 5).

This result indicates that the factor analysis is appropriate. After confirming research constructs, Principal Component Analysis (PCA) and the Varimax Rotation Method (VRM) were used to extract factors from 23 items. Hair et al. (2010) recommended that each item factors loading must be more than 0.50 values that are considered highly significant. Based on eigenvalue greater than 1, a five-factor model was identified that explains 65.31% of the total variance of the data set. As a whole, 20 items were grouped (based on eigenvalue) into five different factors like (i) convenient and responsive system, (ii) transaction speed and accuracy, (iii) reliability, (iv) transaction security in ATM booth and (v) technological difficulty factors by the analysis. The EFA result also showed 0.594 as the lowest and 0.961 as the highest factor loadings of the variables. The result of the factor analysis showed that all the factors, as a whole, are acceptable for further analysis (Table 5).

Variable') changes when any one of the independent variables is varied, while the other independent variables are held fixed.

The results of Confirmatory Factor Analysis (CFA) confirmed the five factors identified through EFA. Through confirmatory factor analysis, factors like (i) mobile banking provides quick service, (ii) apart from parent bank, mobile banking can be used in other banks

system, (iii) unavailability of fund is not prominent in mobile banking, and (iv) educational gap regarding mobile banking is decreasing among the people were excluded from the analysis (Table 5). The reasons can be attributed by the low factors loadings of the variables.

Table 5: Factors Affecting Customer Experience of Mobile Banking in Bangladesh

Factors		EFA	CFA	AVE	CR
Factor 1: Convenient and Responsive System (Total variance=5.693, % of Variance=28.46, Cumulative % =28.46)					
1.	Mobile Banking is a Low cost transaction process	.665	0.60	0.59	0.85
2.	Mobile Banking is a Responsive System	.882	0.85		
3.	Mobile Banking is convenient to use	.845	0.89		
4.	Mobile Banking can be accessible from any mobile	.756	0.71		
5.	Mobile Banking provides quick service	.662	Deleted		
6.	Apart from parent bank, mobile banking can be used in other banks system	.709	Deleted		
Factor 2: Transaction Speed and Accuracy (Total variance=2.38, % of Variance=11.89, Cumulative % =40.36)					
1.	Mobile Banking is easy to use	.870	0.78	0.735	0.916
2.	Transaction speed in mobile banking is good	.961	0.96		
3.	Transaction process is accurate	.937	0.92		
4.	Mobile Banking is a Cost effective process	.594	0.75		
Factor 3: Reliability (Total variance=2.12, % of Variance=10.58, Cumulative %=50.94)					
1.	Mobile Banking provides 100% assurance in transaction process	.594	0.74	0.595	0.814
2.	Unavailability of fund is not prominent in mobile banking	.775	Deleted		
3.	Mobile Banking Service is reliable	.839	0.84		
4.	Mobile Banking System is available 24/7	.625	0.73		
Factor 4: Transaction Security in ATM Booth (Total variance=1.596, % of Variance=7.98, Cumulative % =58.92)					
1.	Security threat is the main barrier for gaining people trust in mobile banking	.616	0.65	0.51	0.737
2.	People's unwillingness towards mobile banking is due to confidentiality concern	.735	0.76		
3.	People are more secured in doing transaction through ATM Booth	.825	0.67		
4.	Educational Gap regarding mobile banking is decreasing among the people	.630	Deleted		
Factor 5: Technological Difficulty (Total variance=1.28, % of Variance=6.39, Cumulative % =65.31)					
1.	Technological difficulty is still prominent in Mobile Banking	.867	0.65	0.51	0.629
2.	People are not well accustomed to mobile banking due to ineffective marketing	.795	0.70		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy=0.809, df=190, Significant value=0.000					

Note: AVE>0.50 (Fornell & Larcker, 1981); Henseler, Ringle, & Sinkovics, 2009), Composite Reliability>0.70 (Hair et al. 1998), Cronbach's alpha>=0.60, (Nunnally and Bernstein (1994)).

a) Model Fit Indices (CFA)

The purpose of CFA analysis was to confirm the unidimensionality of the measurement that is resulted from the EFA. The relative Chi-Square for this model was 2.331 that were smaller than 5.0 recommended by Marsh and Hocevar (1985). Other fit indexes also showed a good fit for the measurement model. The GFI

is of the model is 0.904 which is equal to the recommended value of 0.90 (Joreskog & Sorbom (1993). Furthermore, the non-incremental fit index, such as the Comparative Fit Index (CFI) is 0.930 that exceeds the recommended cut-off level of 0.90 (Bentler, 1990). Finally, the Root Means Square Error of Approximation (RMSEA) is 0.076, which is also less than the suggested

good fit to the data (Browne & Cudeck, 1993). The summary result of the analysis is shown in Table 6. The fit indices showed good model fit to the data.

Table 6: Model Fit Indices and Their Acceptable Thresholds

Goodness of Fit Indices	Value	Level of acceptance	Reference
Chi-square/df	2.331	< 5.0	Marsh and Hocevar (1985)
CFI	.930	>0.90	Bentler (1990)
GFI	.904	>0.90	Joreskog & Sorbom (1993)
RMSEA	.076	<0.08	Browne & Cudeck (1993)

In sum, the measurement model exhibited a fairly good fit for the data collected. The measurement model was further assessed for construct reliability and validity. Construct reliability can be interpreted as the resultant coefficient that is similar to that of Cronbach's alpha, except that it also takes into account the actual factor loadings rather than assuming each item to be equally weighted in the composite load determination. The construct reliability for all the factors is above 0.70 in the measurement model, which can be identified as an acceptable threshold (Hair et al. 1998).

b) Results of Structural Model (SEM)

A multivariate analysis technique like covariance-based structural equation modeling was used to identify the significant relationships between overall factor concerning customers' experience about mobile banking in Bangladesh and the factors identified through factor analysis like convenient and responsive system, transaction speed and accuracy, reliability,

transaction security in ATM booth and technological difficulty. Table 7 lists the structural parameter estimates and hypothesis testing results. This study examines the impact of convenient and responsive system, transaction speed and accuracy, reliability, transaction security in ATM booth and technological difficulty factors on the overall customers' experience about the mobile banking in Bangladesh.

The path diagram of this study revealed that only three factors like convenient and responsive system ($\beta=0.175$, $p=.000$), transaction speed and accuracy ($\beta=0.110$, $p=.013$), and transaction security in ATM booth ($\beta=0.140$, $p=.006$) positively influence the overall experience of the customers' about the mobile banking in Bangladesh (Table 7). But reliability ($\beta=0.090$, $p=.074$), and technological difficulty ($\beta=0.077$, $p=.224$) are not significantly related to the overall customers experience of mobile banking in Bangladesh. Structural Model of the Customers' Experience about the Mobile Banking in Bangladesh is shown in Figure 1.

Table 7: Results of Structural Relationships

	Estimate	S.E.	C.R	P	Decisions
Overall <- Convenient and Responsive System	.175	.053	3.318	.000	Significant
Overall <- Transaction Speed and Accuracy	.110	.044	2.495	.013	Significant
Overall <- Reliability	.090	.050	1.789	.074	Not Significant
Overall <- Transaction Security in ATM Booth	.140	.051	2.752	.006	Significant
Overall <- Technological Difficulty	.077	.063	1.217	.224	Not Significant
R-square	.332				

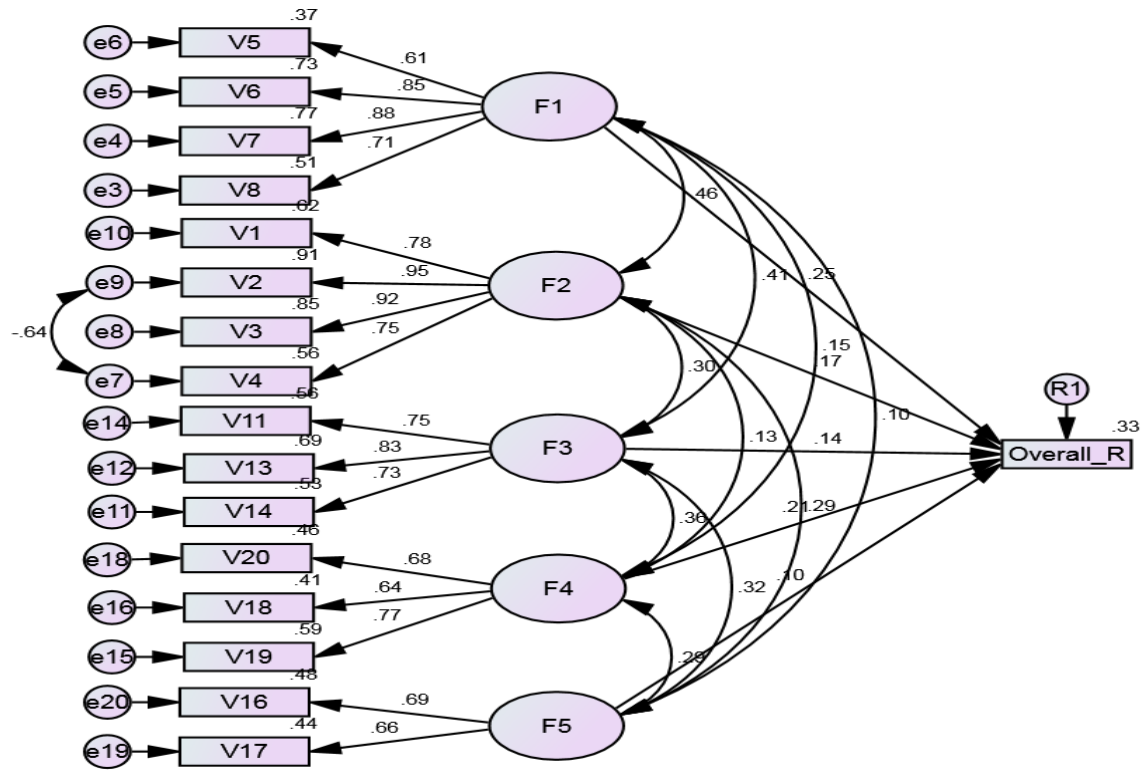


Figure 1: Structural Model of the Customers' Experience about the Mobile Banking in Bangladesh

c) Multi-Group Analysis of Data

This study also identified the differences in experience with mobile banking between the male and female respondents which are discussed in the following sections.

i. Multi-Group Analysis for Male

The results of the analysis show that for the factors concerning male respondents' like convenient

and responsive system, transaction speed and accuracy and transaction securities in ATM booth are significant. Reliability and technological difficulty factors are not significant for the male users of mobile banking in Bangladesh (Table 8).

Table 8: Regression Weights: (Male - Default Model)

	Estimate	S.E	C.R.	P	Label
Overall_R<-Convenient and Responsive System	.195	.063	3.100	.002	Significant
Overall_R<--Transaction Speed and Accuracy	.119	.049	2.430	.015	Significant
Overall_R<--- Reliability	.084	.061	1.375	.169	Not Significant
Overall_R<-Transaction Security in ATM Booth	.142	.069	2.038	.042	Significant
Overall_R<--- Technological Difficulty	.077	.087	.877	.381	Not Significant

ii. Multi-Group Analysis for Female

The analysis also shows that for the female respondents, the only significant factor is transaction security in ATM booth. On the other hand, convenient and responsive system, transaction speed and accuracy, reliability, and technological difficulty are not significant for the female users of mobile banking in Bangladesh (Table 9). Female mobile banking users have only concern with the transaction security and ATM booth.

Table 9: Regression Weights: (Female - Default Model)

		Estimate	S.E.	C.R.	P	Label
Overall_R<-Convenient and Responsive System		.127	.113	1.119	.263	Not Significant
Overall_R<--Transaction Speed and Accuracy		.087	.106	.821	.412	Not Significant
Overall_R<--- Reliability		.130	.118	1.100	.271	Not Significant
Overall_R<-Transaction Security in ATM Booth		.175	.089	1.971	.049	Significant
Overall_R<--- Technological Difficulty		.063	.092	.688	.491	Not Significant

VI. CONCLUSIONS AND RECOMMENDATIONS

This study was designed to identify the factors concerning the experience of the mobile banking users in Bangladesh. Factor analysis identified five factors related to the experience in mobile banking of Bangladesh. The factors are: convenient and responsive system, transaction speed and accuracy, reliability, transaction security in ATM booth, and technological difficulty. The results of Confirmatory Factor Analysis (CFA) also confirmed these five factors. The GFI of the model is 0.904 which is equal to the recommended value of 0.90. Furthermore, the non-incremental fit index, such as the comparative fit index (CFI) is 0.930 that exceeds the recommended cut-off level of 0.90. Finally, the Root Means Square Error of Approximation (RMSEA) is 0.076, which is also less than the suggested good fit to the data. These all fit indices show good model fit to the data and the model is acceptable.

A multivariate analysis technique like covariance-based structural equation modeling was used to identify the significant relationships between overall customers' experience about mobile banking and the factors identified through factor analysis like convenient and responsive system, transaction speed and accuracy, reliability, transaction security in ATM booth and technological difficulty. This study examines the impact of convenient and responsive system, transaction speed and accuracy, reliability, transaction security in ATM booth and technological difficulty factors on overall customers' experience about mobile banking in Bangladesh. Results show that the convenient and responsive system, transaction speed and accuracy, and transaction security in ATM booth are positively and significantly related to the overall experience of the customers' about the mobile banking in Bangladesh. However, factors like reliability and technological difficulty are not significantly related to the overall customers' experience of mobile banking in Bangladesh.

This study also identified the differences in experience between the male and female respondents. The results of the analysis show that for the male respondents' factors like convenient and responsive system, transaction speed and accuracy and

transaction security in ATM booth are significant. Reliability and technological difficulty factors are not significant for the male users of mobile banking in Bangladesh. The analysis also shows that for the female respondents, the significant factor is transaction security in ATM booth. On the other hand, convenient and responsive system, transaction speed and accuracy, reliability, and technological difficulty are not significant for the female users of mobile banking of Bangladesh. Female mobile banking users have only concern with the transaction security and ATM booth. This study only covered the mobile banking customers of nine private commercial banks in Bangladesh. However, there is an ample scope to conduct further study by taking more banks and more customers into account for more precise results in future.

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A Review of Hospitality's Restaurant Operations: An Explanation of the Tipping Phenomenon

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Abstract- Scholars in the field of psychology and economics have carried out studies and developed several economic theories, models and speculations which can be successfully applied in explaining restaurant tipping. Today, tipping is practiced in several countries of the world, though with a few countries in which the act is prohibited. Broadly, tipping is meant to serve as a reward to the food and beverage service staff for providing quality service and more importantly – a complement of their monthly income. On the other hand, it was decided through union negotiations in 1924 to add a 10% service charge to restaurant bills and as a result therefore, some countries of the world such as the United States and Norway adopted laws prohibiting tipping in early 1900s, probably as a result of the negative effects that this act imposed on service quality. Research indicates that tipping is to fulfill three reasons; a reward upon perception of service, incentive for improved future service and as a social norm.

Keywords: *incentive, reward, social norm.*

GJMBR-A Classification: *JEL Code: M10*



Strictly as per the compliance and regulations of:



A Review of Hospitality's Restaurant Operations: An Explanation of the Tipping Phenomenon

Were S. O. ^α, Miricho N., M. ^σ & Maranga N., V. ^ρ

Abstract- Scholars in the field of psychology and economics have carried out studies and developed several economic theories, models and speculations which can be successfully applied in explaining restaurant tipping. Today, tipping is practiced in several countries of the world, though with a few countries in which the act is prohibited. Broadly, tipping is meant to serve as a reward to the food and beverage service staff for providing quality service and more importantly – a complement of their monthly income. On the other hand, it was decided through union negotiations in 1924 to add a 10% service charge to restaurant bills and as a result therefore, some countries of the world such as the United States and Norway adopted laws prohibiting tipping in early 1900s, probably as a result of the negative effects that this act imposed on service quality. Research indicates that tipping is to fulfill three reasons; a reward upon perception of service, incentive for improved future service and as a social norm.

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I. INTRODUCTION

Tipping as we understand it on a global perspective is generally practiced in the Netherlands, Sweden, Belgium, France, Switzerland, Italy and other European as well as African countries, while it is hardly practiced in Australia, China, Denmark, Japan and Iceland (Bigler & Hoaas, 2016). In Africa however, very little has been studies have been carried out on this subject (Megan, 2017) and thus there is scanty information on the subject, although optional tipping as well as service charge is allowed in majority of the countries (Clotildah, 2014). Conversely, in East Africa and Kenya in particular, service charge is mandatory as it is included in the final bills of guests (Concern Tourism, 2013).

Tipping is meant to serve as a reward to the food and beverage service staff for providing quality service and more importantly – a complement of their monthly income (Brewster & Mallinson, 2009). Even so, it was decided through union negotiations in 1924 to add a 10% service charge to restaurant bills (Mohd Salehudin, Mohd Zohari, Mohd Rashdi, Salleh Mohd & Othman, 2011; Mckenzie, 2016; Mohsen, 2011) and as a result therefore, some countries of the world such as the United States and Norway adopted laws prohibiting

tipping in early 1900s (Azer, 2010) as it was assumed that tipping was to be replaced by service charge.

The decision to abolish tipping was probably arrived at as a result of the negative effects that this act imposed on the level of the general hospitality related services quality (Charity & Kazembe, 2014) in relation to hospitality clients' level of satisfaction, hence a reason for service failures which resulted into reduced customer turn over and thus profitability within these firms.

Nonetheless, many countries of the world are still grappling on whether to abolish tipping or not and thus no policy exists in relation to tipping. Therefore the purpose of this study review is to investigate the probable reasons for tipping and by extrapolation, the influence on food service quality. As a matter of fact, the current literature on tipping behavior presents three dominating explanations on tipping (Megan, 2017; Lynn & Sturman, 2010) on which basis forms the foundation of this study.

a) Theoretical review

Tipping is recorded as occurring in a tripartite relationship between the employer, client and staff (O'Connor, 2008; Nemer, 2015). For purposes of achieving the set objectives of this study, a number of theories and models have been applied by researchers in both economics and psychology (Megan, 2017), and will be reviewed as they have some relevance in explaining the phenomenon of tipping; the game theory models, equity theory and reciprocity theory.

i. The Game theory models

The game theory incorporates theoretical and empirical models in order to understand the complexities of the broad service industry (Lynn, 2006). This theory was pioneered by John von Neumann, John Nash, and Oskar Morgenstern in 1944, (Back, Carra, Spindola & Oliveira, 2009) who propose game theory as; "the science of strategy, or at least the optimal decision-making of independent and competing actors in a strategic setting". According to Back et al., (2009), people voluntarily choose to give their time or even money, without the smallest hint of later reciprocation which also apply in the tipping phenomenon. In the application of the theory to explain tipping in hotel's restaurant business, service staff willingly choose to give their time for quality service delivery towards guest

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satisfaction, while clients on the other hand give out money or other valuables without the smallest hint of the other party's ability to later give back in return., thus a game on the competing actions among the staff and clients.

ii. *Equity Theory*

John Stacy Adams developed the theory in 1963, based on a principle that "*peoples' actions and motivations are guided by fairness*". According to Carrell & Dittich (1978), "employees within the organisation who perceive inequity, will seek to reduce it, either by distorting inputs and/or outcomes in their own minds. The 'inputs,' can be broken down in to time, loyalty, effort, tolerance, flexibility, enthusiasm, personal sacrifice, skill and trust in superiors, while outcomes include 'hard' factors, such as salary, job security and *employee benefits*, which may include bonuses, service charge, and tips as well (Carrell et. al., 1978).

In food service tipping, equity theory cogitate that people feel distress when the benefits they get and give in their relationships with others are not comparative to one another (Lynn, Sturman, Ganley, Adams, Douglas & McNeil, 2008). On the foundation of this theory, and by extension to tipping and service quality study carried out by Lynn et. al., (2010), there sprawls justification on the variation of tipping in relation to service quality.

iii. *Reciprocity Theory*

Reciprocity is a *social norm* of responding to a positive action with another positive action, rewarding kind actions (Falk & Fishbacher, 2006). According to Nugent (2013), it is a behavioral response to perceived kindness, where kindness comprises both distributional fairness and fairness intentions. In relation to tipping, Folk & Fishbacher (2006) found evidence of a universal reciprocity norm obligating people to pay the favors others do for them, and asserts that it's similar to the "*tit-for-tat strategy*" (Seltzer, 2016). In association to tipping, the tit-for-tat strategy suggests that relationship between food service quality and tipping should be stronger for regular than non-regular customers (Lynn, 2010), a concept that needs verification.

b) *Tipping theorem*

Megan (2017) proposes that tipping is threefold; a reward upon perception of service, incentive for improved future service and as a social norm, all of which has been reviewed in this study in an effort to establish the motivation behind the act of tipping within hospitality's restaurant operations.

i. *Reward upon perception of service*

The economic rationalization of tipping is based on the precincts that it is an efficient means of monitoring and rewarding food service staff (Ali, Ryan & Hussein, 2016; Grandbois, 2016). However, it is the customer who plays the role of rewarding food service

staff, thus may not be well versed with the service delivery levels and the technical abilities of the individual food service staff (Wang & Lynn, 2013) to the extent of being in a position to give unprejudiced rewards.

Accordingly, majority if not all of the hotels worldwide have well-structured and convoluted human resource departments with the function of not only carrying out professional staff evaluation and development of impartial reward systems but also on the modalities to reward the staff in a fair manner, based on the current human capital best practice and procedures (Tracy & Nathan, 2002; Boella & Goss-Tuner, 2011) without passing over the burden to food and beverage clients. On the basis of this indicator of tipping, it is two-fold; towards excellent dining experience and reciprocating superior quality/ excellent food and beverage service rating (Lynn & Sturman, 2010).

a. *Dining Experience*

Frazer & Gow (2014) underpin the fact that tips are a substantial, though an un-quantified part of income for hospitality workers, especially for rewarding front-of-the-house employees' superior service (Mcenzie, 2016). This assumption held water only until 1900, when hospitality personnel were considered for the award of salaries and wages, and thereafter the act of tipping was abolished.

Moreover in Kenya and other African states, there lacks clear policy on tipping, even though Lynn et al., (2012) found out that tipping is related to consumers' evaluation of service and the dining experience. Besides, these studies were based in the United States of America and other western countries, and therefore may not be used to generalize the relation to other countries as a result of geographic, social, economic as well as demographic differences. Lynn (2015) concurs with the sentiment that the highly personalized, intangible and variability nature of services (Lillicrap & Cousins, 2014) means that customers are in a much better position than managers to evaluate and reward food service staff for excellent dining experience.

b. *Reciprocity Act*

The assumption behind this approach is that consumers should tip in accordance to the perceived amount and quality of service they received (Lynn, Sturman, Ganley, Adams, Douglas & McNeil, 2008). Lynn (2015), as well as Folk & Fishbacher (2006), relates the act of tipping with the theories and research on equity and reciprocity, the basis on which many scholars have carried out studies on tipping, on which sprouts justification on the variation of tipping in relation to service quality on the basis of bill size, payment method, dinning party size and service quality. However, service quality is difficult to measure, as may denote differently to different people at different times.

Furthermore, Lynn (2006) confirms that tipping varies in relation to a series of customer determined factors. Nevertheless, Charity & Kazembe (2014), Wang & Lynn (2013), Walsh, Kliner & Nicole (2013), Brewster (2013), Brewster & Rusche (2017), Mcenzie (2016) and Saayman (2014), elaborately summarizes the negative impacts of tipping to the organization as a whole as well as individuals, therefore casting doubt on the assumption by many scholars that tipping serves as an incentive for improved future service as well as a reward upon perception of service (Megan, 2017). Dissimilarly then, it points out that tipping is the origin of impoverished food service quality instead and so contradictions of the reciprocity approach of the act.

ii. *Incentive for improved future service*

Researchers have proposed the underlying principle behind tipping as attempts to buy enhanced future service (Bodvarson & Gibson, 2002), thus describe tipping as an incentive for improved future service on the basis of tit-for-tat approach and customer patronage frequency.

a. *Tit-for-Tat Approach of Tipping*

In relation to tipping, Folk & Fishbacher (2006) found evidence of a universal reciprocity norm obligating people to pay the favors others do for them, similar to the "*tit-for-tat strategy*", which is a repeated game between the food servers and clients. According to the strategy, hospitality's food service clients will tip in anticipation of improved/ enhanced future service as tips represents favors extended by clients which must be repaid with quality service. However, this may limit explanation of tipping on regular clients especially in consideration of the contribution from non-regular clients.

b. *Customer patronage frequency*

According to Lynn (2010), the relationship between food service quality and tipping should be stronger for regular than non-regular customers. On the basis of this supposition, enhanced service quality is dependent on repeat unlike "walk-in" business. However, due to increased global market competition, many hotels are facing challenges in building brand loyalty and retaining customers, although Carev (2008) cements the argument that by raising quality, and hence customer satisfaction standards, hotel's food service sections gradually rises guests expectation levels, and this may contribute to customer loyalty through repeat business or make it more difficult and more costly to please them hence the cause for brand switching (Chakraborty, 2017). Consequently, tests on service quality by customer patronage and frequency carried out by Lynn (2006), failed to support the assumption that the relationship between service quality and tipping should be stronger for regular than non-regular customers.

c) *Social Norm*

Milos, Youngsoo & Matt (2013) defines social norm as explicit or implicit rules specifying what behaviors are acceptable within a society. According to Wang (2010), tipping started as a sign of gratitude and status, became an incentive, and finally a norm with far less connection to anything besides behaving in a socially acceptable manner. Nonetheless, Mohd et. al., (2011) notes that tipping growth in many countries may be attributed to; increasing numbers of travelers from countries where tipping is the norm, bringing back the custom by the local travelers overseas, and the rapid expansion of the hospitality industry which is increasingly internationalized, with notably increasing numbers of people working in the industry who have adopted tipping.

Undeniably, research findings suggests that tipping decisions are influenced by various social norms (Lynn et al., 2015; Jeremy et. al., 2014; Sum & Ala' a Nimer, 2012 and Melia, 2011) and therefore developed in to a culture among hospitality patrons to reward superior service, although it may not necessarily be on the basis of outstanding service (Suksutdhi, 2014). The norm of tipping in hospitality may be explained on the basis of: bill size, ethnicity of the client, customer-server sex as well as miscellaneous variables.

i. *Bill Size*

The acceptable norm dictates that tipping should be 5-20% of the actual bill (Bigler & Hoaas, 2016; Bodvarson et al., 2002), and thus deviation from this norm results in a psychological disunity from other people, and thus related to social pressure (Wang, 2010). In fact according to psychology research, people do not want to risk social disapproval (Margalioth, Sapriti & Coloma, 2010) and as a result will opt to fulfill the norm of tipping. Though, Ala' Nimer, Abukhalifeh & Puad Mat, (2012); Bigler et. al., (2016) and Mohd et al. (2011) records variations in the custom of tipping across countries, ranging from 5% to 20%.

ii. *Customer Ethnicity*

Research has shown that black restaurant patrons are more likely than white patrons to tip a flat amount rather than a percentage of the bill (Margalioth et al., 2010). Additionally, blacks also leave smaller, or sometimes no restaurant tips than whites (Megan, 2017). In view of the results of these studies, it is important to note that whites are most likely to get quality service as compared to the blacks with the servers' anticipation to be rewarded through tips. Nevertheless, the study results represent tipping patterns in western countries, in addition to the sampling biases by Margalioth et al., (2010) as well as Megan (2017).

iii. *Customer-Server Sex*

Previous studies have shown that tipping is affected by the dynamics of sexual attraction,

suggesting that men leave larger tips than do women, and waitresses receive larger tips than do waiters (Lynn 2010). As a result therefore, service quality may be tilted towards the customer-server sex orientation which is likely not only to influence tipping but also the amount of tips. However, with the current struggle towards gender parity as well as empowerment, in addition to elimination of discrimination on the basis of sex, uncertainties may be cast on these results as it may not represent the current real situation on the ground. Yet again, Lynn (2010) might have been biased in the sampling of respondents thus the need to confirm the results.

iv. Miscellaneous

Among other variables that are positively found to be related to the bill-adjusted tip amounts as well as the ability of the food service clientele giving tips to the food service personnel, as pointed out in some studies includes; alcohol consumption, weather forecasts and customer income (Lynn, 2015).

II. CONCLUSION

Scholars in the field of psychology and economics have carried out studies and developed theories, models and speculations which can be successfully applied in explaining tipping. Thus following several studies across the world on this topic, research postulates that tipping is on the basis of three reasons; reward upon perception of service which stands out tall across the hospitality's food service industry, incentives for improved future service, which may not be applicable to non-regular clients, as well as a social norm that commands one to give a tip irrespective of the food service quality, but as a percentage of the bill size.

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6. Bookmarks are useful: When you read any book or magazine, you generally use bookmarks, right? It is a good habit which helps to not lose your continuity. You should always use bookmarks while searching on the internet also, which will make your search easier.

7. Revise what you wrote: When you write anything, always read it, summarize it, and then finalize it.

8. Make every effort: Make every effort to mention what you are going to write in your paper. That means always have a good start. Try to mention everything in the introduction—what is the need for a particular research paper. Polish your work with good writing skills and always give an evaluator what he wants. Make backups: When you are going to do any important thing like making a research paper, you should always have backup copies of it either on your computer or on paper. This protects you from losing any portion of your important data.

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11. Pick a good study spot: Always try to pick a spot for your research which is quiet. Not every spot is good for studying.

12. Know what you know: Always try to know what you know by making objectives, otherwise you will be confused and unable to achieve your target.

13. Use good grammar: Always use good grammar and words that will have a positive impact on the evaluator; use of good vocabulary does not mean using tough words which the evaluator has to find in a dictionary. Do not fragment sentences. Eliminate one-word sentences. Do not ever use a big word when a smaller one would suffice. Verbs have to be in agreement with their subjects. In a research paper, do not start sentences with conjunctions or finish them with prepositions. When writing formally, it is advisable to never split an infinitive because someone will (wrongly) complain. Avoid clichés like a disease. Always shun irritating alliteration. Use language which is simple and straightforward. Put together a neat summary.

14. Arrangement of information: Each section of the main body should start with an opening sentence, and there should be a changeover at the end of the section. Give only valid and powerful arguments for your topic. You may also maintain your arguments with records.

15. Never start at the last minute: Always allow enough time for research work. Leaving everything to the last minute will degrade your paper and spoil your work.

16. Multitasking in research is not good: Doing several things at the same time is a bad habit in the case of research activity. Research is an area where everything has a particular time slot. Divide your research work into parts, and do a particular part in a particular time slot.

17. Never copy others' work: Never copy others' work and give it your name because if the evaluator has seen it anywhere, you will be in trouble. Take proper rest and food: No matter how many hours you spend on your research activity, if you are not taking care of your health, then all your efforts will have been in vain. For quality research, take proper rest and food.

18. Go to seminars: Attend seminars if the topic is relevant to your research area. Utilize all your resources.

19. Refresh your mind after intervals: Try to give your mind a rest by listening to soft music or sleeping in intervals. This will also improve your memory. Acquire colleagues: Always try to acquire colleagues. No matter how sharp you are, if you acquire colleagues, they can give you ideas which will be helpful to your research.

20. Think technically: Always think technically. If anything happens, search for its reasons, benefits, and demerits. Think and then print: When you go to print your paper, check that tables are not split, headings are not detached from their descriptions, and page sequence is maintained.



21. Adding unnecessary information: Do not add unnecessary information like "I have used MS Excel to draw graphs." Irrelevant and inappropriate material is superfluous. Foreign terminology and phrases are not apropos. One should never take a broad view. Analogy is like feathers on a snake. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Never oversimplify: When adding material to your research paper, never go for oversimplification; this will definitely irritate the evaluator. Be specific. Never use rhythmic redundancies. Contractions shouldn't be used in a research paper. Comparisons are as terrible as clichés. Give up ampersands, abbreviations, and so on. Remove commas that are not necessary. Parenthetical words should be between brackets or commas. Understatement is always the best way to put forward earth-shaking thoughts. Give a detailed literary review.

22. Report concluded results: Use concluded results. From raw data, filter the results, and then conclude your studies based on measurements and observations taken. An appropriate number of decimal places should be used. Parenthetical remarks are prohibited here. Proofread carefully at the final stage. At the end, give an outline to your arguments. Spot perspectives of further study of the subject. Justify your conclusion at the bottom sufficiently, which will probably include examples.

23. Upon conclusion: Once you have concluded your research, the next most important step is to present your findings. Presentation is extremely important as it is the definite medium through which your research is going to be in print for the rest of the crowd. Care should be taken to categorize your thoughts well and present them in a logical and neat manner. A good quality research paper format is essential because it serves to highlight your research paper and bring to light all necessary aspects of your research.

INFORMAL GUIDELINES OF RESEARCH PAPER WRITING

Key points to remember:

- Submit all work in its final form.
- Write your paper in the form which is presented in the guidelines using the template.
- Please note the criteria peer reviewers will use for grading the final paper.

Final points:

One purpose of organizing a research paper is to let people interpret your efforts selectively. The journal requires the following sections, submitted in the order listed, with each section starting on a new page:

The introduction: This will be compiled from reference matter and reflect the design processes or outline of basis that directed you to make a study. As you carry out the process of study, the method and process section will be constructed like that. The results segment will show related statistics in nearly sequential order and direct reviewers to similar intellectual paths throughout the data that you gathered to carry out your study.

The discussion section:

This will provide understanding of the data and projections as to the implications of the results. The use of good quality references throughout the paper will give the effort trustworthiness by representing an alertness to prior workings.

Writing a research paper is not an easy job, no matter how trouble-free the actual research or concept. Practice, excellent preparation, and controlled record-keeping are the only means to make straightforward progression.

General style:

Specific editorial column necessities for compliance of a manuscript will always take over from directions in these general guidelines.

To make a paper clear: Adhere to recommended page limits.

Mistakes to avoid:

- Insertion of a title at the foot of a page with subsequent text on the next page.
- Separating a table, chart, or figure—confine each to a single page.
- Submitting a manuscript with pages out of sequence.
- In every section of your document, use standard writing style, including articles ("a" and "the").
- Keep paying attention to the topic of the paper.



- Use paragraphs to split each significant point (excluding the abstract).
- Align the primary line of each section.
- Present your points in sound order.
- Use present tense to report well-accepted matters.
- Use past tense to describe specific results.
- Do not use familiar wording; don't address the reviewer directly. Don't use slang or superlatives.
- Avoid use of extra pictures—include only those figures essential to presenting results.

Title page:

Choose a revealing title. It should be short and include the name(s) and address(es) of all authors. It should not have acronyms or abbreviations or exceed two printed lines.

Abstract: This summary should be two hundred words or less. It should clearly and briefly explain the key findings reported in the manuscript and must have precise statistics. It should not have acronyms or abbreviations. It should be logical in itself. Do not cite references at this point.

An abstract is a brief, distinct paragraph summary of finished work or work in development. In a minute or less, a reviewer can be taught the foundation behind the study, common approaches to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Use comprehensive sentences, and do not sacrifice readability for brevity; you can maintain it succinctly by phrasing sentences so that they provide more than a lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study with the subsequent elements in any summary. Try to limit the initial two items to no more than one line each.

Reason for writing the article—theory, overall issue, purpose.

- Fundamental goal.
- To-the-point depiction of the research.
- Consequences, including definite statistics—if the consequences are quantitative in nature, account for this; results of any numerical analysis should be reported. Significant conclusions or questions that emerge from the research.

Approach:

- Single section and succinct.
- An outline of the job done is always written in past tense.
- Concentrate on shortening results—limit background information to a verdict or two.
- Exact spelling, clarity of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else.

Introduction:

The introduction should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable of comprehending and calculating the purpose of your study without having to refer to other works. The basis for the study should be offered. Give the most important references, but avoid making a comprehensive appraisal of the topic. Describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will give no attention to your results. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here.

The following approach can create a valuable beginning:

- Explain the value (significance) of the study.
- Defend the model—why did you employ this particular system or method? What is its compensation? Remark upon its appropriateness from an abstract point of view as well as pointing out sensible reasons for using it.
- Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
- Briefly explain the study's tentative purpose and how it meets the declared objectives.



Approach:

Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done. Sort out your thoughts; manufacture one key point for every section. If you make the four points listed above, you will need at least four paragraphs. Present surrounding information only when it is necessary to support a situation. The reviewer does not desire to read everything you know about a topic. Shape the theory specifically—do not take a broad view.

As always, give awareness to spelling, simplicity, and correctness of sentences and phrases.

Procedures (methods and materials):

This part is supposed to be the easiest to carve if you have good skills. A soundly written procedures segment allows a capable scientist to replicate your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order, but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt to give the least amount of information that would permit another capable scientist to replicate your outcome, but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section.

When a technique is used that has been well-described in another section, mention the specific item describing the way, but draw the basic principle while stating the situation. The purpose is to show all particular resources and broad procedures so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step-by-step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

Materials may be reported in part of a section or else they may be recognized along with your measures.

Methods:

- o Report the method and not the particulars of each process that engaged the same methodology.
- o Describe the method entirely.
- o To be succinct, present methods under headings dedicated to specific dealings or groups of measures.
- o Simplify—detail how procedures were completed, not how they were performed on a particular day.
- o If well-known procedures were used, account for the procedure by name, possibly with a reference, and that's all.

Approach:

It is embarrassing to use vigorous voice when documenting methods without using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result, when writing up the methods, most authors use third person passive voice.

Use standard style in this and every other part of the paper—avoid familiar lists, and use full sentences.

What to keep away from:

- o Resources and methods are not a set of information.
- o Skip all descriptive information and surroundings—save it for the argument.
- o Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part as entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Use statistics and tables, if suitable, to present consequences most efficiently.

You must clearly differentiate material which would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matters should not be submitted at all except if requested by the instructor.



Content:

- o Sum up your conclusions in text and demonstrate them, if suitable, with figures and tables.
- o In the manuscript, explain each of your consequences, and point the reader to remarks that are most appropriate.
- o Present a background, such as by describing the question that was addressed by creation of an exacting study.
- o Explain results of control experiments and give remarks that are not accessible in a prescribed figure or table, if appropriate.
- o Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or manuscript.

What to stay away from:

- o Do not discuss or infer your outcome, report surrounding information, or try to explain anything.
- o Do not include raw data or intermediate calculations in a research manuscript.
- o Do not present similar data more than once.
- o A manuscript should complement any figures or tables, not duplicate information.
- o Never confuse figures with tables—there is a difference.

Approach:

As always, use past tense when you submit your results, and put the whole thing in a reasonable order.

Put figures and tables, appropriately numbered, in order at the end of the report.

If you desire, you may place your figures and tables properly within the text of your results section.

Figures and tables:

If you put figures and tables at the end of some details, make certain that they are visibly distinguished from any attached appendix materials, such as raw facts. Whatever the position, each table must be titled, numbered one after the other, and include a heading. All figures and tables must be divided from the text.

Discussion:

The discussion is expected to be the trickiest segment to write. A lot of papers submitted to the journal are discarded based on problems with the discussion. There is no rule for how long an argument should be.

Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implications of the study. The purpose here is to offer an understanding of your results and support all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of results should be fully described.

Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact, you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved the prospect, and let it drop at that. Make a decision as to whether each premise is supported or discarded or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."

Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work.

- o You may propose future guidelines, such as how an experiment might be personalized to accomplish a new idea.
- o Give details of all of your remarks as much as possible, focusing on mechanisms.
- o Make a decision as to whether the tentative design sufficiently addressed the theory and whether or not it was correctly restricted. Try to present substitute explanations if they are sensible alternatives.
- o One piece of research will not counter an overall question, so maintain the large picture in mind. Where do you go next? The best studies unlock new avenues of study. What questions remain?
- o Recommendations for detailed papers will offer supplementary suggestions.



Approach:

When you refer to information, differentiate data generated by your own studies from other available information. Present work done by specific persons (including you) in past tense.

Describe generally acknowledged facts and main beliefs in present tense.

THE ADMINISTRATION RULES

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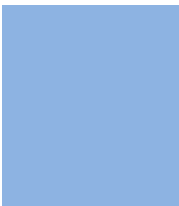


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<i>Introduction</i>	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format
<i>Methods and Procedures</i>	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
<i>Result</i>	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
<i>Discussion</i>	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
<i>References</i>	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring





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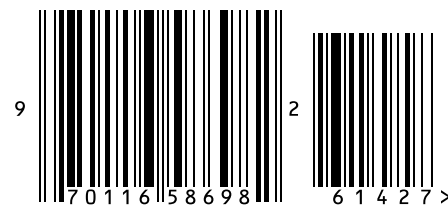
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