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CONCERNS IN ORGANIZATIONAL CLIMATE: RESEARCH PERSPECTIVES OF INDIAN BANKING SECTOR

NEHA GUPTA
RESEARCH SCHOLAR
THE BUSINESS SCHOOL
UNIVERSITY OF JAMMU
JAMMU

ABSTRACT

Limited research restricts comprehensive understanding of challenges that hit various aspects of Indian Banking. There has been a dearth of studies that address the impact of changing environment on Organizational Climate paradigm. In the changing times, it is pertinent to verify the relevance of Organizational Climate in business priorities, its compatibility and efficiency in Indian banks. This paper ascertains various challenges that Indian banking industry is facing and the subsequent requirement of change in the Organizational Climate. The paper forms the foundation for further diligent research in the area and identifies the missing links in researches which are crucial to pave way to the future of Organizational Climate and performance of Indian banking.

KEYWORDS

Bank Executives, Indian Banking, Organizational Climate and Perception.

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INTRODUCTION

Any Organization that would like to be dynamic and growth oriented has to pay attention to the development of its human resources. Every organization is facing the twin challenges of modernization and globalization and has to reorient itself to meet them. An increasing number of companies are realizing their social responsibility, which is reflected in their policies of commitment to employees' welfare and betterment of the organizational climate. The organizational climate is just like an asset, comprising of the attitude of the people towards the organization as a whole. It is a set of properties of the work environment, perceived by employees and assumed to be a major factor in influencing their behavior. It can neither be seen nor be touched, but it exists like air in the room, it surrounds and affects everything that happens in the organization. The climate of a particular organization may be observed from the environment and feelings held in common. The organizational climate has a major influence on human performance through its impact on individual motivation and job satisfaction, and the job satisfaction significantly influences how people approach their level of efforts and commitment and their contribution to organizational effectiveness.

REVIEW OF LITERATURE

The earliest reference of Organizational Climate was found in the article of Lewin, Lippitt and White (1939). This article focussed on the experimentally created social climates on a number of groups of teenage boys. The article mainly emphasised on the relationship between leadership styles and so-called 'Social Climate'.

Climate was again mentioned in an article by Fleishman (1939). This article discussed the development of leadership attitude and its implication through the measurement of behavioural scales. In that article Fleishman discussed 'Leadership Climate' as a construct but he did not explain the concept of climate very elaborately. In their extensive research work, Litwin and Stringer (1968) introduced a very comprehensive framework of Organizational Climate. They provided six dimensions of Organizational Climate that include i) structure ii) responsibility iii) reward iv) risk v) warmth and vi) support.

Litwin and Stringer (1968) in another book gave emphasis on the concept of climate and its influence on the McClelland's 'need factors' of motivation i.e. n. power, n. achievement, and n. affiliation. Attempts were also made to establish the operationalization of climate through the assessment of members' perceptions. During this time the actual concept of Organizational Climate began to take shape.

Schneider (1973) in his study "The Perception Of Organizational Climate: The Customer's View" defined climate as the summary perception that bank customers have of their bank. Perceived climate was conceptualized as an intervening variable -- a summary perception based on specific service -- related events but preceding customer account switching. Questionnaire data obtained from 674 present and 87 former bank account holders indicated that (a) present customer intentions to switch accounts are more strongly related to summary perceptions than to specific service -- related event perceptions of the bank and (b) former customers have significantly more negative perceptions of the bank and its employees than do present customers. Future organization climate research for analyzing the relationship between employee and customer was recommended. Rogg, Schmidt, Shull and Schmitt (2001) in their article "Human Resource Practices, Organizational Climate, And Customer Satisfaction" explained the degree to which organizational climate mediates the relationship between human resource practices and customer satisfaction is investigated for 351 small businesses in the same industry. The results indicated support for the hypothesized mediated relationship. The indirect effects of HR practices on customer satisfaction were significant and relatively large while the direct effect was non significant and near zero. The results were supportive of a social context model of the impact of human resource practices on organizational outcomes. The study conducted by Gani and Shah (2001) in the banking industry in Kashmir, provides an adequate description of the concepts, constructs, determinants and correlated of the organizational climate. The study suggests that the banking industry, as a whole, has a poorly perceived organizational climate and that the situation in the private-sector banks is worse than the public-sector banks. A McKinsey Global Institute (2003) study put forward that the Indian banking sector had a much lower level of productivity compared with banks operating in the US. This means that there is a need and potential for improvement in the Indian banking sector. Successful human resource management (HRM) practices can be benchmarked and help Indian banks improve their competitive advantages in the markets they operate. Organizational climate is to key to success for any organization and that success lies in how efficiently the organization develops and manages its human resources, adapts to changes, matches with the global standards, evaluates on an ongoing basis continual upgradation in the organization (Gupta 2003).

The study by Malcolm, et al (2005) predicted that the association between the company climate and the productivity would be mediated by an average level of job satisfaction. The study by Purang (2006) compared the HRD climate perceptions of public, private and multinational organizations. The study compares the perception of middle level managers from five organizations (two private sector, two public sector and one multinational organization), on ten dimensions of HRD climate. The study concluded that the climate at individual level was a summary perception of the organization's work environment that is descriptive rather than evaluative in nature.

Frenkel and Sanders (2011) in their study Strategic HRM as process: how HR system and organizational climate strength influence Chinese employee attitudes state that in contrast to the high-performance work systems literature that focuses on HR practices, we follow Bowen and Ostroff in examining human resource management (HRM) processes, specifically the strength of an HR system (its distinctiveness, consistency, and consensus) and its contribution to the organizational climate (employees' shared perceptions of the HR system). Based on 810 employees within 64 units in three Chinese hotels, we examine how employee perceptions of HRM system strength and organizational climate are associated with employees' work satisfaction, vigor, and intention to quit. The

distinctiveness of an HRM system was found to be related to the three employee work attitudes, and high climate strength increases both the positive relationship between consensus and work satisfaction, and the negative relationship between consensus and intention to quit.

Farooqui (2012) in his study "Measuring Organizational Citizenship Behavior (OCB) as a Consequence of Organizational Climate (OC) aimed to explore different dimensions of Organizational Climate (OC) and establishes its relationship with OCB. The effect of gender was also taken into account. This was an explanatory study based on 114 faculty members (lecturers) randomly selected from public sector universities of Lahore. Data was collected through an online questionnaire designed on five point likert scale. Data was analyzed through both descriptive and inferential statistics. All the dimensions of the Organizational climate were found to be significantly related to Organizational Citizenship Behaviour and gender had also an explanatory power towards OCB.

Schneider and Macey (2013) in their article "Organizational Climate and Culture" defined organizational climate as the meanings people attach to interrelated bundles of experiences they have at work. Organizational culture is briefly defined as the basic assumptions about the world and the values that guide life in organizations.

The review of literature reveals that many studies have been conducted on organizational climate or its relationship with other factors, like job satisfaction, productivity, organizational role stress, etc. a few studies have also compared public and private sectors on the above accounts. But not much research work has been carried out to study the organizational climate of public and private sector banks. The present study is an endeavour to examine the organizational climate in the banking sector in the Jammu region.

RATIONALE OF THE STUDY

As banks operate in highly dynamic financial and consumer markets it is imperative that they have a professional approach to their human resources. Berger and Humphrey (1991) point out that in the banking sector, the inefficiency of the human resources is a much more significant problem than those relating to the scale and scope of activities. According to the Asian Development Bank(1999), India needs to accelerate structural reforms directed towards its Financial and capital markets , concentrate on infrastructure and public finance consolidation and strengthening support for human resource development to ensure sustainability of reform process in the banking sector that have impacted the sector extensively (Reddy 2005). There is a need to focus on developing Human Resources to cope with the rapidly changing scenario. In transforming Indian Banking Sector into a vibrant system, initiatives would not work unless quality human resources are available (Jalan 2001a, 2002b). Keeping in view the banking sector reforms, it is the need of the hour, to compare the public and private-sector banks on the basis of the organizational climate.

OBJECTIVES AND SCOPE

The study has the following objectives:

1. To evaluate the overall organizational climate in the banking industry in Jammu region.
2. To examine the organizational climate in public and private-sector banks.
3. To assess the various dimensions of organizational climate in public and private-sector banks.

The study is related to branches of public and private sector banks in Jammu region. The banks taken up for the purpose of study are: State Bank of India(SBI), Punjab National Bank(PNB), Housing Development and Financing Corporation (HDFC) Bank and Industrial Credit and Investment Corporation of India (ICICI) Bank. Out of public-sector banks, SBI and PNB were selected because these banks are the leading banks in north India. HDFC and ICICI banks were selected out of the private-sector banks since these banks were also leading, and are comparable as regards organizational structure, functioning, and system of operations.

RESEARCH METHODOLOGY

SAMPLE

In order to evaluate and assess the overall organizational climate in the banks understudy, the zonal offices of all the four banks understudy were personally visited by the researcher. The information was collected about the total strength of the executives working in their respective branches. Then, proportionately 200 executives were selected. However, only 188 executives responded to the questionnaire. Out of these 188 respondents, 48 belonged to SBI, 45 belonged to PNB, 49 to HDFC and 46 to ICICI. Keeping in view the availability and accessibility of the bank executives, convenient sampling was used.

DATA COLLECTION

The present study is based on primary data. All the branches of the four banks understudy were personally visited by the researcher in order to gather first hand information as well as to get the questionnaires filled from the respondents.

QUESTIONNAIRE

Litwin and Stringer (1968) structured 50 item questionnaire was used for the study and formed the basis of the study. The nine dimensions of organizational climate covered here under 5 point likert type scale were Structure (8 items), Responsibility (7 items), Reward (6 items), Risk (5 items), Warmth (5 items), Support (5 items), Standard (6 items), Conflict (4 items) and Identity (4 items).

For taking definite decisions, a grand mean and standard deviation was calculated for organizational climate which are 141 and 21, respectively. All the executives were divided into three categories on the basis of mean and standard deviation.

TABLE 1

Category	Score
Highly Satisfied	21
Satisfied	140
Neither Satisfied nor Dissatisfied	20
Dissatisfied	5
Highly Dissatisfied	2

The higher the mean implies that the perceived organizational climate is favorable to that particular executive and the lower score implies that the respondent does not perceives the climate to be favorable. It explains that he is unable to adapt and cope with various methods and procedures followed in the organization. Non –Parametric tests which are easy to calculate and simple to apply were used for the study. To study the difference between the public and private sector banks, mean was calculated. The standard deviation was calculated for judging the representativeness of the mean score among public and private-sector banks. To find the significance of the mean difference between the public and private-sector banks, t test was used and chi- square test was used to describe that magnitude of the discrepancy between the distribution of public and private sector bank executives across the three categories, namely, highly satisfied, moderately satisfied, and less satisfied , with the organizational climate.

DATA ANALYSIS

1. The study primarily deals with the analysis of the overall organizational climate in the banking industry and makes a comparative analysis between the organizational climate in the public and private-sector banks. It also presents a dimension wise comparison on organizational climate of the two categories of the banks understudy.

1.1 THE ORGANIZATIONAL CLIMATE IN BANKING INDUSTRY

On the basis of responses collected with the help of the questionnaire, the overall mean score of the organizational climate for the total sample (N=188) turned to be 94.6.As revealed by the table1, bank executives perceive the climate moderately. In order to study the distribution pattern of the public and private-sector

bank executives across the levels of the perceived organizational climate, the respondents were classified into five categories on the basis of their organizational climate score and were compared in terms of their number and percentage in public and private-sector banks.

TABLE 2: SATISFACTION LEVELS OF ORGANIZATIONAL CLIMATE IN PUBLIC AND PRIVATE SECTOR

Category of banks	No. of Executives	Highly Satisfied with OC	Satisfied with OC	Neither Satisfied nor dissatisfied with OC	Dissatisfied with OC	Highly Dissatisfied with OC
Private-sector banks	95	26 (24.7)	61 (57.95)	4 (3.8)	6 (5.7)	4 (3.8)
Public –sector banks	93	35 (32.55)	48 (44.64)	4 (3.72)	8 (7.44)	5 (4.65)

Note: The figures given in parentheses denote percentages.

Table 1 depicts the classification of the bank executives on the basis of five categories namely highly satisfied, satisfied, neither satisfied nor dissatisfied, dissatisfied, highly dissatisfied. As far as the private sector banks are considered, the table reveals that 26 percent executives were highly satisfied with the organizational climate in their respective bank, 61 percent of the executives were satisfied with the same but 6 percent people were less satisfied with the organizational climate prevailing in their organization and 4 percent bank executives were highly dissatisfied with the same. 3 percent people hardly bothered about what the organizational climate prevailing their respective bank was. In the public-sector banks, the table reveals that 35 percent executives were highly satisfied with the organizational climate in their respective bank, 48 percent of the executives were satisfied with the same but 8 percent people were less satisfied with the organizational climate prevailing in their organization and 5 percent bank executives were highly dissatisfied with the same. While 4 percent people hardly bothered about what the organizational climate prevailing their respective bank was. The table shows that there is a wide difference between the two categories of bank executives as far as the organizational climate is concerned. However, in case of the public sector banks, the number of executives who are highly satisfied with the organizational climate are much higher than those compared to the private sector banks, which means that the bank executives in the public sector banks perceive their organizational climate as more favourable as compared to their counter parts in the private sector banks. But the over all satisfaction of both the categories of bank executives i.e public as well as private sector appears to be satisfactory with the various parameters of organizational climate.

This has been testified by the chi-square value (61.50), which is significant at 0.01 level. Thus, the two categories differ significantly with regards to their perception of the organizational climate.

1.2 PUBLIC-SECTOR AND PRIVATE-SECTOR BANKS COMPARED

The second objective of the study was to compare the public and the private-sector bank executives on the basis of organizational climate. Table 2 provides whether the difference of satisfaction with the organizational climate, among the executives is significant or non-significant, which was calculated on the basis of mean, standard deviation and the critical ratio. The mean was calculated to find the difference in the perception of the public and the private sector bank executives in terms of the organizational climate. The standard deviation was calculated for ascertaining the representativeness of the mean among public and private sector bank executives and the ‘t’ test was applied to see the significance of the mean differences.

TABLE 3

Category of banks	No. of Executives	Mean	S.D	Critical ratio
Private-sector Banks	95	134.63	23.33	
				4.933*
Public-sector banks	93	146.58	16.90	

*p<.01

Table 2 shows that there is a significant difference in the means between the two categories of the bank executives with regards to the organizational climate, as critical ratio turned out to be significant at 0.01 level. The mean score in case of public –sector banks (146.58) is higher than that in case of the private-sector(134.63). This helps in concluding that the public sector bank executives perceive the climate more favorable as compared to the public sector bank executives. Good training and refresher courses, cordial superior subordinate relationship, good communication skills, adequate opportunities for career growth can be possible reasons for satisfactorily perceived organizational climate in the public-sector.

1.3 DIMENSIONS-WISE ANALYSIS OF ORGANIZATIONAL CLIMATE

For all the nine dimensions of the organizational climate, means and standard deviations were calculated for comparing the public and the private-sector bank executives. Table 3 shows the dimension-wise mean scores of the organizational climate in the public and private-sector banks. As revealed by the table, in case of public sector banks, reward has the highest mean score (14.18), followed by responsibility (14.00), warmth(13.95), structure(13.60), risk(13.58), support(13.51), identity(13.39), standards(13.28) and conflict(13.02). Similarly, in case of the private-sector banks, reward dimension has the highest mean score (15.53), identity(15.26), structure(15.12), warmth(15.07), responsibility(14.29), support(14.17), standards(13.40), risk(13.24) and conflict(13.27).

TABLE 4

Variables	Public-sector banks		Private-sector banks		t-values
	Mean	S.D.	Mean	S.D.	
Structure	13.60	3.12	15.12	2.45	1.45NS
Responsi-bility	14.00	3.17	14.29	2.52	5.50**
Reward	14.18	3.34	15.53	2.58	5.69**
Risk	13.58	3.31	13.24	2.35	3.97**
Warmth	13.95	2.88	15.07	2.97	2.52**
Support	13.51	3.15	14.17	2.30	4.54**
Standard	13.28	2.89	13.40	2.48	3.63**
Conflict	13.58	3.57	13.24	2.31	0.44NS
Identity	13.39	2,43	13.27	2.52	5.28**

NS: P>0.05, **p<0.01

The analysis of the data indicated that reward system contributes maximum to the improvement of the organizational climate in both the public and private-sector banks. A well-designed compensation system keeping in view the inputs, hard work and time devoted by each employee contributes towards a favorable organizational climate in the organization. The other dimensions in the order of their significance as regards the organizational climate in the private-sector are responsibilities assigned, warmth, structure of the organization, risks associated with the job, support mechanism available, identity grooming, standards of

performance set by the top management and conflicts in the organization. Similarly in the public-sector banks, identity recognition, organizational structure, warmth, responsibilities assigned are the dimensions that are responsible for significant improvement in the organizational climate.

The table also reveals that out of the nine dimensions of the organizational climate namely standard, conflict and risk show non significant difference between both the categories of the banks. It suggests that the standards of performance set by the top management, conflict arousal and resolution system and risks associated with the job are considered to be same in both the categories of the banks. The remaining six dimensions of the organizational climate namely reward system, structure, warmth, responsibility, support and identity show a higher mean score in case of the public-sector banks as compared to the private-sector banks, which suggests that the overall dimension-wise organizational climate is more favorably perceived by the executives in the public-sector banks, as compared to the executives in the private-sector banks.

CONCLUSION AND POLICY IMPLICATIONS

The analysis of the data collected reveals that the organizational climate is perceived moderately by the bank executives in the Jammu region. The distribution pattern of the executives under five categories namely highly satisfied, satisfied, neither satisfied nor dissatisfied, dissatisfied and highly dissatisfied reveals that majority of the executives fall under the category of satisfied. A comparative study between the public and the private-sector bank on the basis of the organizational climate reveals that the executives in the public-sector perceive the organizational climate as more favorable as compared to the private sector bank executives. The dimension wise analysis states that reward system, identity and structure of the organization are the important dimensions that need to be focused by the top management in order to improve the organizational climate.

Thus, there is a need to improve to organizational climate in order to shift the executives from the category of satisfied to highly satisfied. For taking the initiative in this regards the dimensions that need to be taken care for is reward system, structure of the organization, identity recognition and grooming. Steps need to be taken up by the management to improve the support system available to the executives, love, care and warmth to the executives, minimization of various risks associated with the job, standards of performance set and the conflict resolution system especially in the private sector banks so that they can come at par with the public sector banks as regards the above mentioned dimensions of the organizational climate. To ensure a healthy growth of the organization, suitable organizational development interventions in the form of adequate compensation, training and development mechanisms, ought to be introduced. Employees have to encouraged to cooperate with their counterparts, achieve the standards set for them, abide by the rules and regulations framed by the organization and develop a congenial organizational climate in the bank. The level of the organizational climate should be checked regularly, with the help of experts so that future development policies can be formulated. The results and analysis of the study can be used for the betterment of the organization.

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