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A RESEARCH STUDY ON ORGANIZATIONAL CULTURE IN COMMERCIAL BANKS (A CASE OF SELECTED BANKS IN HAWASSA CITY OF ETHIOPIA)

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ABSTRACT

Employee efficiency is a key factor for the success of organizations and it is influenced by several organizational factors. Conceptual models have suggested that there is relationship between Organization Culture and employee efficiency and this study aims at an empirical study of this association. This paper examines the Organization Culture in banks through questionnaire based data from 260 employees belonging to six Commercial banks operating in Hawassa city of Ethiopia. The validated questionnaire measured the Organization Culture through seven dimensions. The study examines the relationship between Organization Culture and employee efficiency through Pearson's correlation. Also the discriminant dimensions of Organization Culture between high and low employee efficiency banks were identified through discriminant analysis. A predictive regression model between Organization Culture and employee efficiency was developed. The paper concludes with a discussion on implications for managers in the banking sector.

KEYWORDS

Organisational Culture, Commercial Banks, Employee Efficiency.

INTRODUCTION

Efficiency is a vital indicator of economic performance. In more pragmatic terms, it is a prime determinant of economic well being. It affects job creation, the rate of inflation, the balance of payment and the future of the economic development. Efficiency, as understood in common parlance, measures the output-input ratio. That is, it measures the output per unit of input employed (Srivatsava and Sharma, 1984). International labour Organization defines efficiency as the ratio of the output of wealth produced to the input of resources used up in the process of production. Here the term 'wealth' encompasses the whole range of output both tangible and intangible, produced by the use of input resources. Likewise, input encompasses not merely the tangible production units, but also the whole structure of human resources and the efficiency with which employees' skills can be used through a variety of managerial approaches. Hence, today's organizations focus on employee performance improvement.

Performance improvement approaches (Dean & Ripley, 1997, 1988a) combine various applied models that were developed during the past three decades and that have been used to assess and analyze human performance. These approaches, developed principally in the North American context, are designed to positively modify the performer's outcomes and accomplishments in the workplace. The main approaches to performance improvement are human resource development (HRD), human performance technology (HPT), and Organization Culture. Hence in this study has been undertaken to study how Organization Culture influences employee efficiency.

ORGANIZATION CULTURE AND ITS IMPACT ON EMPLOYEE EFFICIENCY

The concept of culture has been adopted primarily from the field of anthropology. Different perspectives on culture in organizations have been put forward and they vary in their use of central concept. The central concept in use includes, behavioral regularities (Van Maanen, 1979), norms in working groups (Homans, 1950), rules that guide the new comers in the organization (Van Maanen, 1976, 1979; Ritti and Funkhouser, 1982), climate in the organization (Tagiuri and Litwin, 1968), ideologies (Harrison, 1972), a coherent set of beliefs (Baker, 1980; Sapienza, 1985; Sadler and Milmer, 1993), basic assumptions (Schein, 1985), a set of shared values (Deal and Kennedy, 1982; Peters and Waterman, 1982), important understandings (Sathe, 1983), philosophy that guides an organization (Ouchi, 1981; Pascale and Athos, 1981), myths and rituals (Trice and Bayer, 1983), system of shared meaning held by members that distinguishes the organization from other organizations (Schein, 1985).

For measuring Organization Culture on the basis of values, many authors have suggested the inclusion of various dimensions. They include values such as Innovation, stability, customer orientation, outcome orientation, learning, people orientation, team orientation, beurocracy, supportive orientation, respect for people and detail orientation (Harrison, 1975; Handy, 1979; Margerison, 1979; Glaser, 1983; and Lessem 1990; Reynolds, 1986; and Hofstede., 1991). Deal and Kennedy (1982) proposed risk orientation and speed of feedback.

Organizational cultures have a very positive impact on the organizations. Many authors have established and supported the hypothesis that successful organizations have a strong culture (Deal and Kennedy, 1982; Kilman, Saxton and Serpa, 1985; Ouchi and Jaeger, 1978; Peters and Waterman, 1982; Schein, 1985; Chatman and Jehn, 1994). Most of these studies are at a conceptual level. Some studies have tried to relate culture with certain organizational outcomes like performance (Gordan and Titomaso, 1992). Kotter and Heskett (1992) found positive relationship between corporate culture and organization's long term sustainability and financial performance. Denison (1984) found that certain traits such as organization of work, emphasis on human resources, and coordination were significantly correlated with return on investment. Deshpande et al. (1993) found that higher levels of business performance were associated with a culture of innovation and flexibility. Marcoulides and Heck (1993) found that organizational culture significantly affects performance. However there is lack of studies associating Organization Culture and employee efficiency and hence the study was undertaken to throw light in this area.

ORGANIZATIONAL CULTURE BUILDING PROCESS IN COMMERCIAL BANKS

Today, the most effective factor in enhanced performance of organizations is culture. For the present study, we are considering the six Commercial Banks operating in Hawassa City of Ethiopia with high and low employee efficiency. The most important aspect of commercial banks are to give various financial services to customers. So, in commercial banks management have policies more on "Customer Orientated". To serve different types of customers, banks are having "competent organizational culture". Overall, one can say that competent organizational culture expresses the coordination and adoption of

organizational culture components with values system, aims and strategies as well as integration of components that are respected by organizational member enthusiastically and can play the role of a basic capital for the organization. To achieve this aim, the organization should identify and disseminate the most important effective components in obtaining the goals and better services to customers via researches and obtaining the ideas of significant beneficiaries. In fact, competent organizational culture is a skill that managers can develop them in individual and organizational level in order to act with employees in a more effective and efficient manner. And of course in this paper various dimensions of culture are explained in analysis part.

THE OBJECTIVES OF THE STUDY ARE

1. To study the Organization Culture prevalent in commercial banks.
2. To assess the association between Organization Culture and Employee Efficiency.
3. To identify the Organization Culture defining the employee efficiency.

METHODOLOGY

The study was carried out in Commercial banks operating in Hawassa city of Ethiopia. Primary data was collected from the employees of the bank. A representation sample of the population was selected by two stage stratified random sampling method. The total of six banks were selected by simple random sampling method by distributing the sample in probability proportion to the total number banks in high and low employee efficiency. Employee efficiency of the banks were measured through secondary data that were collected from their annual reports for three years 2007 -2010 on net profit per employee (NP) and amount of advances and deposits per employee (AD). The sum of mean values of the two variables (NP and AD) for three years was a measure of average efficiency of the employees. In the second stage, all the employees of the selected sample of six banks in the rank of officers/executives were listed and those with a minimum of two years service in the particular bank were retained. From the list of retained officers/executives (hereafter simply referred to as employees) 260 respondents were selected by simple random sampling method by distributing the sample in probability proportion to the total number of banks selected.

The tool used for the study was organizational culture profile which consisted of seven dimensions viz., innovativeness, stability, people orientation, team orientation, outcome orientation, learning environment and customer orientation. The instrument consisted of 56 statements with eight statements under each of the seven dimensions. The scaling used in the instrument is a five point Rensis Likert scale. The minimum score for each statement is one and the maximum score is five. A rating of 5 indicates that the statement is **ALMOST ALWAYS TRUE**, a rating of 4 indicates that the statement is **MOSTLY TRUE**, a rating of 3 indicates that the statement is **SOMETIMES TRUE**, a rating of 2 indicates that the statement is **RARELY TRUE**, and a rating of 1 indicates that the statement is **NOT AT ALL TRUE, about the organizational culture in the commercial banks**.

The higher the score, the organizations are high on the cultural dimensions understudy. Split-half reliability test yielded a score of .9508

The statistical tools that were used for the study were ANOVA, Correlation, Regression and discriminant analysis.

RESULTS AND DISCUSSION

The collected data were analyzed to realize the objectives of the study

ORGANIZATION CULTURE IN BANKS

Organization Culture prevalent in the commercial banks was analyzed. The dimensions of innovation, stability, Employee orientation, outcome orientation, learning orientation, team orientation and customer orientation were analyzed through percentage scores. The mean and SD of different categories of banks were calculated (Table 3.1).

TABLE 3.1: MEAN AND SD SCORES OF THE ORGANIZATION CULTURE IN BANKS

Organization culture	Mean	SD
Innovation	51.2	13.7
Stability	67.3	11.9
Employee Orientation	54.0	11.3
Outcome Orientation	64.8	13.8
Learning Environment	55.0	12.4
Team orientation	57.2	10.1
Customer Orientation	60.5	18.4
OC	58.6	9.4

Source: Primary Data

The table 3.1 indicates that the extent of stability in the banking sector is the highest (67.3) compared to the other organization culture dimensions. This indicates that the frequency of changes that take place within the banks is less and also individual jobs and demands are more stable. The second key dimension of organization culture is outcome orientation (64.8) indicating that organizations place emphasis on achieving results. Innovation has the least mean score and the high stability seen in banks will hinder innovations, leading to a low score. The overall organization culture dimensions score in the banking sector was found to be 58.6.

RELATIONSHIP BETWEEN ORGANIZATION CULTURE VARIABLES

The inter correlation coefficient of Organization Culture dimensions were calculated and the results are seen in Table 3.2

TABLE 3.2: PEARSON CORRELATIONS AMONG THE ORGANIZATION CULTURE VARIABLES

Organization Culture	1	2	3	4	5	6	7
1 Innovation	1.00	-.59	.55	.87	.76	.69	.87
2 Stability		1.00	-.02	-.42	-.18	-.16	-.53
3 Employee Orientation			1.00	.57	.74	.43	.39
4 Outcome Orientation				1.00	.81	.77	.89
5 Learning Environment					1.00	.72	.73
6 Team orientation						1.00	.78
7 Customer Orientation							1.00

Source: Primary Data

**Correlation is significant at the 0.01 level (2-tailed).

The significant result of the inter correlation among Organization Culture variables is that Stability is negatively correlated with all other variables i.e Innovation, Employee Orientation, Outcome Orientation, Learning Environment, Team Orientation, and Customer Orientation. However stability is negatively correlated to all other dimensions. It can be inferred that highly stable environment will stifle creativity and innovation since major changes will seldom take place in a stable organization. If Stability is high, the management's attitude toward employees is complacent thus reducing the Employee Orientation. Also when there is a culture of high stability it will have a negative impact employee's values towards Outcome Orientation, Learning and Customer Orientation. All the other dimensions of Organization Culture positively correlate with each other. There is high association between innovation and Customer Orientation suggesting that

service excellence to customer is guided by Innovation. Also there is high correlation between Outcome Orientation and Customer Orientation since banks being in the service sector, goals of the organization can be achieved only through being customer centric. So it can be concluded that there is inter correlation among the variables of Organization Culture.

ORGANIZATION CULTURE IN BANKS WITH HIGH AND LOW EMPLOYEE EFFICIENCY

It is of interest to study the Organization Culture prevalent in banks with high and low employee efficiency and so mean and standard deviations were calculated (Table 3.3)

TABLE 3.3: MEAN AND SD SCORES OF ORGANIZATION CULTURE IN BANKS WITH HIGH AND LOW EMPLOYEE EFFICIENCY

OC DIMENSIONS	Employee efficiency				Diff	t-value	p-value
	High (n=134)		Low (n=126)				
	Mean	SD	Mean	SD			
Innovation	57.7	11.2	44.3	12.7	13.4	9.0	<0.001
Stability	70.3	12.2	64.0	10.6	6.3	4.4	<0.001
Employee Orientation	60.9	8.8	46.7	8.8	14.2	13.0	<0.001
Outcome Orientation	73.6	10.3	55.4	10.3	18.2	14.2	<0.001
Learning Environment	66.6	6.6	47.2	8.8	19.4	20.0	<0.001
Team orientation	62.1	6.4	47.5	7.6	14.6	16.7	<0.001
Customer Orientation	70.5	15.4	49.8	15.1	20.7	10.9	<0.001
Overall	64.9	7.1	51.6	8.0	13.3	14.2	<0.001

Source: Primary Data

The overall mean score of the organization culture is much higher in banks with best employee performance (64.90) than that of banks with low employee performance (51.6) indicating that Organization Culture is better in banks with employee efficiency. In banks with high employee efficiency, Outcome Orientation (73.6), Stability (70.3) and Customer Orientation (70.5) are high, implicating that these three dimensions may contribute for high employee efficiency. Also all the dimensions of organization culture have a higher mean score in the banks with best employee efficiency compared to banks with low employee efficiency. Hence it can be inferred that in banks with high employee efficiency Organization Culture is better than in banks with lower employee efficiency.

In order to find out the if there is significant difference in the Organization Culture dimensions between banks with high and low employee efficiency; t-test was carried out. The results revealed that there is significant difference in all the Organization Culture dimensions between banks with high and low employee efficiency. The summary statistics and t-values reveal that Banks with high employee efficiency will have better Organization Culture than banks with lower employee efficiency.

RELATIONSHIP BETWEEN ORGANIZATION CULTURE AND EMPLOYEE EFFICIENCY

Another objective of the study was to find the association between Organization Culture and employee efficiency. Spearman's correlation coefficient was calculated (Table 3.4)

TABLE 3.4: ASSOCIATION OF HRD PRACTICES AND ORGANIZATION CULTURE WITH EMPLOYEE EFFICIENCY

Parameter	Scales	Employee-efficiency-Index	
		Spearman's Correlation coefficient (%)	p-value
OC	Innovation	85.5%	<0.001
	Stability	-7.2%	0.751
	Employee Orientation	67.4%	0.001
	Outcome Orientation	82.7%	<0.001
	Learning Environment	70.6%	<0.001
	Team orientation	68.7%	<0.001
	Customer Orientation	76.8%	<0.001
	OC	72.3%	<0.001

There is high association between Organization Culture and employee efficiency (72.3%). When the individual dimensions of Organization Culture are analyzed for its association with employee efficiency, innovation has very high relationship with employee efficiency (85.5%). Innovative culture consists of several features. Employee creativity will be encouraged at every level of responsibility. Organizational problems will be solved through innovative methods. New methods are periodically implemented in the organization to improve effectiveness. Employees will be encouraged to encourage taking risks in work to improve efficiency. New ideas are sought from the employees and used in the organization. Employees will be rewarded if they follow innovative methods. All these features will improve the efficiency of the employees.

The Outcome Orientation has the second highest association with employee efficiency (82.7%). Outcome Oriented culture will exhibit several features. Achieving the goals of the organization will be the main concern of the employees and the organization. The employees will be keen on showing results and will have the drive to achieve the set targets. Employees will clearly know the goal to be achieved for specific periods. When this culture is prevalent the employee efficiency will also be high.

There is also positive association between Customer Orientation and employee efficiency (76.8%). A bank with customer oriented culture will have the service excellence as their guiding vision and providing good service to internal and external customers will be considered important. Employees are willing and able to provide prompt and promised services to their customers. Employees will build good rapport and trust with the customers through providing individualized attention. Banks operating in the service sector will have better employee efficiency when the above mentioned culture prevails. There is also positive association between employee efficiency and Learning Environment (70.6); Team Orientation (68.7); People Orientation (67.4)

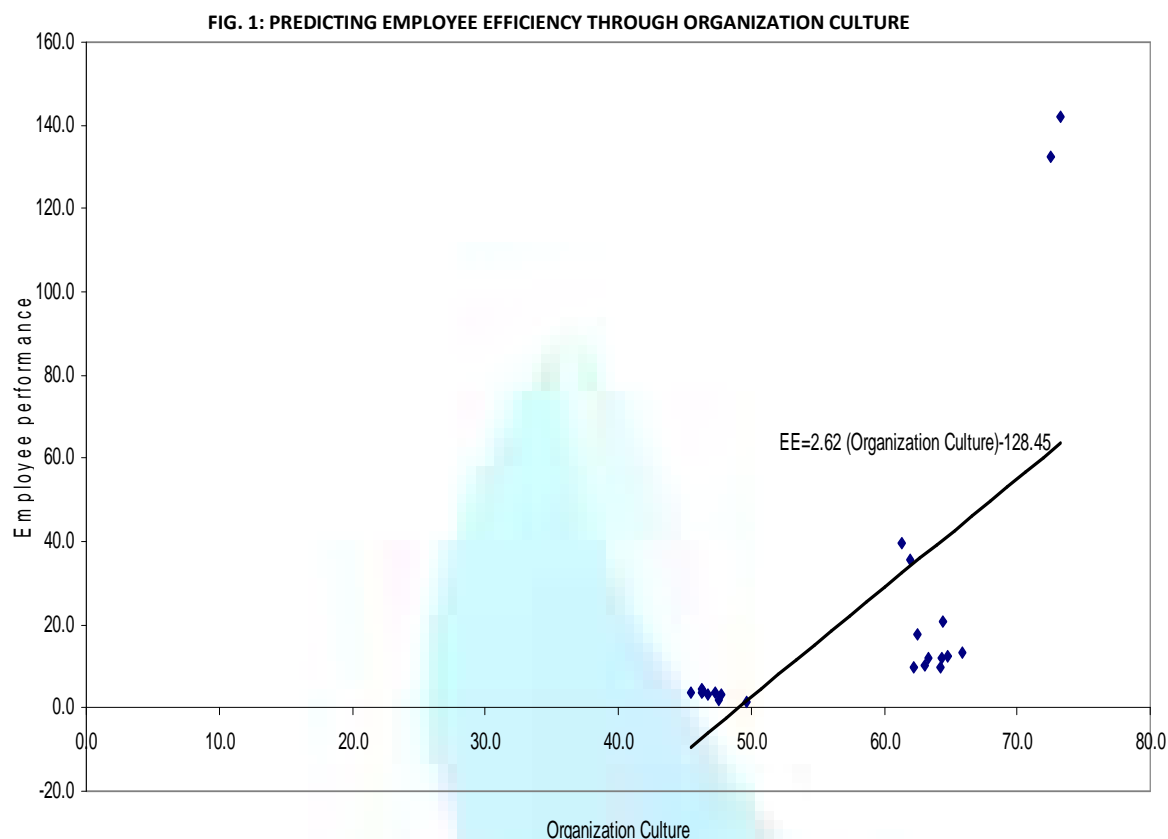
However the striking feature is that there is a negative correlation between Stability and employee efficiency (- 7.2%). It can be inferred that the higher the stability, the lower will be the employee efficiency. High stability in organizations will be characterized by very few changes in the individual responsibilities and in the organization. Expectations relating to employee targets are constant and employees enjoy job security. All these factors will create complacency in the minds of the employees and hence will have a negative effect on the employee efficiency. However the low score indicates that the association is not very strong, which implies that there has to be certain level of stability in the organization.

PREDICTING EMPLOYEE EFFICIENCY THROUGH ORGANIZATION CULTURE

Similarly, the regression was run between Organization Culture and employee efficiency with employee efficiency as the dependent variable and Organization Culture as the independent variable, which yielded the following result (fig.1):

$$EE = 2.62(\text{Organization Culture}) - 128.45$$

This model can be used to predict the employee efficiency in the banks from the Organization Culture found in the banks. For this model R^2 value was 0.60, meaning Organization Culture explains 60% of the variability in employee efficiency. When Organization Culture is good it will result in better employee efficiency in the organization. So Organization Culture is a good predictor of employee efficiency in banks.



ORGANIZATION CULTURE DIMENSIONS DEFINING HIGH AND LOW EMPLOYEE EFFICIENCY OF BANK

Earlier studies (refer 1.1) have revealed that Organization Culture has an influence of the employee efficiency. However the analysis was done to define the Organization Culture dimensions that would define employee efficiency. The ANOVA test in Organization Culture in banks revealed that there is significant difference between banks with high and low employee efficiency.

In order to determine what Organization Culture dimensions explained the differences in employee efficiency in banks discriminant analysis was carried out. The independent variables were the Innovation, Stability, People orientation, Outcome Orientation, Team Orientation, Learning Environment and Customer Orientation, the seven Organization Culture dimensions understudy.

The mean and standard deviations (Table 3.3) revealed the mean Organization Culture dimension scores are higher among the best performing banks than the low performing banks consistently. It may be noted that the level of difference is high in customer orientation, Outcome Orientation, Learning Environment, Team Orientation and Employee Orientation indicating that these dimensions may discriminate banks with high and low employee efficiency.

TABLE 3.6.1: WILK'S Λ (U STATISTIC) AND UNIVARIATE F RATIO WITH 1 AND 258 DEGREES OF FREEDOM

Dimensions	Wilks' Lambda	F value	P value
Innovation	.803	63.20	.000
Stability	.962	10.25	.002
Employee Orientation	.567	196.70	.000
Outcome Orientation	.506	252.14	.000
Learning Environment	.525	233.09	.000
Team Orientation	.701	109.83	.000
Customer Orientation	.712	104.12	.000

All dimensions when considered individually significantly differentiated between best and low performance banks except stability (Table 3.6.1). It can also be observed that Outcome Orientation followed by Learning Environment and Employee Orientation appear to separate the performance of banks widely than the other dimensions.

TABLE 3.6.2: CANONICAL DISCRIMINANT FUNCTION FOR EMPLOYEE PERFORMANCE

Function	Eigenvalue	% of Variance	Canonical Correlation	% Variance explained in Dependent Variable
1	6.053	100	0.926	85.74%

As the performance is dichotomized into two groups, only one discriminant function is generated (Table 3.6.2). The eigen value associated with this function is 6.05 and accounts for 100% of the explained variance. The canonical correlation associated with this function is 0.926 indicating that 85.74% of the variance in the performance is explained or accounted for by this model.

The discriminant function thus estimated was statistically significant (Wilk's $\lambda=0.142$, p value <0.001) implying that it is able to differentiate the performance of employees significantly and the results may be taken into consideration for interpretation.

TABLE 3.6.3: STANDARDIZED COEFFICIENTS AND STRUCTURE MATRIX

Dimensions	Standardized Coefficients	Structure Correlations
Outcome Orientation	.774	0.402
Learning Environment	.303	0.386
Employee Orientation	.648	0.355
Team Orientation	.356	0.265
Customer Orientation	.856	0.258
Innovation	-.432	0.201
Stability	1.392	0.081

The structure correlations show the magnitude of discriminating ability of the HRD practices on the employee efficiency. The correlation between the predictor and the discriminant function are in the following order of magnitude – Outcome Orientation, Learning Environment, Employee Orientation, Team Orientation, Customer Orientation, Innovation and Stability.

Validation of the discriminant analysis by labeling each bank based on its Organization Culture score and then by cross checking it with the existing objective performance index classification. The hit ratio or the percentage of cases correctly classified is 100 percent. Leave-one-out cross validation correctly classifies again 99.2 percent of the cases. Hence the validity of the discriminant analysis is judged as satisfactory

IMPLICATIONS

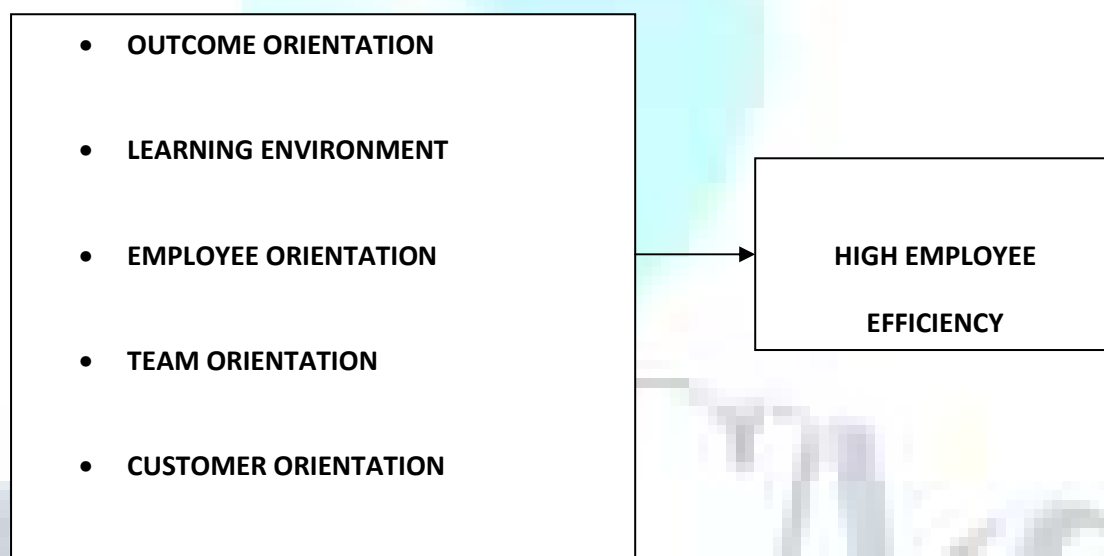
In the commercial banks Stability, Outcome Orientation and Customer Orientation are high. However, Innovation is very low. However in the complex and dynamic banking environment, innovativeness and creativity should be encouraged in banks.

All the Organization Culture dimensions under study were interrelated. However, stability has a negative association with Innovation, Outcome Orientation, Customer Orientation, Team Orientation, Employee Orientation and Learning Environment. It can be inferred that though stability is important, too much stability can negatively affect the other dimensions of Organization Culture.

The Organization Culture of banks with high employee efficiency had a higher mean value indicating that the banks with lower employee efficiency. It can be inferred that better Organization Culture is found in banks with higher employee efficiency and it is significantly different from banks with lower employee efficiency. There is also strong association between Organization Culture and employee efficiency. Thus banks can improve the employee efficiency through better Organization Culture. However when the individual dimensions were analyzed for its association with Organization Culture it was found that Stability has negative association with employee efficiency. This corroborates with the result discussed earlier and hence banks should have more dynamic policies and strategies to improve its employee efficiency. This study also revealed that employee efficiency of the bank is a good predictor for Organization Culture.

From the results of the discriminant analysis the model showing the Organization Culture dimensions that define the employee efficiency in the descending order of magnitude has been proposed.(Fig 2)

FIG. 2: MODEL SHOWING THE ORGANIZATION CULTURE DIMENSIONS IN ORDER OF MAGNITUDE IN DEFINING EMPLOYEE EFFICIENCY



It can be inferred the above analysis that Outcome Orientation is key Organization Culture dimension which discriminates between banks with high and low employee efficiency. The features of Outcome Oriented culture are many. Achieving the goals of the organization is the main concern of the employees. High achievers are given importance in the organization and duly rewarded. The next dimension which discriminates banks with high and low employee efficiency is the Learning Environment. If employees need to be outcome oriented and goal driven they should equip themselves and constantly be willing to learn. The Learning Environment can have several features. The policies of the organization will facilitate employee learning. The employees are willing to learn to enhance their capacities. Thus a culture of learning will lead to high employee efficiency. The third Organization Culture dimension that discriminates the employee efficiency in banks is Employee Orientation. This dimension reflects how the management meets the needs of its employees. When the needs of the employees are met and they are satisfied, the efficiency of the employees will be high. Team orientation has gained importance in organizations and in banks with high employee efficiency, team work is highly valued. Employees are encouraged to work as teams they exhibit collaborative effort to achieve the goals of the organization. In service sector customer orientation is an important Organization Culture which can determine the employee efficiency. In banks with high employee efficiency, service excellence is the guiding vision of the organization. Giving good service to internal and external customers is considered important. The next Organization Culture dimension that discriminates employee efficiency is Innovation. In the banks with innovative culture, creativity in the employees' jobs is encouraged at every level of responsibility. Organizational problems are solved through innovative methods and employees are encouraged to take calculated risks in their work to improve efficiency. The last Organization Culture dimension that discriminates employee efficiency is Stability. Stability is

required in organizations to function effectively, too frequent changes in the in job responsibilities will cause confusion. Though stability is a discriminating dimension of employee efficiency, it followed with caution a very high stable culture can negatively affect the other dimensions of the Organization Culture.

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