INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory @, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

The American Economic Association's electronic bibliography, EconLit, U.S.A.

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 3480 Cities in 174 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

CONTENTS

Sr.	TITLE & NAME OF THE AUTHOR (S)	Page
No. 1.	AN EXPLORATORY STUDY ON WHAT MOTIVATES PEOPLE TO CHOOSE TEACHING CAREER IN	No.
1.	ENGINEERING INSTITUTIONS	_
	S.MURALI & DR. S. MOHAN	
2.	TIMELINESS- AN ESSENCE OF CORPORATE REPORTING PRACTICES	6
	RAMANJIT KAUR	"
3.	A STUDY ON CONSUMERS PREFERENCE ON BRAND LOYALTY	11
•	DR. N. SRINIVAS KUMAR	
4.	STUDY ON THE IMPACT OF AGE PROFILE ON MARKET SEGMENTATION	13
	DR. ANIL CHANDHOK & DR. BHAVET	
5.	GLOBAL BRANDS' LOCAL ACTIONS: COLLECTION CENTERS FOR RECYCLING AND REVERSE LOGISTICS	15
	PRASHANT KUMAR & BHIMRAO GHODESWAR	
6.	ANTECEDENTS AND CONSEQUENCES OF CUSTOMER RELATIONSHIP MANAGEMENT IN HOTEL INDUSTRY	19
	V. KRISHNAMOORTHY & DR. R. SRINIVASAN	
7.	A STUDY ON MANAGEMENT OF NPAS AND IMPACT OF SECURITIZATION ACT, 2002 ON REDUCTION OF	25
	NPAS IN BANKS	
	DR. Y NAGARAJU & KARUNA M	
8.	A STUDY ON IMPACT OF CULTURAL CORRELATION BETWEEN ORGANIZATIONAL CHANGE AND	30
	PRODUCTIVITY IN RURAL BANKS	
_	DR. MAHESHA KEMPEGOWDA & NALINA.R	24
9.	OUTCOMES OF STRESS: A STUDY OF CAUSE & REMEDIAL ACTIONS FOR REDUCING STRESS HARTESH PANNU & PRERNA TIKKU	34
10.	GROWTH AND NECESSITIES OF FDI IN RETAILING IN INDIA	38
10.	MANOJ KUMAR SINGH	30
11.	CULTIVATION OF SHARED MINDSETS: AN IMPERATIVE TO HAVE WORK VALUE CONGRUENCE IN	41
11.	MERGERS & ACQUISITIONS	71
	RASHI THAREJA	
12.	A STUDY ON THE WORKING CAPITAL RATIO OF THE DISTRICT CENTRAL COOPERATIVE BANKS IN	44
	TIRUNELVELI REGION, TAMILNADU	
	DR. A.MAHENDRAN & R.AMBIKA	
13.	GREEN PRODUCTS VERSUS CONVENTIONAL PRODUCTS: A SELECT STUDY	50
	P. KISHORE KUMAR & DR. BYRAM ANAND	
14.	SOCIO-ECONOMIC CONDITIONS OF TAMIL MIGRANTS IN MALAPPURAM DISTRICTS OF KERALA	53
	FASALURAHMAN.P.K.PATTERKADAVAN & MUHAMMED MUSTHAFA M.	
15 .	GREENING OF SUPPLY CHAIN: BENEFITS AND CHALLENGES	62
	ABRAR AHMED, ANURAG REDDY RAMIREDDY, SOURYA SRI HARSHA & PUSHKALA MURALIDHARAN	
16.	MANAGING DIVERSITY AND MULTICULTURALISM FOR ORGANIZATIONAL TRANSFORMATION	66
4-	SRAVAN KUMAR REDDY & ELIAS GIZACHEW	-
17.	INFLUENCE OF JOB SATISFACTION ON THE QUALITY OF TEACHING BENY PAUL E	69
10	OPTIMAL PETROLEUM FISCAL REGIME IN JOINT DEVELOPMENT ZONES: A COMPARATIVE ANALYSIS OF	72
10.	NIGERIA-SAO TOME AND PRINCIPE JDZ AND MALAYSIA-THAILAND JDA	/ 2
	DR. SANI SAIDU & SHAMSUDDEEN MUSA AUJARA	
19.	ANALYSIS OF GREEN MARKETING AS ENVIRONMENT PROTECTION TOOL: A STUDY OF CONSUMER OF	78
	DEHRADUN	'
	SHALINI THAPA & SHIKHA VERMA	
20.	A STUDY ON WORKING CAPITAL MANAGEMENT THROUGH RATIO ANALYSIS WITH SPECIAL REFERENCE	85
	TO RAJASTHAN DRUGS & PHARMACEUTICALS LTD.	
	YOGESH KUMAWAT	
	REQUEST FOR FEEDBACK & DISCLAIMER	89
ĺ	INLEGEST FOR FLEDDACK & DISCLAUVILIN	

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)

Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi

Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana FormerVice-President, Dadri Education Society, Charkhi Dadri FormerPresident, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., HaryanaCollege of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, YanbuIndustrialCollege, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

UniversitySchool of Management Studies, GuruGobindSinghl. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), GuruGobindSinghl. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VITUniversity, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, MaharshiDayanandUniversity, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

<u>SUPERINTENDENT</u>

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Dewelopment Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** anytime in <u>M.S. Word format</u> after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. <u>infoijrcm@gmail.com</u> or online by clicking the link **online submission** as given on our website (<u>FOR ONLINE SUBMISSION</u>, <u>CLICK HERE</u>).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

GOIDERINES LOIL SODI	MISSION OF MANUSCIAL I
COVERING LETTER FOR SUBMISSION:	DATED:
THE EDITOR	DATED:
URCM	
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF	
(e.g. Finance/Marketing/HRM/General Management/Economics/Psy	ychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
DEAR SIR/MADAM	
Please find my submission of manuscript entitled '	′ for possible publication in your journals.
I hereby affirm that the contents of this manuscript are original. Furth under review for publication elsewhere.	nermore, it has neither been published elsewhere in any language fully or partly, nor is i
I affirm that all the author (s) have seen and agreed to the submitted v	version of the manuscript and their inclusion of name (s) as co-author (s).
Also, if my/our manuscript is accepted, I/We agree to comply with contribution in any of your journals.	the formalities as given on the website of the journal & you are free to publish ou
NAME OF CORRESPONDING AUTHOR:	
Designation:	A CONTRACTOR OF THE PARTY OF TH
Affiliation with full address, contact numbers & Pin Code:	
Residential address with Pin Code:	
Mobile Number (s):	
Landline Number (s): E-mail Address:	
Alternate E-mail Address:	
Aiterrate L-mail Address.	

NOTES:

- a) The whole manuscript is required to be in ONE MS WORD FILE only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail:
 - **New Manuscript for Review in the area of** (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below 500 KB.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.
- 2. MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
- 3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation** (s), **address, mobile/landline numbers,** and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- 4. **ABSTRACT**: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

- 5. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
- 6. MANUSCRIPT: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
- 7. **HEADINGS**: All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 8. **SUB-HEADINGS**: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
- 9. MAIN TEXT: The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed 5000 WORDS.

- 10. **FIGURES &TABLES**: These should be simple, crystal clear, centered, separately numbered &self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.
- 11. **EQUATIONS**: These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
- 12. **REFERENCES**: The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working
 papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

• Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

• Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

A STUDY ON IMPACT OF CULTURAL CORRELATION BETWEEN ORGANIZATIONAL CHANGE AND PRODUCTIVITY IN RURAL BANKS

DR. MAHESHA KEMPEGOWDA ASST. PROFESSOR BANGALORE INSTITUTE OF TECHNOLOGY- MBA BANGALORE

NALINA.R ASST. PROFESSOR BANGALORE INSTITUTE OF TECHNOLOGY-MBA BANGALORE

ABSTRACT

The study is aimed at analyzing the Organizational Culture and its impact on organizational change and productivity in rural banks in Karnataka. Also examines the utilization, purpose, difficulties and satisfaction level of users about Internet based survey and statistical tools administered to the study. Explores the impact analysis of Organisational change can benefit the baking industry to accept the new culture to facilitate the users and benefit by expanding the market share. Further the study suggests that need to provide training on the use of Organisational Culture on productivity, so that the banking industry use the appropriate facilitation tools and techniques to obtain required productivity and output. The study aims at cultural correlation between organizational change and productivity especially in the Rural Banks in Chikkaballapur district. Researchers has administered SPSS statistical tool to evaluate the relationship between the change initiative and the amount of productivity derives on each initiatives pounderd on each occasion.

KEYWORDS

organizational change; productivity; Banks; Karnataka.

1. INTRODUCTION

ulture is a notoriously difficult term to define. In 1952, the American anthropologists, Kroeber and Kluckhohn, critically reviewed concepts and definitions of culture, and compiled a list of 164 different definitions. Apte (1994: 2001), writing in the ten-volume Encyclopedia of Language and Linguistics, summarized the problem as follows: 'Despite a century of efforts to define culture adequately, there was in the early 1990s no agreement among anthropologists regarding its nature.'

The following extract from Avruch provides an historical perspective to some of the ways in which the term has been interpreted:

Much of the difficulty [of understanding the concept of culture] stems from the different usages of the term as it was increasingly employed in the nineteenth century. Broadly speaking, it was used in three ways (all of which can be found today as well). First, as exemplified in Matthew Arnolds' Culture and Anarchy (1867), culture referred to special intellectual or artistic endeavors or products, what today we might call "high culture" as opposed to "popular culture" (or "folkways" in an earlier usage). By this definition, only a portion – typically a small one – of any social group "has" culture. (The rest are potential sources of anarchy!) This sense of culture is more closely related to aesthetics than to social science.

2. REVIEW OF LITERATURE

There is no single definition for organizational culture. The topic has been studied from a variety of perspectives ranging from disciplines such as anthropology and sociology, to the applied disciplines of organizational behavior, management science, and organizational commitment. The following definitions are views of authors from the applied sciences disciplines and are more relevant to the scope of this research document.

Robbins (2000:34) postulates that culture, as a concept, has had a long and cheered history. In the last decade, it has been used by some organizational researchers and managers to indicate the climate and practices that organizations develop around their handling of people or to refer to the espoused values and credo of an organization.

Schein (1999:200) defines culture as a pattern of shared basic assumptions that the group learned as it solved problems of external adaptation and internal integration that has worked well enough to be considered valid and, therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems.

Mullins (1999:53) defines organizational culture as the collection of traditions, values, beliefs, policies, and attitudes that constitute a pervasive context for everything one does and thinks in an organization.

Aswathappa (2003:479) refers to culture as a, complex whole which includes knowledge, belief, art, morals, law, custom, and other capabilities and habits acquired by man in a society.

Collins and Porras (2000:338) state that organizational culture refers to a system of shared meaning held by members that distinguish one organization from other organizations.

Whereas the evolutionists stressed the universal character of a single culture, with different societies arrayed from savage to civilized, Boas emphasized the uniqueness of the many and varied cultures of different peoples or societies. Moreover he dismissed the value judgments he found inherent in both the Arnoldian and Tylorean views of culture; for Boas, one should never differentiate high from low culture, and one ought not differentially valorize cultures as savage or civilized.

3. BACKGROUND OF THE STUDY

The principal competitive advantage of successful organizations is their culture. Its study is a major constituent of organizational development—that is, the process through which an organization develops its internal capacity to be the most effective it can be in its work and to sustain itself over the long term.

Organizational culture may have been forged by the founder; it may emerge over time as the organization faces challenges and obstacles; or it may be created deliberately by management.

Organizational culture comprises the attitudes, experiences, beliefs, and values of the organization, acquired through social learning, that control the way individuals and groups in the organization interact with one another and with parties outside it.

4. RESEACH METHODOLOGY

This section deals with description of study procedures and the methods employed in the study. Areas covered include the research design, population, sample and sampling techniques, data collection procedures and analysis.

4.1 PROBLEM STATEMENT

To study the impact of cultural correlation between organizational change and productivity especially in the Rural Banks in Chikkaballapur district.

4.2 OBJECTIVES OF THE RESEARCH

The main objective of this research is to establish the correlation between organizational culture and productivity especially in the Rural Banks in Chikkaballapur district.

The specific objectives are as follows:

- To examine the factors responsible for the low support, in creating organizational culture towards managing of rural banks.
- 2. To identify specific actions required to secure the support of all in creating good organizational culture at rural banks in Chikkaballapur district.
- 3. To establish the relationship between good organizational culture and productivity of banks in Chikkaballapur district.

4.3 RESEARCH QUESTIONS

- l. What account for the low support for creating organizational culture by most banks in Chikkaballapur district?
- 2. What actions are necessary to get the support of all in creating good organizational culture banks in Chikkaballapur district?
- 3. Is there a link between good organizational culture and productivity banks in Chikkaballapur district.

4.4 RELEVANCE OF STUDY

The significance of the study is to:

- 1. Improve understanding of the role of organizational culture in the achievement of organizational objectives in rural banks in Chikkaballapur district.
- 2. Add to literature on organizational culture in Rural banks in Chikkaballapur district.

4.5 POPULATION OF THE STUDY

Population refers the group about whom the researcher wants to know more and from whom a sample will be drawn. This is often defined in terms of demography, geography, occasion time, etc.

The branch offices of the all public sector Bank in Chikkaballapur district. Public Sector Bank has 215 permanent staff at both their Regional and branch offices of Chikkaballapur district.

The targeted population for the study thus includes the following:

- 1. Branch Manager and all heads of the various departments at the different branches.
- 2. Clerical and other staff of the Bank at the Branch offices.

4.6 SAMPLE AND SAMPLING TECHNIQUE

A sample size is a finite part of a statistical population whose properties are studied to gain information about the whole. When dealing with people, it can be defined as a set of respondents (people) selected from a larger population for the purpose of a survey (Neuman,1997).

The researcher adopted both the Survey and Purposive sampling technique. The survey sample technique ensured that each member of the targeted population has equal chance of being selected. Under the purposive or judgment sampling technique, the researcher purposively draws a sample from the population which he thinks is a representative of the population.

4.7 DATA COLLECTION

Because the study focuses more on attitudes and perception of bank employees, the importance of primary data is evident; here the views of respondents will be sort direct. Initial visit to the Bank was to introduce herself, familiarize researcher with the Bank as well as to seek their consent for the study.

4.8 SCOPE (DELIMITATION)

Organizational culture and its effect on productivity are important in all commercial and rural banks in Chikkaballapur district. However, this study is limited to public sector banks in Chikkaballapur district. This is due mainly to proximity, time and financial constraints' in carrying out this research.

4.9 LIMITATIONS OF THE STUDY

1. The researcher had to raise the finance for the research and carry out the research simultaneously since the research was not pre-finance and time to facilitate data collection and analysis.

5. ANALYSIS AND DISCUSSIONS

Impact of cultural correlation between organizational change and productivity in rural banks emerged as the most critical workforce challenges in the present competitive modern organizations. The problem of cultural correlation between organizational change and productivity has become even more pronounced in the Indian Banking industry. Organizations devote more resource and time on retaining existing talented employees. The critical issues in cultural correlation between organizational change and productivity and assess the various influencing factors that Banks face.

The following Table - 1 shows the identified factors of cultural correlation between organizational change and productivity for employee retention in banking industry:

TABLE - 1: FACTORS INFLUENCING CULTURAL CORRELATION BETWEEN ORGANIZATIONAL CHANGE AND PRODUCTIVITY IN BANKING INDUSTRY

SI No	Factors		
1	Recognition of cross-cultural issues		
2	Learning environment		
3	work environmental factors		
4	Trusting relationships and a safe space		
5	Flexible in style and approach		
6	Respond to culture and diversity		
7	Use Human Resources effectively		
8	Sufficient resources and Organisational support		

ANOVA

Impact and influence of Factors influencing cultural correlation between organizational change and productivity in banking industry

H_o: There is no significant (statistically) difference in rank orders/ preferences of respondents between 72 responses of respondents with respect cultural correlation between organizational change and productivity.

 H_1 : There is a significant (statistically) difference in rank orders/ preferences of 72 responses of respondents with respect cultural correlation between organizational change and productivity

 H_{o} = $\mu_{\text{Responses with}}$ cultural correlation between organizational change and productivity

 H_1 = one of them not equal to another.

TABLE 2: MEAN, STANDARD DEVIATION AND TEST STATISTICS OF CULTURAL CORRELATION BETWEEN ORGANIZATIONAL CHANGE AND PRODUCTIVITY

No.	Descriptive Statistics			Test Statistics ^{a,b}	
	Factor	Mean	SD	Asymp. Sig.	Decision
WC_1	Recognition of cross-cultural issues	4.71	0.45	0.303**	Not Sig
WC_2	Learning environment	4.82	0.43	0.311**	Not Sig
WC_3	work environmental factors	4.09	0.41	0.309**	Not Sig
WC_4	Trusting relationships and a safe space	4.19	0.47	0.315**	Not Sig
WC_5	Flexible in style and approach	4.86	0.43	0.310**	Not Sig
WC_6	Respond to culture and diversity	4.30	0.39	0.300**	Not Sig
WC_7	Use Human Resources effectively	4.62	0.46	0.302**	Not Sig
WC_8	Sufficient resources and Organisational support	4.03	0.45	0.307**	Not Sig

Interpretation

From the above Table 1, the mean of WC_1, WC_2, WC_3, WC_4, WC_5, WC_6, WC_7 and WC_8 which indicate that the respondents are in agreeableness with the factor 'cultural correlation between organizational change and productivity', as the values are almost nearer to the response 'Strongly Agree'. Moreover, the standard deviation for all the statements WC_1, WC_2, WC_3, WC_4, WC_5, WC_6, WC_7 and WC_8 are in the range of 0.43 indicate that the there is not much deviation from the responses as expressed by the respondents with respect to the agreeableness of the factor 'cultural correlation between organizational change and productivity'.

CHI - SQUARE TEST

TABLE – 3: CONSOLIDATED RESULTS OF $'\chi^2$ TEST

SI No	Relative Factors	χ² Value
1	Recognition of cross-cultural issues	37.56
2	Learning environment	34.13
3	work environmental factors	16.62
4	Trusting relationships and a safe space	6.54
5	Flexible in style and approach	18.19
6	Respond to culture and diversity	2.47
7	Use Human Resources effectively	20.70
8	Sufficient resources and Organisational support	384.05

Critical Value for all the factors is 5.627 and the Degree of Freedom is 2

In order to find the relationship between the selected independent variables such as Recognition of cross-cultural issues, Learning environment, work environmental factors, Trusting relationships and a safe space, Flexible in style and approach, Respond to culture and diversity, Use Human Resources effectively, sufficient resources and Organisational support have been taken into consideration for analysis. Since the study centers on the dependent variable i.e., the Recognition of cross-cultural issues respond to culture and diversity, sufficient resources and Organisational support, a chi-square test was employed and some of the results of the test are shown in Table - 3.

As mentioned earlier, an attempt has been made to analyze the relationship between the independent variables and the dependent variable. For this purpose the respondent's feedback has been classified based on cultural dimension viz, Recognition of cross-cultural issues Respond to culture and diversity and Sufficient resources and Organisational support.

FINDINGS

From the analysis, it is found that the Recognition of cross-cultural issues Respond to culture and diversity and Sufficient resources and Organisational support in banking organization and the employees expressed the view that they would leave the organization, if they were offered work with better working environment elsewhere.

An employee tends to leave the organization cross cultural environment and productivity would be low because of poor coordination and supportive Organisational environment. Other factors which would drive poor productivity found is substandard nature of the job, discontented personal factors, uncongenial organization support, dispirited perceptual factors and hostile organizational culture. From the results, it is found that work environmental factors have a positive relation on employee's decision to stay and also that the cultural development and advancement opportunities provided in the organization have a positive relation with employee retention.

SUGGESTIONS

Even though, it is impossible to scrap problems totally, there are certain ways by which the problem can be tackled. Since Banking Industry is unique, these organizations need to develop innovative ways to tackle them. The Leaders must address these issues and along with the management need to evolve strategies to sync cultural diversity among employees at all levels.

- Providing flexi work arrangements and work life balance:
- Connecting staff by means of mentors or coaches:
- Ensuring an effective leadership style, ensuring good relationships are formed and nurtured with the leaders:
- Fostering effective work environment
- Enable Recognition of cross-cultural issues in banking sector
- Fostering Learning environment in working environment
- Developing Supportive work environmental factors
- Developing Trusting relationships and a safe space
- Enabling Flexible in style and approach
- Develop a culture Respond to culture and diversity
- Application of Human Resources effectively
- Sufficient resources and Organisational support to enable productivity in banks

CONCLUSION

Companies today are forced to function in a world full of change and complexity, and it is more important than ever to have the right employees in order to survive the surrounding competition.

It is also a fact that a too high turnover rate affect company's in a negative way and retention strategies should therefore be high on the agenda. Organizations in banking industry must strive to set the right retention strategy, ensuring coming at par with the competitors.

It is seen that organisation and leaders which respect and value employees competency, Recognition of cross-cultural issues, Learning environment, work environmental factors, Trusting relationships and a safe space, Flexible in style and approach, Respond to culture and diversity, Use Human Resources effectively

and Sufficient resources and Organisational support assure challenging work, value the quality of work life, provide chances for learning, etc have loyal and engaged employees. Therefore, leaders play a vital role in employee retention.

REFERENCES

- 1. John Keay (2011), India: A History, 2nd Ed Revised and Updated, Grove Press / HarperCollins, ISBN 978-0-8021-4558-1, see Introduction and Chapters 3 through 11
- 2. Jump up "BBCVietnamese.com". Bbc.co.uk. Retrieved 1 August 2010.
- 3. Jump up "Non Resident Nepali Speeches". Nrn.org.np. Retrieved 1 August 2010.
- 4. Jump up "Religions Muslim" (PDF). Registrat General and Census Commissioner, India. Archived from the original on 23 May 2006. Retrieved 1 June 2006.
- 5. Jump up "Religions of the world: numbers of adherents; growth rates". Religioustolerance.org. Retrieved 1 August 2010.
- 6. Jump up Mark Kobayashi-Hillary Outsourcing to India, Springer, 2004 ISBN 3-540-20855-0 p. 8.
- 7. Jump up Mohammada, Malika (2007). The foundations of the composite culture in India. Aakar Books, 2007. ISBN 81-89833-18-9.
- 8. Jump up Nikki Stafford (2006). Finding Lost: The Unofficial Guide. ECW Press. p. 174. ISBN 978-1-55490-276-7. Retrieved 5 December 2013.
- 9. Jump up to: a b "45". What Is Hinduism?: Modern Adventures Into a Profound Global Faith. Himalayan Academy Publications. 2007. p. 359. ISBN 1-934145-00-9.



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mailinfoijrcm@gmail.com for further improvements in the interest of research.

If youhave any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor its publishers/Editors/Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal is exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.







