



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT AND MANAGEMENT

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ORGANIZATIONAL EFFECTIVENESS AND SERVICE EFFICIENCY: A COMPARATIVE STUDY SELECT INDIAN BANKS

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ABSTRACT

Banking industry is the harbinger of the developmental processes of the economy as it plays a pivotal role in mobilization of resources for the investment purposes. In present context when the Gross domestic savings amount to 35 percent and investments account for 36 percent of GDP, it has been possible to sustain on average 8.5 percent of growth rate for past 4 years. This has had a favorable impact on the national output, income and employment generation and foreign exchange reserves. The momentum and buoyancy in the economy is linked to quality of work culture and organisational climate, as service sector contribute nearly 60 percent to the GDP. The present paper therefore has undertaken an empirical study on organisational effectiveness and its impact on service efficiency in reference to banking sector. The methodology adopted is based on qualitative and quantitative parameters covering Jammu & Kashmir Bank and State Bank of India comprising of 100 employees drawn from three tier managerial cadres. Findings reveal that there is a decisive relationship between the service efficiency and quality of work culture, which in turn shapes edifice of the organisational climate. Various issues which determine the work culture, efficiency and organisational climate have therefore been studied to provide a fresh perspective, keeping in view the fast changes sweeping the banking sector across the globe.

KEYWORDS

Organizational Culture, Service Efficacy Effectiveness, Banking Industry, Organisational Effectiveness.

PROLOGUE

Banking operations of an economy reflect its economic resilience and the vigor with which business sector is growing. Financial reforms in Indian coupled with proactive approach of the banks has facilitated high economic growth rate on continual basis as a consequence of which it is emerging as one of the economic super powers. The robustness of the banking sector in Indian context can be judged by the fact that it could almost avoid the cascading spill over of the **American melt down**. Service Industry at present is contributing more than 55 percent of GDP in 2007 from 15 percent in 1950 and is intensely impacted by the technological innovations being witnessed in its operations. At present number of bank branch spread over the country has grown to 82485 in 2009 as against 8260 in 1969. In over all context in India at present 23 percent of labor force is employed in service sector with average growth rate of 7.5 percent for the period 1991-2000, while in banking industry 1.8 million wage and salary workers are employed with 74 percent jobs were created in commercial banks. It therefore becomes a natural corollary to investigate how the under fast changing market scenario, work culture in banking sector has impacted its performance in terms of profitability, capital restructuring and transparency in context of customer focused growth. It is also pertinent to examine the changing role of bank from conventional money lending to now technology driven innovative retail products coupled with financial reforms and personalized services to carve out an individual niche by each operator. Against this backdrop the present study has undertaken an organizational study of two banks operating in J&K State. J&K Bank and State Bank of India were chosen as the universe of research with sample size of 100 employees from each one. From the research findings it has been found out that organizational culture has a decisive impact on the productivity and operational effectiveness in terms of the present challenges and opportunities being witnessed in the banking sector. Further an attempt has been made to identify such supportive variables which form the basic edifice of the work culture.

EMERGING INDIAN BANKING SCENARIO

Indian banking industry has transformed in recent years due to globalization in the world market, which has resulted in fierce competition. This new competitive environment has resulted in new challenges for the banking industry to benchmark work culture on parameters which are globally standardized. The new generation banks have infused intense competition into the industry requiring higher utilization of technology, improved customer service and innovative products. Core Banking Solutions (CBS) now emphasizes on the technological applications which would facilitate the intergradation of all customer channels seamlessly. Branches are becoming delivery channels and employees salesmen. Banks are going beyond conventional banking and offering a lot more than vanilla deposits and loans. Thus, there is a paradigm shift from the seller's market to buyer's market in the industry and finally it is effected at the bankers' level to change their approach from "conventional banking to convenience banking" and "mass banking to class banking". This has resulted in increased the degree of accessibility of a common man to bank for catering to his or her variety of needs and requirements.

This therefore has enfolded a new agenda for the banking organizations for honing of skills and capabilities which would enhance the core competencies of the human capital for adapting to changed requirements and as well align corporate strategy with the market opportunities and challenges besides retaining employees. New work culture has significantly impacted the employees and as well as the organizations, as such attention of the researchers, especially in last three decades has been to investigate organic relationship between culture and work effectiveness. Despite the acknowledged importance of the quality of work culture, extensive research has yet to be carried out in the banking sector operating in the state of Jammu and Kashmir. Thus the present paper therefore is based on an empirical study which focuses on the prevailing work culture among employees in the banking sector and suggests coping strategies to strengthen work culture.

The paper has attempted to explore theoretical premises of different facets of work culture and organisational climate in banking industry. This was intended argue a proper synthesis that could be built up for modeling a contemporary approach to banking operations. Some of the issues have been in this regard have been flagged as under:

ORGANIZATIONAL CULTURE

The word culture originated from the Latin word *colera* which means to build on, to cultivate and to foster (Gupta, 2007). The elements of company culture originate with the founder or other early influential leaders who articulate the values, beliefs, and principles to which the company should adhere. Kejiwal and Krishnan (2004) noted that the thought processes, implicit assumptions, beliefs and attitudes of leaders could be meaningfully studied when these are interwoven into a composite whole by a cultural thread. Culture is a fuzzy construct; a behavioral and ideational system which is acquired and transmitted from generation to generation (Triand et al., 1986). Each organization creates a unique institutional culture, some aspects of which are explicit, others implicit.

Culture includes a multitude array of shared beliefs, norms, ontological assumptions, and values that are instantiated in every day social practices (Schwartz 1994). Schein (1992) noted that correlated sets of assumptions and are multidimensional in nature.

A company's culture is manifested in the values and business principles that management preaches and practices, in employee's attitudes and behavior, in the legends people repeat about happenings in the organization.

Smirich (1983) pointed out that both functionalists and interpretive scholars have written about and produced studies on organizational culture. She argued that the two groups understand organizational culture in entirely different ways. To a functionalist culture is something that an organization has and which works as a control mechanism to shape behavior. It is considered a physical reality, directed by actions of senior management. The interpretivist sees culture "as the essence of organizational life". It is considered as a process of enactment, a mental state which is reproduced by all members through sharing off meanings. Corporate culture perceived this way is not limited to the mission statements, corporate credos, and other slogans but also include the daily practices of organizational life (Morgan, 1997). Organizational Culture has been defined in many ways, the majority of these definitions emphasize the collectively shared, historically based, symbolic and inherently fuzzy characteristics of culture (Beyer and Trice, 1993).

Cluckhorn (1954) defined culture as a patterned manner of thinking, feeling and reacting, which is acquired and communicated through symbols and embodied in artifacts. Hofstede (1980) defined culture as a set of mental programs that control an individual's response in a given context. Schein (1992) defined organizational culture as a pattern of basic assumptions - invented, discovered or developed by a given group as it learns to cope with the problems of external adaptation and internal integration that has worked well enough to be considered valid and therefore, to be taught to the new members as the correct way to perceive, think, and feel in relation to these problems'.

Schneider (1987) proposed that individuals may be attracted to organizations they perceive as having values akin to their own. The values and attitudes of managers significantly influence the functioning and effectiveness of the organization. Effective organizations use values to structure information in order to provide both a focus and reminder as the values highlight the most critical information while de-emphasizing less silent issues (Clampitt, 2001). The successful organizations consider the ideal employees as those who have internalized the organizations culture into their cognitive and affective makeup (Peters and Waterman, 1982).

Organizational performance has been related with the type of culture an organization has such as a strong culture. The strength of the culture is ascertained through the homogeneity, length, stability and intensity of group membership. In other words the higher the sharedness and commitment to the core values, the stronger the culture. Strong cultures are based on two characteristics: higher levels of agreement among employees about what's valued and high levels of intensity about these values. If both are high a strong culture exists, and if both are low the organization has a weak culture. Strong corporate cultures are widely dispersed, deeply ingrained and give rise to uniform behavioral patterns and values among organizational units regardless of geographic, functional or business boundaries (Burack, 1991). Building a strong organizational culture requires three steps: instilling commitment towards a common goal, rewarding competence, and maintaining consistency by attracting and retaining the right people (Hickman and Silva, 1985). Successful organizations, over a period of time are believed to possess a strong and well defined culture (Denison, 1990).

ORGANIZATIONAL EFFECTIVENESS

Organizations are a collection of individuals who come together for the accomplishment of certain goals and objectives. Every aspect of an organization is determined by the competence, motivation and effectiveness of its employees. The ability of the organization to survive and respond to competitive challenges can be sustained and mobilized only if the organization has competent, efficient and highly motivated manpower. Therefore it can be assumed that the effectiveness of the organization depends on the nature of human resource and its processes.

Mott (1972) defined organizational effectiveness as "the ability of an organization to mobilize its centers of power to produce, adapt to change and cope with emergencies". On the basis of his research on five non business organizations, Mott related organizational characteristics to productivity, adaptability and flexibility as well as to a combined score of these three indices to organizational characteristics. He divided the determinants of organizational characteristics into two broad categories: 1. Organizational characteristics 2. Behavioral characteristics, it was found that certain aspects like objectives, rules, policies and guidelines were significantly related to organizational effectiveness. A strong relationship between functional integration and effectiveness was also indicated. The effectiveness of organization and its people depend on the extent to which each perform their role and act towards the common goals and objectives (Oakland, 1999).

Organizational effectiveness is a term that is more comprehensive than is reflected by mere gold performance and productivity of members, or the financial success indicators of assets acquisition and profits. Organizational effectiveness reflects how effectively the organization can discharge its obligations with respect to all its constituencies in its internal and external environment including employees, shareholders, customers, suppliers, government agencies and the general public (Sekaran, 1989). It has been stressed that while conducting or comparing organizational effectiveness studies, it should be clearly specified that whether it is the predictor variable or the indicator variables of effectiveness that are the focus of interest to the researcher (Cameron, 1986).

Thus the variables determining organizational effectiveness can be distinguished as: individual related variables, group level variables and organizational level variables. These variables are inter-related and interact with each other in a dynamic fashion.

Based on the review of existing literature on organizational effectiveness, Campbell (1977) present two general models, viz. the goal centered model and the natural system model. Campbell presented taxonomy of thirty criteria that has been proposed as measures of organizational effectiveness. Cameron and Whetton (1983) concluded that there can't be one universally accepted model of effectiveness as the construct involves management of paradoxes. It has been suggested that all variables need to be operationalised in any given study.

The concept of work culture has been comprehensively researched; the banking sector has not received much attention of researchers. The research work available does not cover all the dimensions of work culture in the organization and its effective management in banking sector. No such comprehensive research work has been conducted in the state of Jammu and Kashmir. Keeping in view the significance of work culture for effective performance the present study seeks to explore the prevailing work culture so as to suggest an appropriate model for enhancing service delivery to and ensure sustainable growth and efficacy. The broad objectives and hypothesis for carrying out the present study therefore have been as under:

OBJECTIVES

- 1) To study existing determinants of work culture prevailing in the banks under the purview of present study.
- 2) To analyze role of participative work culture on organizational effectiveness.
- 3) To undertake gap analysis between effectiveness and performance.

HYPOTHESIS

- H1. Work freedom of employees in an organization impacts organizational effectiveness.
- H2. Quality of service delivery creates sustainable competitive advantage for an individual bank.

STUDY AREA

With a view to achieve the objectives and test the hypothesis laid, the data has been collected through both primary and secondary sources. Primary data was collected through a structured questionnaire administered to the employees serving in the Jammu & Kashmir Bank and State Bank of India for analyzing work culture experiences and resultant performance effectiveness. The above mentioned banks were purposively selected as they represented two biggest service organizations in Jammu & Kashmir state. An attempt has been made to analyze work culture and service efficiency and its impact on employee effectiveness among different strata's.

TABLE 1: SAMPLE UNIVERSE OF EMPLOYEES

PARAMETRES	JKB(OI)			SBI(OII)			TOTAL
	LI	LII	LIII	LI	LII	LIII	
Levels(Top level, Middle level, Lower level managers)	10	26	14	11	26	13	100
Organization	50			50			100

Note:

- 1) OI = JAMMU & KASHMIR BANK
- 2) OII = STATE BANK OF INDIA
- 3) LI = Top Managers, LII = Middle Managers and LIII = Lower Managers.

RESEARCH METHODOLOGY

Sample respondents have been chosen on the basis of random stratified sampling which includes three hierarchical levels, Top, Middle and Lower cadre managers of both the banks. The present study has been undertaken on the banking industry in the state of Jammu and Kashmir. A sample of 100 employees was taken for the study. Only the permanent employees in the organization were included in the survey. All the departments of the organization including human resource, finance, accounts, sales, production and marketing were included in the survey. The primary data was collected with the help of standardized questionnaires. The data was analyzed on the basis of 17 statements ranked on Likert scale. The statistical tools used to measure work culture among the employees were mean, regression analysis, t- test and correlation

ANALYSIS AND FINDINGS

Research data has been tabulated on different parameters to study the impact of the organizational climate so that inferences could be developed to suggest a policy frame to the banks under the purview of present study. This was intended to closely examine the issues which needed to be addressed by the management in context of extending freedom of action to the employees for the enhanced and sustained work performance for ushering in efficiency and effectiveness in the overall organisational functioning. The research findings have been discussed as under:

The primacy of effectiveness has therefore got to be viewed in terms of risk and capability matching of employees at individual and group level. This is mandated on account of fueling and sharing of such creative ideas which emanate from employees enjoying freedom of opinion and practices. Organisational effectiveness per say is dependent on how the existing pool of talent is managed to unleash creative temper among the employees for their own growth and sustainable peak performance of the organization. The research investigation has evaluated and analyzed existing policies and practices for organizational effectiveness in the select organization under the reference of present study. The parameters used to collect research data include organizational climate and organisational effectiveness among the organizations chosen for the study.

Two organizations were chosen with the objective of enquiring with the methods and methodology of their functioning on the basis of data collected about their working conditions and climate and their effectiveness. The research study was focused on the different levels of the organizational hierarchy namely the top, the middle and the lower management so as to develop a holistic database. Questionnaire was based on two sections, Section A includes the queries on organizational climate with 10 items (Participative work culture, task oriented relationships, good human relations, working hours, relationship with supervisor as well as with management, welfare facilities provided in organization, health and safety programs) based on five point likert scale and Section B includes the queries on organisational effectiveness with 17 items (communication flow, free exchange of organisational information, employee morale, team work, resource employment, management information system, employee satisfaction, stable work environment, job satisfaction, controlled and coordinated work process, positive interpersonal relation, need satisfaction, goal clarity, intense work effort) based on five point Likert scale .The interviews were conducted on the basis of free associational personal meetings with the sample respondents. In the Table: 2 below statistical tools have been applied to the data to elicit inferences with regard to different parameters which impact organisational effectiveness

TABLE 2: ORGANISATIONAL CLIMATE AND EFFECTIVENESS IN JAMMU AND KASHMIR BANK (Regression, correlation, and t-value)

Bivariate regression					
Multiple R	.060				
R square	.004				
Adjusted R square	-.017				
Standard Error	.55351				
Analysis of Variance					
	DF	Sum of Squares	Mean Square	F	Sig of F
Regression	1	.054	.054	.175	.677
Residual	48	14.706	.306		
Variable in the Equation					
Variable	b	SEb	Beta B	T	Sig of T
OE of JKB Employees	3.507	.531		6.609	.000
OC of JKB Employees	.060	.144	.060	.419	.677

In the above Table:2 regression analysis of organisational climate on organizational effectiveness of JKB Employees reveals that the value of intercept $a=3.507$ and the slope $b=.060$. Therefore, the estimated equation is:

$$OE \text{ of JKB Employees } (Y) = 3.507 + .060 (OC \text{ of JKB Employees})$$

The standard error or standard deviation of b is estimated as, .144 and the value of

$t = .060 / .144 = .416$ with $n-2 = 48$ degrees of freedom. From table value (Statistical appendix) the critical value of t with 48 degree of freedom and at 5 percent significance level i.e. $\alpha = 0.05$ is 1.6772 for two tailed test which is greater than the calculated value. Hence, the alternate hypothesis is accepted that means there exists significant relationship of organisational climate towards organisational effectiveness among JKB employees at all the hierarchical levels.

TABLE 3: ORGANISATIONAL CLIMATE AND EFFECTIVENESS IN STATE BANK OF INDIA (Regression, correlation, and t-value)

Bivariate regression					
Multiple R		.364			
R square		.132			
Adjusted R square		.114			
Standard Error		.4172			
Analysis of Variance					
	DF	Sum of Squares	Mean Square	F	Sig of F
Regression	1	1.519	1.519	7.316	.0009
Residual	48	9.969	.208		
Variable in the Equation					
Variable	b	SEb	Beta B	T	Sig of T
OE of SBI Employees	2.176	.532		4.089	.000
OC of SBI Employees	.417	.154	.364	2.705	.009

In the above Table:3, regression analysis of organisational climate on organizational effectiveness of SBI Employees reveals that the value of intercept $a=2.176$ and the slope $b=.417$. Therefore, the estimated equation is:

$$\text{OE of SBI Employees (Y)} = 2.176 + .417 (\text{OC of SBI Employees})$$

The standard error or standard deviation of b is estimated as .154 and the value of

$T = .417/.154 = 2.7077$ with $n-2 = 48$ degrees of freedom. From table value (Statistical appendix) the critical value of t with 48 degree of freedom and at 5 percent significance level i.e. $\alpha = 0.05$ is 1.6772 for two tailed test which is lower than the calculated value. Hence, the alternate hypothesis is rejected that means there is no significant relationship of organisational climate impacting organisational effectiveness among the managerial cadre at different hierarchal levels.

From above results it can be observed that while in case of JKB managerial cadre, hypothesis stands validated, implying thereby that organizational climate does have decisive impact on the effectiveness on the individual and organisational performance. This is borne by the fact that the bank rating in the country has continuously been outstanding and enjoys highest market rating in the stock market. As against this among the SBI managerial cadre organisational climate appears to be non-influencing though this bank has the largest number of branches in the country. The reason appears to be the bureaucratic orientation among the employees, wherein risk and reward incentive have little role in impacting the effectiveness of the individual employees and of the organization itself. Security of the job and procedures dominating leadership are the obvious reasons for hypothesis being rejected, thereby highlighting disconnect between the climate and effectiveness within the SBI banks.

CONCLUSION AND RECOMMENDATIONS

This paper has identified parameters for the importance of work culture that would help transform a bank into a high performance organization. These findings would therefore significantly add to the body of knowledge to guide the top management of any bank to lead in this challenging situation.

1. The future ready employers will have to evolve an effective time management orientation to keep on honing talent and promote best work culture practices.
2. The employees need to develop an attitude which focuses on enhanced performance. This approach need to be followed by banking organizations across the board, specifically by the employees serving in the banks under the purview of present study.
3. The organizations should design an effective promotional policy which delineates fast track career path for all levels/ categories of employees.
4. The banks should make jobs profile of employees interesting and challenging by periodic rotations to usher in multitasking competencies.
5. The banking organization must formulate training packages which are in tandem with latest technological advances and skill development banking being infused in operation along with counseling for the time bound career development.
6. The research evidences supports that top management's commitment and active involvement is critical to survival of banks under present scenario. The essential imperative for enhancing work culture is that the senior managers must personally initiate transformational practices to reinforce a new work culture. According to Jr. and Strickland (2003), "only top management has the power and organisational influence to bring about major cultural change"
7. Comprehensive involvement of the entire work force is essential at all levels, to imbibe a sense of ownership for engineering cultural change and talent retention.
8. The practice of self evaluation must be incorporated in banks on the basis of which appraiser and appraise identify the key performance area along with defined functional domain.
9. Communication channels and supportive net work needs to be created to obtain an authentic feedback from different stakeholders so as to design branch transactional matrix.
10. Working and environmental ambience at branch level has to be stimulating and soothing as it has direct impact on work performance. Support systems need to be in place to further enrich working environment.
11. A sense of belongingness and shared responsibility among the employees would reduce attrition rate and foster a feeling of camaraderie for mutual benefits.

From the above analysis it can therefore be concluded that banking operations in the local milieu needs to be anchored on the learning curve so that employee orientation can fructify in unleashing their creative pursuits and as well as cater to ever changing client expectations. This eventually is going to be a differentiating factor for offering a sustained source of competitive advantage to the banks both at the local and national level.

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