



## Influence Of Organizational Culture On Job Satisfaction In Banking Sector Of Pakistan

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**ABSTRACT:** *The main purpose of this study was to examine the significance of the relationship among organizational culture and job satisfaction in banking sector of Pakistan.*

*Reviewing past literature on organizational culture, job satisfaction and their relationship we adopted competing values framework which defines four organizational culture types: Clan (flexible and internally focused), Adhocracy (flexible and externally focused), Market (target oriented and externally focused) and Hierarchy (internally focused and structured). However, job satisfaction measures were adapted from Job Satisfaction Survey determining job satisfaction in terms of work, co-workers, supervision, pay, and promotional opportunities. We have applied these models in banking sector of Pakistan*

*For research purposes, a sample of 200 respondents were taken from six different banks selected randomly. Questionnaire developed by using OCAI (Cameron & Freeman, 1991) and Job Satisfaction Survey adapted from (Wright & Cropanzano, 1998) were presented to the respondents. A total of 152 filled and usable questionnaires were received back. Version 20 of Statistical Package for Social Sciences was used for data recording and analyzing. Reliability coefficients were computed for our instrument, which were acceptable and confirmatory to previous studies. Descriptive statistics like frequencies, percentages, means and standard deviations of variables of study were also computed. Two hypotheses were developed to analyze the significance level and nature of relationship among job satisfaction and organizational culture. Correlation test and independent sample t-test in SPSS were applied for purpose of hypothesis testing. These tests produced satisfactory results to accept both hypotheses.*

*This research was conducted in Pakistan specifically in Lahore city to examine the nature of organizational culture in Pakistani banks. This study indicates that Pakistan's banking industry is dominated by market culture and employees have relatively lower job satisfaction. Based on these results it can be suggested that banks should consider their employees' concerns over cultural traits and practices. Culture is a composite of various dimensions as discussed in our study these dimensions should be reviewed while considering not only shareholder's perspectives but also employees' perspectives. As employees are important part of organization and it's the employees who ultimately drive an organization toward its goal*

**KEY TERMS:** *Organizational Culture, Job Satisfaction, Banking Sector, Reward System, Supervisory behavior*

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### Chapter 1

#### I. INTRODUCTION

It has been long time since managers are becoming aware of the phenomena of organizational culture. Several studies have been conducted in this regard explaining different types of cultures and the ways that an organizational culture can affect an organization itself and its impact on other employee-related variables such as satisfaction, commitment, cohesion and performance etc. In today's corporate environment, organizational culture is considered as a powerful tool to represent various aspect of an organization and determines the functioning of the business. Various researchers have concluded that culture of an organization not only display, guide and change but also can contribute by influencing the performance of organization. Despite the fact there is a considerable literature on the topic of organizational culture and job satisfaction in several countries but there is very little of it regarding banking especially in Pakistan. We were not able to find out any of the published data on job satisfaction in context of organizational culture regarding banking industry in Pakistan.

In management of human resources organizational culture is considered as center and all other factors are derived from it. It is because that culture can influence individuals' behavior related to organizational outcomes like commitment, satisfaction, morale and motivation. Employees' job performance and outcomes like job satisfaction, turnover intentions and job involvement depends upon congruency and match among employees' characteristics and culture of organization. Concept of organizational culture is quite old and has gained a significant importance in the business world. This concept merged as cornerstone variable in 1980s when managers realized the fact that culture has substantial effect on their employee's satisfaction and performance of the organization as well. Culture usually comprises of shared thoughts and meanings that are held by the members of an organization and these can vary from organization to organization. Organizational culture if considered as system comprises of various characteristics valued by the organization. Accumulation of beliefs, rituals, values and assumptions shared by the members can be thought of as culture. Culture is also expressed by three very popular W's i.e. what is done, how it is done and who is doing it. Organizational culture also controls how organizational members interact with each other and outside the organization. When we come to discuss job satisfaction first thing that come into mind is the monetary benefits of a job. We think that a worker satisfied with monetary aspects of his job is a complete satisfied worker but it's not completely true. There are various and definite non-monetary aspects of one's job and as much as important as monetary aspects.

Concept of Job satisfaction is also a multidimensional concept like culture. Importance of this concept become obvious as it is not only a topic of concern for management sciences but also investigated by psychology, economics and sociology. Experts of these disciplines believe that level of job satisfaction influence work effort, productivity, employee absenteeism, turnover intentions and behavior of labor markets. Employees with higher level of job satisfaction will be more willing to work efficiently and effectively with less intention to quit. A strong direct relationship is found between job satisfaction and commitment with work (Benkhoff, 1997). Employees with lower satisfaction or dissatisfaction at work will be less loyal and committed with organization and they will more likely to leave to avail some other opportunities. In case other opportunities are not available in the market as it's the case in most of economies, employees may pullout mentally or emotionally. An organization with dissatisfied, less motivated and less committed workers would never be able to achieve its long term corporate objectives. Such consequences justify that job satisfaction of employees should be dealt very carefully especially in services sector. As quality of services provided by an organization to its customers is always dependent on the employees dealing with it. Banking sector of Pakistan is the one of largest and growing sector in the country. This sector is very strict and prudent in its working practices. Banking industry in our country operates under strict authority and regulations of SBP that's why it is most organized and well-functioning sector. Despite the fact of financial meltdown in 2008, banking industry of Pakistan remained stable and performed well.

In a world of global competition, no sector of an economy is problem free, banking sector also faces many problems. Loyalty of employees and customers has always been major issues of this sector. A general phenomenon states that banks perform well if other sectors of economy are performing well because banks deal with public's money. Energy crisis and war on terror have leaded each sector of economy to crisis. Quest for alternative energy sources have drained the profits of most businesses. Number of competitors have increased to such extent that bankers struggles a lot to retain their customers. In order to achieve corporate targets in such a competitive environment bankers sometimes drive their employees beyond their abilities. Such actions may lead employees to job frustration and burnout.

#### **1.4 Problem Statement**

Our research is about determining the relationship between organizational culture and job satisfaction. We have tried to identify whether correlation exist between these two variables. We have taken Organizational culture as independent variable and job satisfaction as dependent variable. We have also made an effort to identify how level of job satisfaction varies across different culture types. In this study we have categorized four types of organizational culture- Clan Culture, Market Culture, Adhocracy Culture, Hierarchy Culture. We combined these cultures into two groups on the basis of some common dimensions. These groups are named as Organic Culture (clan and adhocracy) and Mechanistic Culture (hierarchy and market). For the purpose of research we have developed following hypotheses which are as follows

#### **1.5 Hypothesis**

H1: There is a significant relationship between organizational culture and job satisfaction in banking sector of Pakistan.

H<sub>0</sub> 1: There is no significant relationship between organizational culture and job satisfaction in banking sector of Pakistan.

H<sub>2</sub>: Employees in organic culture (clan and adhocracy) have high level of job satisfaction than in mechanistic culture (hierarchy and market).

H<sub>0</sub> 2: Employees in organic culture (clan and adhocracy) don't have higher level of job satisfaction than in mechanistic culture (hierarchy and market).

### **1.6 Research Objectives**

Through this research we have intended to achieve following objectives,

- To have information about bank employees' perception regarding their Organization Culture.
- To have information regarding bank employees' perception about their Job Satisfaction.
- Determining the relationship between the organizational culture dimensions and job satisfaction among employees.
- Identifying the most dominant culture type among banking industry of Pakistan.
- Identifying which culture contributes most to job satisfaction among bank employees.

### **1.7 Significance of Study**

Although many previous researchers have discussed job satisfaction of bank employees in Pakistan independently but no work has been done on studying job satisfaction in relation to organizational culture.

- This study will help to understand the importance of organizational culture and how it is impacting the employees' job satisfaction in banking sector of Pakistan.
- This study will help to illustrate job satisfaction level among various cultural types.
- This study will form a baseline in understanding banking industry culture in Pakistan.
- This study will help real time bankers to identify the problems prevailing in banking culture in order to enhance employee satisfaction and thus productivity in turn.

## **Chapter**

### **II. LITERATURE REVIEW**

Culture can be referred as inquiry in understanding phenomenon of social order. Culture is a fundamental concept which can explain patterns of life in a society. All organizations have culture just like all people have personality. A culture is a persistent and patterned way of thinking about tasks of human and their relationships within an organization (Benedict, 2005).

Organizational Culture is one of most difficult attribute that can be changed (Schein, 2004). Schein described three levels of culture. The term level can be described as the extent to which phenomenon of culture is visible to observer. Although many other researchers don't differentiate the culture to such level, this leads to confusion that surrounds most of the culture definitions. Levels of culture defined by Schein ranges from the very clear manifestations observable by everyone to basic assumptions lies in the mind unconsciously. These basic assumptions are very essence in development of a culture.

Organizational culture has three levels from very visible to very tacit and invisible (Schein, 2004), which are as follows, First level of organizational culture is most manifest and easiest to observe. Artifacts are what you can see, hear and feel in organizational environment. It consist of physical and social aspects of the organization which includes architecture, technology, office layout, manners of dress, visible interactions among staff members and outsiders as well. Even organization's vision, mission statements, slogans and other important creeds are part of artifacts. Products of an organization, its technology, rituals, customs, ceremonial events, stories and myths popular about organization are also included in artifacts (Schein, 2004). Second level in an organizational culture explains the behavioral pattern in the first level. When any culture is observed at this much deeper level, underlying logics and rationales of behaviors and other artifacts expressed explicitly can be understood. Most of the customs and standardized procedures are proposals or ideas given by some early members of organization. Successfulness of these proposals and ideas made them beliefs. Consulting and interviewing senior organizational members about clearly manifested artifacts would enable someone to understand espoused values behind these artifacts (Schein, 2004). Deepest level of organizational culture is shared tacit assumptions as it is related with the unconsciousness. Espoused or underlying values with the passage of time are transferred to unconscious level and members start to consider them as for granted and known as underlying basic assumptions. These assumptions are most difficult things to change or relearn in a culture. These assumptions are unseen and unidentifiable for most of the organizational members in their routine work and interactions (Schein, 2004).

Number useful and practical approaches for assessing and diagnosing organizational culture have been developed by different researchers. These approaches fall under three categories; Behavioral Approach, Competing values approach and Deep Assumptions approach (Cummings & Worley, 2008).

Deep assumptions approach as the name suggest deals with the deepest level of the culture not the tangible one. Researchers assessing culture through this approach start with the artifacts the tangible aspect of the culture and goes down deep to basic underlying assumptions. This approach emphasize on sensitive aspects of culture like for granted value, assumptions that form member's behavior and these assumptions have powerful influence on members unconsciously (Cummings & Worley, 2008).

John Campbell 1974 and his fellow scholars pointed out 30 important attributes of organizational culture (Quinn & Rohrbaugh, 1983). This list is still practical and helps organizations to identify their own culture. With the help of John's list of cultural attributes and by investigating several other researches Robert Quinn and John Rohrbaugh proposed a model of competing values framework. This frame work is comprised of two dimensions and better explained by a 2x2 matrix.

Kim Cameron and Robert Quinn further defined the relationship of these four quadrants formed by the intersection of two dimensional lines, with organizational cultural attributes (Cameron & Quinn, 2006). These quadrants describe what an organization thinks about itself –the best and appropriate way to operate. In actual competing values framework measures, how organizational members perceive their organization as culture lies on perceptions, beliefs and values.

In 1960s and 1970s, Japanese were successful by adopting this form of organizing, and then it was realized by Americans that they should adopt different approaches to be successful (Tharp, 2009). Japanese encouraged the group efforts unlike American, who have focused on individualism. This thinking paved the way for Japanese to correctly anticipate problems and find appropriate solutions. Those firms developed family like atmosphere in which they promoted unity, flexible conditions of working, group involvement and loyalty of employees. These organizations developed semi-autonomous teams which had the authority to recruit and fire the members according to the demand of task and ability requirement. Another example of this type of organization is Tom's of Maine, an American company, which makes hygiene products, natural toothpastes and soaps. Tom Chappel, the owner of company developed the culture in which respect and flexibility for workers, suppliers, owners and agents are promoted. Their motto is to produce atmosphere in which people have opportunity to learn and grow. The example of this company may be the best example of this type of culture.

### **Job Satisfaction**

Attitudes are important because they form behavior at work either favorable to work or unfavorable. There are few variables in the field of human resource management and organizational behavior which have been studied and experimented by both managers and researchers a lot. One of them is Job Satisfaction. Job satisfaction is most studied and extensively researched job attitude in management studies. Job satisfaction explains how much a worker is satisfied with his or her work. More an individual is comfortable with his job, more satisfied he will be. Sometimes job satisfaction of workers is mixed with their motivation level, but these two are different. Broadly speaking, job satisfaction can be defined as an employee's overall attitude toward his work. Job satisfaction is positive and enjoyable feelings and emotions resulted from job experiences (Locke E., 1990). This definition of job satisfaction is comprehensive and broadly acceptable. Job satisfaction is a state of feelings characterized by one's cognitive (mental), affective and evaluative reactions to his work.

Since on average employee spends 33% of his life at workplace, so this matter is of great social importance. Problems faced by the workers should be dealt carefully and managers should take steps to increase job satisfaction level. However it is argued that job satisfaction is stable attitude and doesn't change (Staw & Ross, 1985). They surveyed 5000 male employees who switched their jobs between 1969 and 1971. Their results showed that the employees' feelings about their job satisfaction level were almost same with their previous and recent jobs. Employees showed stable attitude even though they had different types of jobs. However afterwards researchers challenged these results and stated that job satisfaction can change over time. Work is bounded with human existence and can't be separated. Therefore context and content of the work should be for uplifting of human beings not for damaging their dignity. Managers are morally liable to empower their employees by promoting their growth and development (Kanungo, 1992). Kanungo was strongly of the views that work conditions and norms should be analyzed to check whether these conditions promote productivity, job satisfaction and work life and they are also in line with dignity and nature of human beings. Workers from USA, Spain and Mexico were asked to indicate their satisfaction level about their jobs and supervisor's behavior. (Page & Wiseman, 1993). Their average responses to both of these questions were quite high in all of three countries. Various studies discussed above indicate that job satisfaction is major issue of employees. It is said that our country is deprived of job opportunities; still we observe in our life that people don't select their jobs randomly. Even if they do so they will be curious to shift to the jobs which are compatible to them. It's because

people are more inclined toward jobs in which they have interest and compatible abilities. Despite all this, different people have different reasons to join different jobs, which make job satisfaction a multifaceted and complex attitude –perceived by different people differently.

Daulatram B. Lund conducted an experimental research on the topic “Organizational Culture and Job Satisfaction” (Lund, 2003). This experimental investigation analyzes the existing relationship between the two key variables of our research, job satisfaction and organizational culture. A survey was conducted for completion of this empirical study which was comprised on marketing professional of different firms working in USA. Conceptual framework of four organizational culture types presented by (Cameron & Freeman, 1991) is used as foundation in this research.

The idea of organizational culture gained popularity in 1980s as managers realized the fact culture has substantial effect on their employee’s satisfaction and performance. In 1960s managers and researchers focused on the issues like market segmentation, issues regarding consumer behavior and comparison among different cultures but very little effort made regarding the cultural issues within an organization and its impacts.

Himanshu and Abdullah conducted a research on “Moderating effect of organizational culture on job satisfaction–turnover intention link”; it was a case study on Saudi Arabian banking sector (Aldhuwaihi, Shee, & Stanton, 2011). This research established the way how organizational culture is linked to job satisfaction and turnover intentions. Although in previous researches it has been proved that a significant relationship exists among these variables but they advanced their research in, what are those specific aspects of job which are linked to turnover intention and further whether more job satisfaction leads to less turnover intentions. They used competing values framework by (Quinn & Rohrbaugh, 1983) in order to determine cultural type.

Employees of Saudi Arabian banking sector perceived that market culture is most dominant culture in their organizations. In past researches it has been proved that hierarchy and market culture are negatively related with job satisfaction but this research has some contradictions. Nevertheless this research also proves that clan and adhocracy have higher level of job satisfaction than hierarchical cultural types. The reasons why these cultures are considered having negative effects on job satisfaction are control and stability as dominant traits in these typologies. Contradiction can be explained on the basis of the concept by (Hofstede, Berry, & Lonner, 1980). He defined the culture of a country into four basic dimensions; masculinity, power distance, uncertainty and individualism.

Students of University of Lahore, Pakistan conducted research on the topic of “Job satisfaction in private banking sector of Pakistan”; their focus was to check the behavior of employees towards job in respect of satisfaction (Yasir Hassan, 2011). Basically job satisfaction measures the positive or negative response of employees towards their work. The job satisfaction which in turn leads to low turnover are important factors to run a business in today’s global business environment and banks must have special attention to it. The banking sector has applied different tactics to management to promote and increase the level of satisfaction and loyalty. This research describes some of the key components that are critical for employee’s job satisfaction. These components are rewards, incentives, working conditions, organizational operations and job security. The findings of this research disclose that most of the employees working in private banking sector are satisfied to their jobs, responsibility and work placements.

Eric W. MacIntosh, Alison Doherty conducted a research on “Influence of organizational culture on job satisfaction and intention to leave” (MacIntosh & Doherty, 2010). Their focus was employees of fitness industry. A special cultural index was made in order to identify the culture of fitness industry.

Me. Sempane, Hs. Rieger and G. Roodt explored the topic “Job Satisfaction in relation to Organizational Culture” (Sempane, Reiger, & Roodt, 2002). The purpose of this research was to find the relationship between the variables that were culture of an organization and employees job satisfaction. The research was conducted on the population of 200 from which 40 of them were not included because of their low level of literacy. The culture and Minnesota Job satisfaction questionnaires were managed to 160 working people from whom 121 notable responses were received.

In this study the researchers tried to find a possible relationship existed between organizational culture and job satisfaction. For this purpose they conduct a survey on employees working for a Government Welfare Organization that provides support services to the children from underprivileged communities. The results indicate that a positive correlation exists between the two variables. These findings also support the findings of Scheider & Snyder (1975), Field & Abelson (1982), Hellriegel & Slocum (1974) and Kerego and Mthupa (1997) cited in (Sempane, Reiger, & Roodt, 2002). These results also show that a correlation is existed between biographical variables and culture and job satisfaction; however, employees’ job satisfaction can’t be determined by their biographical variables. The results show that job satisfaction can be used to forecast that what employees’ insight about the organizational culture is. But these insights aren’t true for all organizations because of small sample size. According to this research employees perceived some positive aspects of organizational culture that lead to higher level of satisfaction are size, reward orientation, customer orientation,

performance orientation and organizational integration. Most of the negative feelings of employees connected to management and leadership style, authority and task structure, that's may be alarming situation for the people working at higher levels. The findings also indicate a difference in perception between married and unmarried employees. As one can form the opinion that married employees form positive attitude towards job because of their maturity, service duration and realistic approach, while the lower age of unmarried employees and less experience may be one of the prime factors which may change their opinion about job satisfaction. There is also a difference of satisfaction among the employees working at administrative level and those who perform their duties in social services. The latter may be dissatisfied because of their expectations which are not fulfilled by the job and the lack of resources available to them to perform their task.

Soheila Zamini explored the relationship between "Organizational Culture and Job Burnout" (Zamini, Zamini, & Barzegary, 2011). There focus was to investigate this relationship in the context of employees and professors of "Tabriz University".

It has been argued by many researchers that job burnout can reduce the efficiency of workers or members of an organization. Panis and Aronson quoted by (Zamini, Zamini, & Barzegary, 2011) said that state of physical and emotional fatigue can cause job burnout. Negative trends within job and declining interest in colleagues can also result job burnout. Other factors that create job burnout include organizational factors, personal interests and environmental factors. Whereas organizational factors having an impact on job burnout can be comprised of management style, job security, flexibility of rules and regulations and promotional opportunities (World Health Organization, 1998). Job burnout is negatively correlated with consensual and entrepreneurship culture. Benjamin and Wales (2000) proved in their research that employees of service oriented sector are more exposed to job burnout quoted by (Ahghar, 2006). Soheila Zamini stated that rational culture is dominant in Tabriz University and high job burnout is also proved. Their results indicate that job burnout among employees and faculty members differ significantly. Average score of job burnout among faculty members is remarkably lower than that of employees. It can be because of the difference in time pressure, work related experiences, flexibility of environment, moral and social support, reward and payment of work.

Mark R. Testa conducted research on the topic of "Cultural Fit and Job Satisfaction in a Global Service Environment" (Testa, Mueller, & Thomas, 2003). They studied the impact of organizational and national culture on job satisfaction in global corporate environment. For this purpose they took employees and managers of multinational cruise line as sample.

## Chapter

### III. SURVEY METHOD

#### Target Population

As we have targeting the banking sector of Pakistan in our study, banks operating in Pakistan are categorized as given below.

Sr. No	Bank	No. of Branches	Sr. No.	Bank	No. of Branches
<b>A)</b>	<b>Public Sector Commercial Banks</b>	<b>1715</b>	16	NIB Bank Ltd.	179
1	First Women Bank Ltd.	39	17	Samba Bank Ltd.	28
2	National Bank of Pakistan	1279	18	Silkbank Ltd.	85
3	The Bank of Khyber	63	19	Soneri Bank Ltd.	214
4	The Bank of Punjab	284	20	Standard Chartered Bank Pakistan	143
5	Sindh Bank Ltd.	50	21	Summit Bank Ltd.	156
<b>C)</b>	<b>Domestic Private Banks</b>	<b>7450</b>	22	United Bank Ltd.	1217
1	Allied Bank Ltd.	836	<b>D)</b>	<b>Foreign Banks</b>	<b>60</b>
2	Albaraka Bank (Pakistan) Ltd.	87	1	Barclays Bank Plc.	15
3	Askari Bank Ltd.	223	2	Citibank NA	16
4	Bank Al-Falah Ltd.	379	3	Deutsche Bank AE	3
5	Bank Al-Habib Ltd.	289	4	Industrial and Commercial Bank of China Ltd.	2
6	Bank Islami Pakistan Ltd.	70	5	Oman International Bank SAOG	3
7	Burj Bank Ltd.	42	6	Bank of Tokyo-Mitsubishi Ltd.	1
8	Dubai Islami Bank Pakistan Ltd.	75	7	The HSBC Bank Middle East Ltd.	11
9	Faysal Bank Ltd.	257	8	Indian Banks	9
10	Habib Bank Ltd.	1464			
11	Habib Metropolitan Bank Ltd.	138			
12	JS Bank Ltd.	57			

13	KASB Bank Ltd.	70		
14	MCB Bank Ltd.	1166		
15	Meezan Bank Ltd.	275		

**Figure 3- 1**

**Sampling Technique and Size**

Sampling is the use of subset of the population to represent the population. In this case, sample of six banks have been taken into consideration. These banks are as follows,

1. National Bank of Pakistan
2. Bank of Punjab
3. NIB Bank
4. Summit Bank
5. Standard Chartered Bank
6. Barclays Bank

Stratified random sampling was conducted to pick an appropriate sample being true representative of the population. The rationale behind using this technique was to cover all types of banking sectors; public, private and foreign banks. National Bank of Pakistan and Bank of Punjab are taken as public banks, NIB bank and Summit bank as private commercial banks and standard chartered and Barclays bank as foreign banks. However standard chartered bank which is a well renowned foreign bank, categorized as local bank by SBP because it is locally incorporated.

We select Lahore city for collecting data through questionnaires because of availability of all banks and ease of access. From six banks, 200 questionnaires were filled. Number of respondents was determined proportionately according to the branches and employees of each selected bank in Lahore. Representative respondents were requested to fill the questionnaires

**Instruments for the Study**

The study was conducted through the self-administered questionnaires. This questionnaire was developed by taking into consideration OCAI (Organizational Culture Assessment Instrument) by (Cameron & Freeman, 1991) and five dimensions of job satisfaction presented by (Wright & Cropanzano, 1998). Respondents were contacted personally and asked to answer the questions by ourselves. The questionnaire served to the respondents is given in appendix at the end.

**Variables**

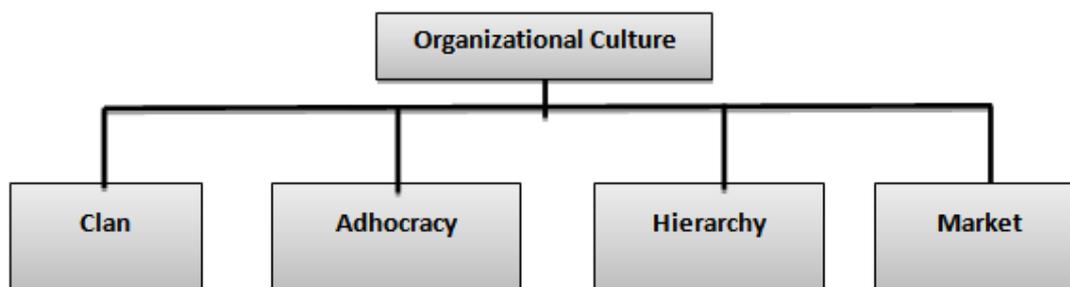
As in our study we have defined the relationship of organizational culture and job satisfaction. For research purpose we have taken Organizational Culture as an independent variable, there are four types of culture and all are taken as independent variables. Dependent variable in this research is Job Satisfaction, it has five dimensions. Both of these variables are explained below.

**Independent Variables**

The independent variables taken are

1. Clan Culture
2. Adhocracy Culture
3. Hierarchy Culture
4. Market Culture

These variables independently result in the change in dependent variable i.e. job satisfaction.



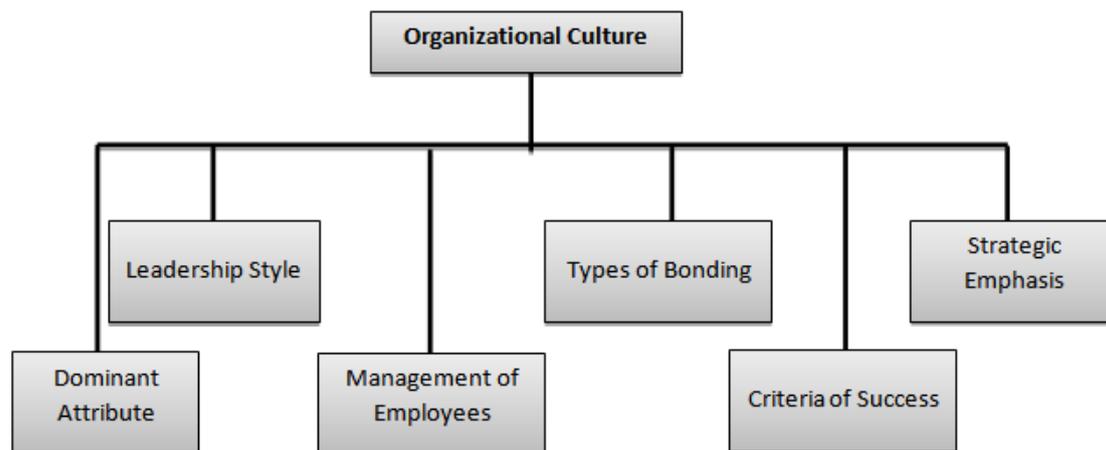
**Figure 3- 2**

### **3.9.1 Dimensions of Independent Variable**

Six dimensions of each independent variable are considered which in turn measure the culture type. Actually these dimensions are taken from Organizational Culture Assessment Instrument (OCAI) which was given by Cameron and Freeman (1991) to identify the culture of an organization.

These are

1. Dominant Attributes
2. Leadership Style
3. Management of Employees
4. Type of Bonding
5. Criteria of Success
6. Strategic Emphasis



**Figure 3- 3**

#### **Dominant Attributes**

Attribute is a construct whereby objects or individuals can be distinguished. An attribute in social sciences belong to characteristic of a variable. Dominant attributes in an organization is a good measure to learn about its culture.

1. Dominant attributes for Clan Culture are cohesiveness, participation, sharing and teamwork.
2. Dominant Attributes for Adhocracy Culture are entrepreneurship, adaptability and creativity.
3. Dominant Attributes for Market Culture are competitiveness and goal achievement.
4. Dominant Attributes for Hierarchy Culture are order, rules and regulations and uniformity.

#### **Leadership Style**

Leadership style refers to the ability to affect human behavior so as to accomplish a mission designated by the leader. A leader can have one or more visions of the future to aid them to move a group successfully towards a goal. Leadership style of supervisor also depicts about the culture of an organization.

1. Leadership Style for Clan Culture is like of mentor, sage and father figure.
2. Leadership Style for Adhocracy Culture is characterized by innovation, risk taking and entrepreneurship.
3. Leadership Style for Market Culture is characterized by decision making and achievement orientation.
4. Leadership Style for Hierarchy Culture is characterized by coordination, organizing and administration.

#### **Management of Employees**

Management of employees refers to the style with which employees are managed.

1. Management style in Clan Culture is team orientation, cohesion and participation.
2. Management Style in Adhocracy Culture is to promote creativity, innovation and risk-taking.
3. Management Style in Market Culture is to promote competition, achieving targets and high demands.
4. Management Style in Hierarchy Culture is to promote control, predictability in relations, conformity and job security.

#### **Type of Bonding**

Human bonding in organizational context refers to the process or formation of close personal relationships. It is also a measure to determine the type of culture prevailed in a particular organization.

1. Bonding type in Clan Culture is based on tradition, loyalty and cohesion.
2. Bonding type in Adhocracy Culture is based on flexibility and risk orientation.
3. Bonding type in Market Culture based on goal orientation, production and competition.
4. Bonding type in Hierarchy Culture is based on rules and policies, and procedures.

### **Criteria of Success**

Criteria of success refer how success is defined in a particular organization.

1. Criteria of success in Clan Culture are personnel development, employee engagement and their commitment.
2. Criteria of success in Adhocracy Culture are introducing new and unique products in the market.
3. Criteria of success in Market Culture are grasping higher market share and having competitive edge over rivals.
4. Criteria of success in Hierarchy Culture are to ensure efficiency, dependability, smoothness and low-cost productivity.

### **Strategic Emphasis**

It refers to the type of policy making and decision making in order to avail organizational goals. This dimension also helps to determine what type of culture exists in an organization.

1. Strategic Emphasis in Clan Culture is towards personnel development, morality and commitment.
2. Strategic Emphasis in Adhocracy Culture is towards creativity, growth and exploring new resources.
3. Strategic Emphasis in Market Culture is towards market share and competitive advantage.
4. Strategic Emphasis in Hierarchy Culture is towards control, predictability and fluent operations.

Questions like kind of organization, leadership style, management of employees, bonding type, criteria of success and strategic emphasis on their relative banks were asked. Constant sum scale was used to evaluate culture type. Respondents were asked to divide 100 equal points in the four options. Sample questionnaire is attached in the appendix section at the end.

### **Dependent Variable**

The dependent variable taken was Job Satisfaction. Job can be defined in five dimensions like pay, nature of work, supervision, promotional prospects and relation with co-workers.



**Figure 3- 4**

### **Dimensions of Dependent Variable**

Following five dimensions of dependent variable have been taken into consideration. They are:

1. Satisfaction with work
2. Satisfaction with Co-workers' Behavior
3. Satisfaction with Behavior of Supervisor
4. Satisfaction with Pay and Fringe benefits
5. Satisfaction with Promotional Opportunities

### **Satisfaction with Work**

Satisfaction with work includes to what extent an employee is contented with the nature of work, job timings, and work environment.

**Satisfaction with Co Workers**

It refers to the level of happiness and pleasure an employee feels while working with the co- workers and colleagues.

**Satisfaction with Supervisor**

It means to what extent an employee is satisfied with his master, boss or supervisor’s attitude and commands.

**Satisfaction with Pay & Fringe Benefits**

It is related to the employee’s contentment with his pay and other fringe benefits including,

**Satisfaction with Promotional Opportunities**

It refers to the employee’s gratification towards his achievement in moving up the ladder in organizational hierarchy level.

All these five dimensions written above lead to high or low job satisfaction. The scale selected to measure the above mentioned dimensions is Rating Scale, ranging from 1 to 7, from strongly agree to strongly disagree. Sample questionnaire is attached in the appendix section at the end.

**Limitations and Assumptions**

We have tried our best to make this research definite but as we all know there are always certain limitations and limited scope for each research. Researchers have to make certain assumptions about the research. In our research we also made certain assumptions and there were certain limitations.

Our research has following limitations and assumptions,

- Our research was based on a limited sample size, because being students it was not possible for us to take a large sample size.
- There were limitations regarding time and budgets because of being students.
- There were certain limitations regarding access to information and support. Although in most of banks respondents were supportive and were willing to fill questionnaire but some respondents were reluctant and were not willing to fill questionnaire because they were taking it personally.
- As we tried to define correlation between Organizational culture and Job Satisfaction, so we just assumed that only organizational culture is affecting job satisfaction. Although there would be other variables that may have effect on job satisfaction, but it was not possible for us to take into account all such variables, because it could lead to more complications to our research.
- We conducted research through self-administered questionnaire on the basis of stratified random sampling. Here we made assumption that all of our respondents are unbiased and make right answers according to the best knowledge about their organizations.
- Survey methodology was dependent upon respondent willingness to complete the questionnaire in a timely fashion.
- We assumed that our research instrument will measure what it purports to measure.

**Chapter**

**IV. DATA ANALYSIS AND INTERPRETATION**

**4.1 Introduction**

This chapter describes the results of data analysis obtained from the data collected from respondents. As discussed in first chapter main purpose if this research is to study the relationship between organizational culture as an independent variable and job satisfaction of respondents as dependent variable. This study aims to achieve the research objectives as well as answers the research questions indicated in first chapter.

**4.2 Overview of Data Collected**

A total of 200 hundred questionnaires were presented to the respondents to be filled. Out of which we received back 162 questionnaires, representing 81% response rate. 93% of these questionnaires were usable. These 200 questionnaires were distributed among six banks mentioned in previous chapter. Distribution of questionnaires was in proportionate with the number of branches and employees of respective banks.

<b>Questionnaires Distributed</b>	200
<b>Questionnaires Received</b>	162
<b>Usable Questionnaires</b>	152
<b>Overall Response Rate</b>	81%
<b>Usable Response Rate</b>	75.5%

**Figure 4- 1**

### 4.3 Respondents' Profile

Frequency analysis in SPSS 20 was used to check demographic characteristics of respondents from various banks. Demographic and nominal attributes like age, gender, marital status, name of bank, job nature, experience and formal education are given below,

<b>Demographic Characteristics:</b>	<b>No. of Respondents</b>	<b>Percent (%)</b>
<b>Age:</b>		
20-29	86	56.6
30-39	56	36.8
40-49	10	6.6
50 and Above	0	0
<b>Gender:</b>		
Male	121	79.6
Female	31	20.4
<b>Marital Status:</b>		
Single	86	56.6
Married	64	42.1
<b>Banks:</b>		
National Bank of Pakistan	34	22.4
Bank of Punjab	47	30.9
NIB Bank	28	18.4
Summit Bank	20	13.2
Standard Chartered Bank	19	12.5
Barclays Bank	4	2.6
<b>Job Nature</b>		
Non-Executive	127	83.6
Executive	25	16.4
<b>Formal Education:</b>		
Undergraduate	0	0
Graduate	28	18.4
Masters	119	78.3
M.Phil./PhD	5	3.3
<b>Professional Experience:</b>		
0-5 Years	75	22.4
6-10 Years	47	10.5
11-15 Years	13	45.4
16-20 Years	14	19.1
21-25 Years	3	2.6

**Figure 4- 2**

Questionnaires were distributed among six banks selected from three categories of banking sector of Pakistan. Results showed that the age of 86 (56.6 %) respondents in our sample were ranging from 20 to 29 years, 56 (36.8 %) respondents were between 30 to 39 and only 10 (6.6%) were within 40 to 49 years indicating that the majority of our respondents were below 40 years of age. Secondly, 121 (79.6%) of them were males and 31 (19.4%) were females. 86 (56.6%) respondents were single, 64 (42.1%) of them were married and 2 (3.1%) respondents didn't mention their marital status.

Coming to proportionate distribution of questionnaires, 34(22.4%) respondents were from National Bank of Pakistan, 47(30.9%) from Bank of Punjab, 20(13.2%) from Summit Bank, 28(18.4%) from NIB Bank, 19(12.5%) from Standard Chartered Bank and 4(2.6%) were from Barclays Bank.

5<sup>th</sup> part of table is about job nature. On the basis of experience and job designations mentioned by respondents we categorized their jobs as executive and non-executive. 25(16.4%) respondents were categorized as executives and 127(83.6%) as non-executives which show that majority of them were working as middle and low level managers.

6<sup>th</sup> part of table 4.1 is about educational level of respondents. There was no undergraduate respondent. 28(18.4%) of them were graduate (14 Years of Education), 119(78.3%) were Masters/Postgraduates (16 Years of Education), 5(3.3%) were MS/PhD.

Last part of table 4.1 is about professional experience. Experience of 75(49.3%) respondents were from 0-5 years, 47(30.9%) between 6-10 years, 13(8.6%) were between 11-15 years, 14 (9.2%) were between 16-20 years and 3 (2%) were between 21-25 years. However there were sufficient experienced bankers, but major portion of our sample were consisted of low experienced employees.

Emphasis of our research is to study the relationship of organizational culture and job satisfaction, not to study the relationship of the demographic variables and job satisfaction, so we will not discuss job satisfaction in relation to these demographic attributes. . It just gives an overview and shows diversity of the sample.

#### **4.4 Reliability and Validity of Instrument**

An instrument is considered to be valid and reliable if it measures what it is supposed to measure and gives consistent results over the period of time. As for as reliability of OCAI is concerned, it has proved significant internal reliability as it's been used by various empirical and affirmative studies over a period of 25 years and has exceeded or matched the reliability of several widely used social and management sciences instruments (Cameron & Quinn, 2006).

Cameron and Quinn stated, OCAI has been administered hundreds of time to thousands of respondents and each time reviews proved that it measured what it was supposed to measure. Following table shows results of Cronbach's Alpha Reliability test which conform to previous studies like Organizational Culture and Job Satisfaction (Lund, 2003) and (Cameron & Quinn, 2006).

Scale	No. of Items	Cronbach's Alpha
Clan	6	.89
Adhocracy	6	.86
Market	6	.91
Hierarchy	6	.81
Job Satisfaction	5	.66

**Figure 4- 3**

Validity refers to the extent to which results of the instrument represents what is happening in reality. Cameron and Quinn stated that validity refers to the extent to which instrument measures the phenomena, what is supposed to be measured. In case of Organizational Culture Assessment Instrument, validity refers whether it really measures four cultural types- clan, adhocracy, market and hierarchy. Number of studies has produced evidence for its validity and no study has produced dis-confirmatory evidences or contradictory results (Cameron & Quinn, 2006).

#### **4.5 Descriptive Analysis**

Descriptive analysis which include means and standard deviations of dependent and independent variables are calculated and recorded in the following table.

Variables	Mean(M)	Standard Deviation(SD)
Clan Culture	23.14	7.87
Adhocracy Culture	22.51	6.36
Market Culture	29.37	9.63
Hierarchy Culture	24.95	6.51
Job Satisfaction	4.18	1.55

**Figure 4- 4**

Four culture types mentioned in table were measured by using 100 point scale forcing respondent to distribute these points among four options of each question. The results show that the mean of clan culture is 23.14 with standard deviation of 7.87, mean of adhocracy culture is 22.41 with SD=6.36, mean of market culture is 29.37 with SD=9.63 and mean of hierarchy culture is 24.95 with SD=6.51. However job satisfaction was measured on 7 points rating scale ranging from 1 (strongly disagree) to 7 (strongly agree). Results show that mean of job satisfaction is 4.18 with standard deviation of 1.55.

#### **4.5.1 Significant Culture Type**

Organizational culture assessment instrument (OCAI) assesses organizational culture in four broad categories- Clan, Adhocracy, Market, and Hierarchy. According to this theory every organization or industry is dominated by one culture type prevailing with attributes of other types as well. Our results show that banking

industry in Pakistan is dominated by Market Culture type followed with Clan culture as second most perceived culture in banks of Pakistan.

	No. of Respondents	Percentage (%)
Clan Culture	34	22.4
Adhocracy Culture	16	10.5
Market Culture	69	45.4
Hierarchy Culture	29	19.1
No Significant Culture	4	2.6

**Figure 4- 5**

Table shows 69 (45.4%) of the respondents perceived their bank's culture as market culture, 34 (22.4%) perceived as clan culture, 29 (19.1%) as hierarchy culture and 16 (10.5%) as adhocracy culture. These results indicate that banking industry in Pakistan focus on target achievements and competition. It's not only because banking sector has grown to such a level that banks have to be target oriented and in competition but economic conditions of our country are not favorable.

#### **4.5.2 Level of Job Satisfaction**

Following table shows job satisfaction mean across four culture types separately.

Significant Culture	Mean	No. of Respondents	Std. Deviation
Clan	5.66	34	1.63
Adhocracy	5.34	16	1.02
Market	3.32	69	1.11
Hierarchy	3.81	29	0.91
No Significant Culture	4.55	4	0.38

**Figure 4- 6**

34 respondents perceived their organizational culture as clan and their job satisfaction mean is 5.66. 16 respondents perceived as and their job satisfaction mean is 5.34, 69 as market culture with job satisfaction mean 3.32 and 29 respondents perceived as hierarchy culture with job satisfaction mean is 3.81. However 4 respondents perceived no significant culture and their job satisfaction mean is 4.

#### **4.6 Hypothesis Testing**

In our study we developed two hypotheses and for each one we also developed null hypotheses which are as follows,

H 1: There is a significant relationship between organizational culture and job satisfaction in banking sector of Pakistan.

H<sub>0</sub> 1: There is no significant relationship between organizational culture and job satisfaction in banking sector of Pakistan.

H 2: Employees in organic culture (clan and adhocracy) have high level of job satisfaction than in mechanistic culture (hierarchy and market).

H<sub>0</sub> 2: Employees in organic culture (clan and adhocracy) don't have higher level of job satisfaction than in mechanistic culture (hierarchy and market).

##### **4.6.1 Hypothesis 1**

**H 1: There is a significant relationship between organizational culture and job satisfaction in banking sector of Pakistan.**

**H<sub>0</sub> 1: There is no significant relationship between organizational culture and job satisfaction in banking sector of Pakistan.**

The first hypothesis is regarding the relationship between job satisfaction and organizational culture. Such hypotheses are known as associational hypotheses which determine whether there is any relationship between variables under study. Such hypothesis is also known as non-directional hypothesis as it only states the relation or difference between variables. We have used SPSS 20 for analysis of the data collected through questionnaires. Correlation test was applied to check the significance of the relationship between job satisfaction and organizational culture. Before applying the correlation some basic tests were applied to determine the type of correlation test to be used. Distribution of values among dependent and independent variables was checked and nature of their relationship was also checked.

Results showed that values given by respondents to dependent variable job satisfaction and independent variables; clan, adhocracy, hierarchy and market culture are normally distributed. Relationship among dependent and independent variables was found linear. There was positive linear relationship among job satisfaction and organic cultures; Clan and Adhocracy. There was negative linear relationship among job satisfaction and mechanistic cultures; Market and Hierarchy.

As values among dependent and independent variables are normally distributed and linear relationship exist among them so we applied Pearson's Correlation Model to test our first hypothesis.

First hypothesis proposed the relationship among job satisfaction and organizational culture. However there are four cultural types proposed by Competing Value Framework, so we have checked the correlation of each culture type with job satisfaction and results are as follows,

Pearson's Correlation	Job Satisfaction	Clan Culture	Adhocracy Culture	Market Culture	Hierarchy Culture
<b>Job Satisfaction</b> N	1 152	0.704** 152	0.553** 152	-0.700** 152	-0.356** 152
<b>Clan Culture</b> N	0.704** 152	1 152	0.518** 152	-0.779** 152	-0.565** 152
<b>Adhocracy Culture</b> N	0.553** 152	0.518** 152	1 152	-0.706** 152	-0.559** 152
<b>Market Culture</b> N	-0.700** 152	-0.779** 152	-0.706** 152	1 152	0.155** 152
<b>Hierarchy Culture</b> N	-0.356** 152	-0.565** 152	-0.559** 152	0.155** 152	1 152

**Figure 4- 7**

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

Correlation matrix shows the correlation level of each culture type with job satisfaction and also with each other; however we will discuss only job satisfaction in relation with culture types. There is a positive relationship between job satisfaction and clan culture. Matrix indicate the value of  $r=0.704$ ,  $n=152$ ,  $p<.01$ . Matrix indicates significant correlation at level of .01, so relationship is significant between these two variables. Similarly relationship between adhocracy culture and job satisfaction is also positively significant ( $r=0.553$ ,  $n=152$ ,  $p<.01$ ). Relationship between market culture and job satisfaction is also significant but negative in direction as indicated in correlation matrix ( $r=-0.700$ ,  $n=152$ ,  $p<.01$ ). Relationship between hierarchy culture and job satisfaction is also significantly negative ( $r=-0.356$ ,  $n=152$ ,  $p<.01$ ).

As relationship of job satisfaction is clearly significant with all culture types, however relationship with clan and adhocracy culture is positive and with hierarchy and market is negative. But it's not matter of concern as our first hypothesis is only concerned with significance of relationship not the direction. If all culture types are significantly correlated with job satisfaction, it is implied that organizational culture and job satisfaction are significantly correlated. Thus our first hypothesis is accepted.

#### 4.6.2 Hypothesis 2:

**H 2: Employees in organic culture (clan and adhocracy) have high level of job satisfaction than in mechanistic culture (hierarchy and market).**

**H<sub>0</sub> 2: Employees in organic culture (clan and adhocracy) don't have higher level of job satisfaction than in mechanistic culture (hierarchy and market).**

Our second hypothesis purposes comparison of job satisfaction level among different culture types. It states that job satisfaction level of employees in organic culture is high than mechanistic culture.

In our research we adopted competing values framework which categorizes organizational culture into, clan, adhocracy, market and hierarchy. However these four types can be further combined into two categories on the basis some common attributes. Clan and adhocracy culture characterized by flexibility, spontaneity, individuality and adaptability can be considered as organic cultures. On other side hierarchy and market culture characterized by order, stability and control can be considered mechanistic cultures. Our second hypothesis identifies whether employees in organic cultures have high level of job satisfaction than mechanistic cultures or vice versa.

Such type of hypothesis is known as directional hypothesis. Directional hypothesis can be tested using T-test in SPSS. T-test is used when we want to compare means of two different groups as it helps to find out whether these groups are significantly different or relatively same. However there are some prerequisites for applying T-test which should be fulfilled. First of all dependent variable should be normally distributed and there

should be linear relationship among dependent and independent variables. We have checked all these for first hypothesis, as variables in both hypothesis are same so these test would be valid here. We applied t-test by using SPSS 20 and results are as follow,

**Group Statistics**

Job Satisfaction (Mean)	Broad Culture Type	No. Respondents	Mean	Std. Deviation	Std. Error Mean
	Organic	50	5.56	1.46	0.21
	Mechanistic	98	3.46	1.07	0.11

**Figure 4- 8**

**Independent Samples T-test**

Level of Job Satisfaction (Mean)	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	Df	Sig.(2-tailed)	Mean Diff.	Std. Error Diff.	95% Confidence Interval of the Diff.	
								Lower	Upper
Equal var. assumed	2.89	0.13	9.94	146	.00	2.10	.21	1.68	2.52
Equal var. not assumed			9.02	76.77	.00	2.10	.23	1.64	2.56

**Figure 4- 9**

Group statistics table shows that 50 respondents perceived their bank’s culture as organic culture job satisfaction mean of these respondents is “5.56”. Whereas 98 respondents perceived their banks’ culture as mechanistic culture and job satisfaction mean of these respondents is “3.46”. This table shows that there is clear difference between job satisfaction mean of organic and mechanistic culture.

Independent samples t-test table is showing values in two rows, we will interpret the first row. It’s because if we look at Sig. column, value is 0.13 which is greater than .05. It means that statistical variability in two groups is not significant and it is considered a good sign comparing two different groups. However there are several values in the table but we will discuss the value of Sig. (2-tailed) for first row. Here condition for t-test is that value should be less than .05, if two categories of organizational culture are significantly different on job satisfaction level. Value of Sig. (2-tailed) is .00; hence job satisfaction means for these cultures are significantly different. From the table of group statistics it can be seen job satisfaction mean of organic culture is higher than mechanistic culture. Hence our second hypothesis which states that job satisfaction in organic cultures is higher than mechanistic cultures is also accepted.

**Chapter 5:**

**V. CONCLUSION**

In this study we have tried to examine the underlying relationship between culture of banks and job satisfaction level of employees in Pakistan.

For research purposes a sample of 200 respondents were taken from six different banks. Questionnaire developed by using OCAI (Cameron & Freeman, 1991) and Job Satisfaction Survey adapted from (Wright & Cropanzano, 1998) were presented to the respondents. A total of 152 completely filled and usable questionnaires were received back. Version 20 of Statistical Package for Social Sciences was used for data recording and analyzing. Reliability coefficients were computed for our instrument, which were acceptable and confirmatory to previous studies. Descriptive statistics like frequencies, percentages, means and standard deviations of variables of study were also computed. Two hypotheses were developed to analyze the significance level and nature of relationship among job satisfaction and organizational culture. Correlation test and independent sample t-test in SPSS were applied for purpose of hypothesis testing. These tests produced satisfactory results to accept both hypotheses.

In start of study we stated objectives of our study, now we will discuss whether we were able to achieve these objectives.

Our primary objective of study was to determine whether job satisfaction level of employees in banking industry is significantly correlated to their bank’s culture or not. Results of correlation test conformed that there was a significant relationship between organizational culture and job satisfaction. Values of “r” for clan and adhocracy culture were 0.70 and 0.55, which means a significant positive relationship. Values of “r” for market and hierarchy culture were -0.70 and -0.36, which means a significant negative relationship. From these results we were able to conclude that there is significant relationship between job satisfaction and organizational culture in banking industry. Reasons behind positive correlation of job satisfaction with clan and

adhocracy culture are that both focus adaptability and flexibility. Job satisfaction is a human behavior and it's a common phenomenon that people find themselves comfortable in flexible and adaptable environment. Other than this clan culture is normally attributed to loyalty, mentoring and tradition and adhocracy culture is attributed to innovation and autonomy. Reasons behind negative correlation of job satisfaction with market and hierarchy culture are that both focus on control, order and stability. Other than these common attributes market culture is attributed to hard driving, target achievements, competition and market positioning whereas hierarchy culture is attributed to strict rules and regulations, bureaucratic order and predictability. Negative correlation among job satisfaction and cultures with such work settings indicates that these types of environments are less favorable from employee's perspective.

One of our study objectives was to determine overall job satisfaction level of employees in banking industry. Job satisfaction was measured on 7 point rating scale and overall meanscore of 4.18 was computed. From this mean score we can conclude that employee in banking industry of Pakistan are averagely satisfied. However from job satisfaction level of employees in banking industry no perception should be made regarding performance of employees and banks, because these variables were not point of concern in this study.

Most dominant culture type in banking industry of Pakistan is Market culture as 45% respondents perceived their banks as dominated with market culture. While among other 55% respondents, 22% perceived clan culture, 19% as hierarchy and 11% as adhocracy culture. It's a common perception that banks face tough competition and struggle hard for better profits especially the smaller banks. Reasons can be increased number of competitors and slow growth rate of economy due to uncertain and unfavorable circumstances. Employees in banks are given different types targets which are to be achieved during specific time period. These targets include achieving certain level of advances and deposits at desirable interest rates in order to be competitive in the market. These are the core attributes of market culture perceived by respondent as most dominant culture types in banking sector of Pakistan. However job satisfaction mean of market culture is 3.32 which is significantly lower than clan (mean=5.67) and adhocracy (mean=5.34).

Our research was also aimed to identify the cultures contributing most to the level of job satisfaction. In our research we found that employees in clan and adhocracy culture have high level of job satisfaction (combined mean=5.56) than market and hierarchy culture (combined mean=3.46).

According to the above discussion we have come to point that significant relationship exist between job satisfaction and organizational culture in Pakistani banking industry and employees in banks are averagely satisfied. The most dominant culture in banking industry is market culture.

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## Appendix

### Questionnaire

#### DEMOGRAPHIC INFORMATION

**Age Group:** a) 20-29                      b) 30-39 c) 40-49 d) 50&above

**Gender:** a) Male b) Female

**Marital Status:** a) Single b) Married

**Name of Organization:** \_\_\_\_\_ **Designation:** \_\_\_\_\_

**Professional Experience:** \_\_\_\_\_ **Years**    **Formal Education:** \_\_\_\_\_ **Years**

#### PART I (Job Satisfaction)

The following statement describes your feeling towards job related issues regarding the organization you currently work for. For each, please indicate the **extent to which you agree/disagree** with the statement by encircling the appropriate number on the scale.

Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
All in all, I am satisfied with the work of my job.	1	2	3	4	5	6	7	
All in all, I am satisfied with my co-workers.	1	2	3	4	5	6	7	
All in all, I am satisfied with the supervision.	1	2	3	4	5	6	7	
All in all, I am satisfied with my pay (total wages and bonuses).	1	2	3	4	5	6	7	
All in all, I am satisfied with the promotional opportunities.	1	2	3	4	5	6	7	

#### PART II (Organization Type)

The questions that follow relate to what your company's operation is like. Each of the numbered items contains four descriptions of organizations. Please **distribute 100 points** among the four descriptions as per your organization. None of the descriptions depending on how similar the description is any better than any other; they are just different. For each question, **please use all 100 points**. You may divide the points in any way you wish.

**1. Kind of organization (Please distribute 100**

A	My organization is a very personal place. It is like an extended family. People seem to share a lot of things.	Points _____
B	My organization is a very dynamic and entrepreneurial place. People are willing to take risks.	Points _____
C	My organization is a very result oriented. A major concern is getting the job done, without much personal involvement.	Points _____
D	My organization is a very formalized and structured place. Established procedures generally govern what people do.	Points _____

**2.**

**3. points between A, B, C, & D.)**

**4. Leadership Style (Please distribute 100 points between A, B, C, & D.)**

A	Leadership style in my organization is characterized by advising, facilitating or nurturing.	Points _____
B	Leadership style in my organization is characterized by entrepreneurship, innovating or risk taking.	Points _____
C	Leadership style in my organization is characterized by no-nonsense, aggressiveness or result oriented focus.	Points _____
D	Leadership style in my organization is characterized by coordinating, organizing or smooth running.	Points _____

**5. Management of Employees (Please distribute 100 points between A, B, C, & D.)**

A	The management style in my organization is characterized by teamwork, consensus, and participation.	Points _____
B	The management style in my organization is characterized by individual risk-taking, innovation, freedom, and uniqueness.	Points _____
C	The management style in my organization is characterized by hard-driving competitiveness, and achievement.	Points _____
D	The management style in my organization is characterized by security of employment, conformity, predictability, and stability in relationships.	Points _____

**6. What holds the organization together (Please distribute 100 points between A, B, C, & D.)**

A	The glue that holds my organization together is loyalty and mutual trust. Commitment to organization is important here.	Points _____
B	The glue that holds my organization together is commitment to innovation and development.	Points _____
C	The glue that holds my organization together is the emphasis on goal achievement and task accomplishment. Aggressiveness and winning are common themes.	Points _____
D	The glue that holds my organization together is formed rules and policies. Maintaining a smooth running organization is important here.	Points _____

**7. What is important? (Please distribute 100 points between A, B, C, & D.)**

A	My organization emphasizes on human development. High trust, openness and participation persist.	Points _____
B	My organization emphasizes on acquiring new resources. Readiness to meet new challenges is important.	Points _____
C	My organization emphasizes on competitive actions and achievement. Achieving targets and winning in the marketplace are important.	Points _____
D	My organization emphasizes on permanence and stability. Efficiency, smooth operations are important.	Points _____

**8. Criteria of Success (Please distribute 100 points between A, B, C, & D.)**

A	My organization defines success on the basis of the development of human resources and, employee commitment.	Points _____
B	My organization defines success on the basis of having the most unique or newest products.	Points _____
C	My organization defines success on the basis of winning in the marketplace and outpacing the competition.	Points _____
D	My organization defines success on the basis of efficiency. Dependable delivery, smooth running and lowering cost are critical.	Points _____

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