THE INFLUENCE OF ORGANIZATIONAL CULTURE ON EMPLOYEE’S PERFORMANCE:

THE CASE OF NATIONAL BANK OF COMMERCE (NBC)
THE INFLUENCE OF ORGANIZATIONAL CULTURE ON EMPLOYEE’S PERFORMANCE: THE CASE OF NATIONAL BANK OF COMMERCE (NBC)

By
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A Research Report Submitted in (Partial) Fulfilment of the Requirements for the Master of Science Human Resource Management (Msc. HRM) of Mzumbe University-Dar es Salaam Business School
2013
CERTIFICATION

The undersigned certify that she has read and hereby recommend for acceptance by Mzumbe University a dissertation entitled **Influence of Organizational Culture on Employee’s Performance in the Banking Industry: A case of National Bank of Commerce (NBC) in** the fulfillment of the requirement for the degree of Master in Business Administration of Mzumbe University-Dar es Salaam Business School

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Making this study a success would not have been possible had it not been for the help of a good number of individuals. Above all thanks to the Almighty God, through whom I can do all the things.

Though difficult to mention each and every one who deserves my appreciations, I wish to express my sincere gratitude to all individuals, mentioning but a few;
DEDICATION

This research is dedicated to my Family
ABSTRACT

The study on the assessment of the impact of Organizational Culture on Employee’s Performance in the Banking Industry, The case of National Bank of Commerce (NBC). The sample size of this study constituted 60 respondents of which 15 respondents were HR Managers at the different branches; the other 45 respondents were officers/staff at the different branches.

The general objective of the study was to investigate on how employees perceive organisational culture in work organisations and specific objectives were to explore employees’ perception of organization culture, to investigate on organization perception towards organization culture and to examine the relationship of employees and organization culture. These guided the whole flow of the study as evidenced in the theoretical, empirical literature review and findings of the study. Case study research design of descriptive nature was used in undertaking this research work. Both primary and secondary data were employed as they did help to triangulate the findings. The study employed questionnaires, interviews and documentary review as the data collection methods while data analysis was by the use of Scientific Package for Social Sciences (SPSS).

The findings revealed that organisational culture is very important in every organization and that it has a positive impact on employee performance. In addition to that, organisational culture affects the level of organisational productivity in a positive way. This study shows there is a positive relationship between organizational culture and employee productivity at NBC. It was thus recommended that HRM should consider the importance of organisation culture as this will help in setting policies that will not contradict the culture of the organization plus helping the incoming employees to adjust without any problem.
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CHAPTER ONE
INTRODUCTION

1.1 Background
This chapter provides a general background of the study, and explains the research problem, research objectives, as well as the justification of the study. The last part of the chapter portrays the organisation of the study.

Companies and organisations throughout the world and in particular Tanzania, face many challenges when it comes to increasing efficiency and productivity. There are many factors that affect efficiency and productivity. Example of such factors is motivation, culture characterized by provision of an environment that induces workers to contribute to achieve goals of the organisation (Koontz and Weihrich, 1988).

No country in the Sub-Saharan zone of Africa has in the recent years undergone more radical transformations in work and employment issues than Tanzania (Kamoche, Debrah, Horwitz and Muuka 2004). It is also argued that these transformations have been brought about by the socio-economic and political changes currently underway in the country (Debrah, 2004 in Kamoche et al. 2004). It is also posited that the extent of government control was greater than in any other country in Sub-Saharan Africa. The point of departure in the introduction of the market reforms in Tanzania is different from that of Kenya, Uganda, Zambia, or even Ghana and Nigeria (Temu and Dau, 2000). Tanzania was a strongly centrally planned African economy with minute involvement by the private sector (ibid). Private sector was limited to retail business.

The privatization process opened up and down-turned the whole socio-economic scenario in the country. It unleashed the proliferation of local and foreign private investors to accommodate the country’s economic reform programs. Although the overall impact of privatization in some areas has been positive, significant weaknesses remain, especially in the regulatory frameworks required to prevent
abuses of positions of private enterprises (ibid). This has had an adverse impact in the management spheres, which exhibits a trickle-down effect in the parts of employee welfare to some organisations of work.

Culture is one of the most precious things a company has, so they must work hard on it than anything else. Various studies indicate that companies with strong cultures are more likely to be successful, but only under a particular set of conditions. Organizational culture is the behavior of humans who are part of an organization and the meanings that the people attach to their actions. The effect of organisational culture depends partly in its strength.

Improvement in individual, group, or organisational performance cannot occur unless there is some way of getting performance feedback. Feedback is having the outcomes of work communicated to the employee, work group, or company. For an individual employee, performance measures create a link between their own behavior and the organization’s goals. For the organisation or its work unit's performance measurement is the link between decisions and organisational goals.

According to Kandula (2006) the key to good performance is a strong culture. He further maintains that due to difference in organizational culture, same strategies do not yield same results for two organizations in the same industry and in the same location. A positive and strong culture can make an average individual perform and achieve brilliantly whereas a negative and weak culture may demotivate an outstanding employee to underperform and end up with no achievement.

Culture includes the organization values, visions, norms, working language, systems, symbols, beliefs and habits. It is also the pattern of such collective behaviors and assumptions that are taught to new organizational members as a way of perceiving, and even thinking and feeling. Organizational culture affects the way people and groups interact with each other, with clients, and with stakeholders. The aim of this study was to study the relationship of organisational culture and employees’ performance within Tanzania context in order to contribute to the broader research
community by generating new knowledge and enhancing existing one basing on the fact that previous studies have dealt on the relationship whilst neglecting the perception of employees towards organisational culture which thus gives a place under the sun for this study to be carried out.

1.2 Statement of the problem
For a very long time, attempts to understand the work organisation in developing societies have been based upon images, metaphors, paradigms and theories of organisations developed elsewhere. Morgan (1985) highlighted at least eight such images or paradigm statements on organisations. He contend that organisations are culture-bound, it follows that to be adequate, any explanation of organisational functioning within as well as between societies must be constructed out of an analysis of the differential influence of the cultural variable. Given the dynamics of culture, gathering an in-depth understanding of human behaviour and the reasons that govern such behaviours is critical, therefore when studying culture, it is important to understand its influence on behavior and attitudes as well as to consider the attachment of daily actions and the meanings that human attach to their work environment and relationships with others.

Management would like its employees to identify with the values, norms and artefacts of the organisation, hence the need for organisational culture.

Despite the plethora of studies on organisational culture in the last few decades, there is no widely accepted causal relationship between organisational culture and employee performance. The empirical evidences emerging from various studies about the effect of organisational culture on employee performance have so far yielded mixed results that are inconclusive and contradictory.

Due to the incomplete results, the question of whether organisational culture improves or worsens employee’s performance is still worthy of further research such as the one to be undertaken in this study. In addition, despite the existence of these studies, very little attention has been given to organisational culture in the banking
industry in Tanzania. This means that the impact of organisational culture on employee’s performance in the banking industry has not received adequate research attention in Tanzania. Thus, there is a major gap in the relevant literature on Tanzania, which was covered by the research. This research attempted to fill this gap by studying the situation of the Tanzanian banking industry specifically NBC Limited and providing more empirical evidence on the effects of organisational culture on employee performance based on individual bank-level data.

1.3 Research Objectives
The purpose of research is to discover answers to the questions raised through the application of scientific procedures (Kothari 2003). Objectives are more generally acceptable by the research community as evidence of the researcher’s clear sense of purpose and direction (Saunders et al, 2000). The general and specific objectives which governed this study are stated in parts 1.3.1 and 1.3.2 respectively.

1.3.1 General objective
This research was intended to make an investigation on how employees perceive organisational culture in work organisations.

1.3.2 Specific Objectives
The specific research objectives which guided this study were:

a) To explore employees perception of organization culture

b) To investigate on organization perception towards organization culture

c) To examine the relationship of employees and organization culture

1.4 Research questions

a) What is the employees’ perception on organization culture?

b) How is the organization perception towards organization culture?

c) What is the relationship between employees and organization culture
1.5 **Significance of the study**

This study has both theoretical and practical significance. Theoretically, the study will add to the knowledge of Human Resources Management (HRM).

The study provides a new insight to relationship of organisational culture and performance in Tanzania (which is located in East Africa with an estimated population of 40 Million people). Despite the dynamics of culture within organisations, I believe that an in-depth look at the strength of culture and its relationship with performance within organisations is very relevant in my area of study (Human Resources Development and Performance Management).

The study will fill the gap of theory and practice of HRM that exists with a focus on the Tanzanian firm. This motive could be derived from the assertion that the practice of HRM in an organisation is contextual and should not be seen in universalistic terms (Sisson 1989).

1.6 **Limitations/Research Risks**

The researcher faced the following limitations/hindrances before and during the thesis writing cum research study.

i. **Financial constraints**

   This constraint did have an impact on both the field work and final results. As the researcher did not have any funding this resulted into limiting the scope of the study.

ii. **Time constraint**

   The time set for the completion of the research work was too short for one to undertake a comprehensive literature review and thorough study.

1.7 **Organisation of the Study**

This study is divided into five major chapters.

Chapter one provides the general background information and the setting to the research problem; it introduces research work in terms of research matrices and organisation. The introductory aspects of this work such as the background
information, statement of the problem, research objectives and questions, and limitations are elaborated in the introduction part.

Chapter two reviewed the relevant and significant issues related to or pertaining to the study and it ensures proper tracking of the research work and thus the researcher gives some insights from other researchers on related literatures.

Chapter three explored the research designs, data collection methods, sources of data, sampling issues and data analysis techniques as they were employed in the study.

Chapter four discussed the findings of the study and their appropriate interpretations and thus giving way forward for conclusion, summary and recommendation.

The last chapter includes the conclusion, summary and recommendations from the findings. It was tailored to the statement of the problem, objectives of the study as well as research questions; this part ended by suggesting areas for further research
CHAPTER TWO
LITERATURE REVIEW

2.0 Introduction
The review of literature is critical in any research work. This is because it enables the researcher to study different theories related to the identified topic and gain clarity of the research topic. It also enables the researcher to know the kind of additional data needed in the study (Kombo and Tromp 2006).

This chapter finds and establishes the gap between what has been explained by other authors theoretically and empirically, and what has not been explained. The literature review begins with the conceptual overview, and then theoretical literature review is presented. Finally, the empirical studies are presented.

In the theoretical literature review, various key terms, issues and concepts are dealt with and explained. In the empirical literature review, evidence from previous studies and practitioners are discussed.

2.1 Theoretical framework
In the theoretical literature review, various key terms, issues and concepts are dealt with and explained.

2.1.1 Defining culture and organisational culture
Culture has been defined differently by various scholars. According to Kroeber and Kluckhohn (1952) culture consists of patterns, explicit and implicit, of and for behaviour acquired and transmitted by symbols, constituting the distinctive achievement of human groups, including their embodiment in artifacts. The essential core of culture consists of traditional (i.e., historically derived and selected) ideas and especially their attached values. Culture systems may, on the one hand, be considered as products of action, and as conditioning elements of future action. Organisational culture is an idea in the field of organisational studies and management which describes the psychology, attitudes, experiences, beliefs and values (personal and cultural values) of an organisation. It has been defined as "the specific collection of
values and norms that are shared by people and groups in an organisation and that control the way they interact with each other and with stakeholders outside the organisation (Francis, 2010). Kane-Urrabazo (2006) defines it as something that represents the personality of an organization, having a major influence on both employee’s satisfaction and organizational success – it expresses shared assumptions, values and beliefs. Ogbonna and Harris (2002) define organisational culture as a collective sum of beliefs, values, meaning and assumptions that are shared by a social group.

According to Armstrong and Baron (1998), it is the pattern of values, norms, beliefs, attitudes and assumptions that may not have been articulated but shape the ways in which people behave and things get done. He continues to emphasize that organisational culture is concerned with abstractions such as values and norms which pervade the whole or part of an organisation.

The concept of organizational culture emerged from the fields of anthropology and sociology and became a major topic of organizational research in the 1980s (Ouchi & Wilkins, 1985). The catalyst for this research was U.S. companies studying Japanese companies who were prosperous and successful (Ouchi, 1981; Pascale & Athos, 1981; Peters & Waterman, 1982). Scholars began to examine organizational culture to help leaders and managers better make sense of organizational characteristics in order to manage both orderliness and chaos, and to improve organizational effectiveness, performance, and change within the workplace (Trice & Beyer, 1993). Yet with this extensive research came debate as to how best to define organizational culture, its dimensions, and origin.

Two themes consistently emerge in the study of culture: norms and assumptions (Owens, 1995). These norms and assumptions are learned by employees through a process of socialization. During this socialization process, typically when they first begin working for an organization, employees learn behaviors that are and are not desirable and customary within the work environment (Van Maanen & Schein, 1979). For instance, if a new employee comes several minutes late to a meeting and
everyone is seated, the meeting has started, and eyes are glaring at him/her, the culture would indicate that “We just don’t come late to meetings around here.” Coming late to meetings is not part of this organizational culture. Employees often times learn the organizational culture through trial and error and by observing the behavior of others.

2.1.2 Components of organisational culture

The dominant culture in organizations depends on the environment in which the company operates the organization’s objectives, the belief system of the employees and the company’s management style. Therefore, there are many organizational cultures. For example, highly bureaucratic and well-structured organizations typically follow a culture with extensive controls. Employees follow standard procedures with a strict adherence to hierarchy and well-defined individual roles and responsibilities. Those in competitive environments, such as sales, may forgo strict hierarchies and follow a competitive culture where the focus is on maintaining strong relationships with external parties. In this instance, the strategy is to attain competitive advantages over the competition. The collaborative culture is yet another organizational way of life. This culture presents a decentralized workforce with integrated units working together to find solutions to problems.

Literally it can be classified in terms of values, norms and artifacts.

Values: this refers to what is believed to be important about how people and organisations behave or what is best or good for the organisation and what should or ought to happen.

Norms: These are written rules of behavior, the rules of the game that provide informal guidelines on how to behave. Artefacts: these are the visible and tangible aspects of an organisation that people hear, see or feel. There is evidence in the literature that organizational culture is directly linked to employee attitudes and behaviour (see for example, O’Driscoll et al., 1998), but also that intervening variables may affect the nature of this relationship (see for example, Williams & Attaway, 1996).
Core Levels of Organizational Culture

According to Armstrong and Baron (1998), organizational culture is expressed at three core levels.

Surface Level: The physical environment and the symbols, language, and visible products created by the organization.

Espoused Values: the values of the leadership (which may or may not have been effectively realized by the rest of the organization) in relation to goals and strategies.

Basic Assumptions: the beliefs, perceptions, and thoughts that are conscious and unconscious but are integral to the way the organization functions.

Here are some specific ways in which these levels may be viewed using an inclusiveness lens:

Surface Level:
Inclusive organizations create physical environments that are welcoming to people of all racial and ethnic backgrounds; they use inclusive language; and their written materials use inclusive images and language that speak to people from all racial and ethnic backgrounds.

Espoused Values:
The leaders of inclusive organizations believe strongly in developing goals and strategies that address the assets and needs of communities of color at a programmatic level.

Basic Assumptions:
Inclusive organizations integrate an awareness of the assets and needs of communities of color into everything they do. Their core values include a belief that everyone has a powerful contribution to make within the organization. The extent to which an organization’s basic assumptions include a commitment to inclusiveness is fundamental to the foundation of an organization’s culture.

Types of Organizational Cultures in Relation to Diversity and Inclusiveness

David A. Thomas from the Harvard Business School and Robin J. Ely from Columbia University School of International and Public Affairs have studied organizational culture in relation to diversity and inclusiveness.

Their research has uncovered three types of organizational cultures:
1. Discrimination-and-Fairness Culture: Assimilation
2. Access-and-Legitimacy Culture: Differentiation
3. Connecting Diversity to Work Perspectives: Integration

Thomas and Ely suggest that of the three types, only the third provides a model for maximizing the potential of a truly inclusive organization.

**Discrimination-and-Fairness Culture**

This type of organizational culture is based on the assumption that people are basically all the same and that awareness of differences should be minimized. The goal of diversity or inclusiveness work in organizations with this type of culture is generally to recruit diverse staff and board members, and to ensure that everyone is treated the same way.

The underlying premise of this type of organizational culture is that everyone should assimilate and reflect the dominant culture. While the intentions of those who promote such a culture are often good, the net effect can be that employees and board members from communities of color feel an obligation to mirror the dominant culture (generally reflecting the values, beliefs, and behaviors of white people) and are not encouraged to bring their cultural assets to the workplace. Another name for this type of organizational culture is “color-blind.” Research shows that color-blind management processes do not lead to inclusive organizations.

**Access-and-Legitimacy Culture**

This type of organizational culture moves closer toward inclusiveness. Individuals of color are hired and valued because of the contributions they can make in understanding and relating to constituents of color. The underlying premise of this type of organizational culture is that the organization values the differences of people from different racial/ethnic/cultural backgrounds. However, differentiation can go too far when individuals of color are valued only for their ability to work within and among communities of color.
Connecting Diversity to Work Perspectives

In this type of organizational culture, people of color are treated with respect, their individual skills and talents are valued and utilized, and their perspectives and assets are incorporated into the fabric of the organization rather than being isolated. Instead of viewing people of color only as connectors to particular constituencies, the organizational culture values and integrates their cultural perspectives and work into the entirety of the organization.

The interrelationship between the core levels of organizational culture (surface-level culture, espoused values, and basic assumptions) and their expressions within the types of organizational cultures that relate to diversity and inclusiveness (assimilation, differentiation, or integration) as reflected in appendix 2.

Role of organisational culture

The role of organisational culture is crucial in understanding organisational behaviors. According to Wagner (1995), organisational culture has a strong influence on employees’ behavior and attitudes. Therefore, both managers and employees do not behave in a value-free vacuum; they are governed, directed and tempered by the organisational culture (Brown 1998). Denison (1984), indicated that organisational culture perceptions impact individual performance and efficacy which will at the end impact overall organisation performance. If this is so, is it true? And what is its impact? It is also assumed that strength of organisational culture is directly related to the level of profits (Denison 1984) –relating to the fact that a common culture makes it easier to agree upon goals as well as means of attaining them.

As (Deal and Kennedy 1982) said, successful firms distinguish themselves from less successful ones through clearly articulated and shared norms and values regarding organisational functioning. There are a lot of studies, academic reports and research that have been done on and around the relationship of culture and performance, and the rationale of this study will be to contribute towards the broader research community by generating new knowledge and enhancing existing one. Furthermore, this study addresses this topic from a Tanzanian work context and viewpoint.
Strong corporate cultures indicate that employees are like-minded and hold similar beliefs and ethical values. When these beliefs and ethical values align with business objectives, they can prove to be effective in building teams because rapport and trust quickly ensues. The bonds that the teams build help them avoid conflicts and focus on task completion. Strong corporate cultures ease communication of roles and responsibilities to all individuals. Employees know what is expected of them, how management assesses their performance and what forms of rewards are available.

2.1.4 Typologies of organisational cultures

Several methods have been used to classify organisational culture. Some are described below:

Hofstede (1980) demonstrated that there are national and regional cultural groupings that affect the behavior of organisations. He looked for national differences between over 100,000 of IBM's employees in different parts of the world, in an attempt to find aspects of culture that might influence business behavior. He identified five dimensions of culture in his study of national influences:

- **Power distance (PDI)** – the extent to which the less powerful members of the society accept and expect power to be distributed unequally (Tanzania index was 64 which is high meaning there is a gap between the wealthy and the poor).
- **Individualism (IDV)** – the degree to which members of the organisation are integrated into groups (Tanzania has 27 which indicated collectivism i.e. strong and cohesive in groups often with extended families);
- **Masculinity (MAS)** – the distribution of roles between the genders which is a fundamental issue in any society (Tanzania’s MAS is 41 – which means the women have the same modest, caring values as men);
- **Uncertainty Avoidance (UAI)** – the tolerance by organisation for uncertainty and ambiguity (the index for Tanzania is 54 – which is relatively low and could be clearly viewed through the national cultures; and
- **Long Term Orientation** - deal with the virtue regardless of the truth (25 for Tanzania indicating respect for tradition, fulfilling social obligations and protecting one’s ‘face’);
2.1.5 Elements that can be used to describe or influence Organisational Culture:

According to Johnson (1988) he described the following elements;

*The Paradigm:* What the organisation is about; what it does; its mission; its values.

*Control Systems:* The processes in place to monitor what is going on. Role cultures would have vast rulebooks. There would be more reliance on individualism in a power culture.

*Organisational Structures:* Reporting lines, hierarchies, and the way that work flows through the business.

*Power Structures:* Who makes the decisions, how widely spread is power, and on what is power based?

*Symbols:* These include organisational logos and designs, but also extend to symbols of power such as parking spaces and executive washrooms.

*Rituals and Routines:* Management meetings, board reports and so on may become more habitual than necessary.

*Stories and Myths:* Build up about people and events, and convey a message about what is valued within the organisation.

These elements may however overlap. Power structures may depend on control systems, which may exploit the very rituals that generate stories which may not be true.

Hofstede also known as Geert Hofstede proposed that national and regional factors contribute to the culture of the organization and eventually influence the behaviour of employees in the organization.

According to Hofsteide there are majorly five factors which influence the culture of the workplace

1. **Power Distance**

   Organization A

   The power was distributed equally among all irrespective of their designations. Every individual regardless of his level in the hierarchy enjoyed equal benefits and rights
**Organization B**

In organization B the superiors enjoyed a special treatment from the management and the team leaders were delegated more responsibilities as compared to the team members.

Power distance index refers to the differences in the work culture as per the power delegated to the employees. There are some organizations which believe in appointing team leaders or team managers who are responsible for their respective teams and have the challenge of extracting the best out of the members. The team members also have to respect their team leaders and work as per their orders and advice.

However in some organizations, every employee is accountable for his own performance. No special person is assigned to take charge of the employees. The individuals are answerable to none except for themselves. Every employee gets an equal treatment from the management and has to take ownership of his /her own work.

**2. Masculinity vs. Feminity**

This refers to the effect of differences in male and female values on the culture of the organization. Organizations where male employees dominate their female counterparts will follow different policies as compared to organizations where females have a major say in the decision making process of the organization. Male employees would be more aggressive as compared to the females who would be more caring and soft hearted. The responsibilities also vary as per the sex of the employees. The female employees are never assigned something which requires late sittings or frequent travelling’s.

**3. Individualism**

There are some organizations which strongly rely on team work. Here individuals with a common interest come together and work in unison as a team. These organizations believe that the output is always more when individuals exchange their ideas, discuss things among themselves to come
out with innovative ideas. In such a scenario the employees share a healthy relationship and take each other's help when required.

However certain organizations follow a culture where individuals do not believe in working as a single unit and prefer working individually.

4. **Uncertainty Avoidance Index**

Uncertainty avoidance index refers to a culture where employees know how to respond to unusual and unforeseen circumstances. It deals with the tolerance level of the employees in both comfortable and uncomfortable situations. Organizations try hard to avoid such situations and also prepare the employees to adjust well in all conditions.

5. **Long Term Orientation**

There are some organizations which focus on long term relationship with the employees. In such organizations people have a steady approach and strive hard to live up to the expectations of the management. Employees get attached to the organization and do not look at short term objectives. On the contrary, some organizations have employees who are more concerned with their position and image. They follow a culture where people move on in a short span of time and nothing is done to retain them. The employees are concerned only with their profits and targets and leave as and when they get a better opportunity. The ideologies, principles, rules and policies of an organization form its culture. The ways the employees interact amongst themselves and with others outside the organization contribute to the culture of the workplace. The culture gives an identity to the organization and makes it distinct from others. Communication and relationship play an important role in a healthy organization culture.

Effective communication is essential for a positive culture at the workplace. Transparency in communication is mandatory at all levels for better understanding of work and better bonding among individuals. Culture is simply the result of the interaction amongst the employees working for a considerable period of time in the organization. A better employee relation promotes a positive culture whereas
conflicts and disagreements spoil the ambience and spread negativity all around at the workplace.

Communication plays an important role in increasing the comfort factor amongst the employees and eventually a healthy culture at the workplace.

The communication between the top management and the employee needs to be effective for better work culture. The management must clearly pass on necessary information to all the employees so that they know what they actually are supposed to do at the workplace. The employees must be very clear with their key responsibility areas for them to deliver their level best. The roles and responsibilities must be delegated as per specialization, educational qualification and area of interest. The employees should have the liberty to share their ideas and concepts on an open forum to come to an innovative solution benefitting all. It is essential to come to an alternative acceptable to one and all for a healthy culture at the workplace. Discussions are important before implementing any new idea.

The consistent performers must have a say in the strategy making. Such activities go a long way in motivating the employees and creating a culture where employees stick to the organization for a long time.

Morning meetings are essential to effectively communicate the agenda of the day to one and all. Every employee should be treated equally and no one should feel neglected or left out at the workplace. Quick feedbacks are important.

The employees must develop the habit of using planners and organizers to avoid forgetting critical issues.

More emphasis should be laid on written communication as compared to verbal communication as no one can ever back out in cases of written communication. Emails are an important way of communication at the workplace. All the employees who ought to be a part of the communication should be kept in the loop. The emails should be self-explanatory and provide common information to all. The superiors must be accessible to all the members and lend a sympathetic ear in cases of queries.
Effective communication plays an important role in increasing the morale of the employees relationship.
The employees must avoid conflicts and disagreements at the workplace as it lead to no solution.
Don’t find faults in your fellow workers. One should be a little more flexible and understanding.
Your colleagues can be your friends also; after all you spend the maximum time at the workplace. Don’t always think that your colleagues would do harm to you.
Avoid controversies and rumours at the workplace.
One should always work with an open mind. Don’t drag issues unnecessarily at workplace.
Accept the challenges with a smile.
Go out once in a while with your colleagues for dinners, small get-togethers and parties. Such activities help in breaking the ice and also promote a healthy culture at the workplace.
Celebrate important festivals at the workplace for a positive work culture.
Whenever possible, help your colleagues.
Setbacks of an organization culture
The culture of an organization is not formed in a single day. A culture is the cumulative outcome of the interaction amongst the employees and their behavioural patterns at the workplace. A culture is formed when individuals follow certain values and adhere to guidelines over a considerable period of time. Problems arise when new employees step into the shoes of the existing ones and take charge. They bring new ideas, new plan of actions and new concepts along with them and thus cause problems for the existing employees. They tend to hire their own people and eventually side-line the current employees.
Adjustment problems arise when new joinees find it difficult to adjust to the prevailing work culture. They find it difficult to concentrate and tend to lose interest in work. For them the work becomes a burden and they simply attend office to earn money. They never get attached to their workplace.
Culture in certain cases can also become a liability to an organization. Strict policies and harsh rules can sometimes create problems for the employees and they find it
difficult to stick to the organization for a long time. Retaining the employee becomes a nightmare in cases of weak cultures. The policies must be employee friendly and benefit one and all. An organization where male employees dominate the female counterparts follow a culture where late sitting is a regular feature. Male individuals might find this kind of culture extremely comfortable but a female employee would not be able to adjust well in such a culture. The youngsters would have a problem in organizations where the older generation decides the policies and forms the culture.

An individual working in any particular culture for quite some time would develop certain habits and mindset. It is not easy to get rid of a habit all of sudden. Difficulties arise whenever employees wish to move on for better opportunities. The new organization might not promise them the same facilities and comforts which their previous organization offered. The incentive plan in this organization might not be as lucrative as it was in the previous organization.

Example: Janet worked with an organization where the employees had the liberty to reach office as per their convenience. Her current organization followed a strict culture where the management was particular about the work timings, hence causing problems for Janet as she was used to flexible timings.

An employee finds it difficult to implement new ideas and concepts in a culture which has been practiced for several years. For him the culture becomes a limitation, where he has to work as per the set guidelines and predefined policies.

One should always remember that no culture is more important than employees. They are the true assets of an organization. The work culture should never bind the employees to do something innovative.

A common platform where individuals work in unison to earn profits as well as a livelihood for themselves is called an organization. A place where individuals realize the dream of making it big is called an organization. Every organization has its unique style of working which often contributes to its culture. The beliefs, ideologies, principles and values of an organization form its culture. The culture of the workplace controls the way employees behave amongst themselves as well as with people outside the organization.

The culture decides the way employees interact at their workplace. A healthy culture encourages the employees to stay motivated and loyal towards the management.
The culture of the workplace also goes a long way in promoting healthy competition at the workplace. Employees try their level best to perform better than their fellow workers and earn recognition and appreciation of the superiors. It is the culture of the workplace which actually motivates the employees to perform.

Every organization must have set guidelines for the employees to work accordingly. The culture of an organization represents certain predefined policies which guide the employees and give them a sense of direction at the workplace. Every individual is clear about his roles and responsibilities in the organization and know how to accomplish the tasks ahead of the deadlines.

No two organizations can have the same work culture. It is the culture of an organization which makes it distinct from others. The work culture goes a long way in creating the brand image of the organization. The work culture gives an identity to the organization. In other words, an organization is known by its culture.

The organization culture brings all the employees on a common platform. The employees must be treated equally and no one should feel neglected or left out at the workplace. It is essential for the employees to adjust well in the organization culture for them to deliver their level best.

The work culture unites the employees who are otherwise from different backgrounds, families and have varied attitudes and mentalities. The culture gives the employees a sense of unity at the workplace.

Certain organizations follow a culture where all the employees irrespective of their designations have to step into the office on time. Such a culture encourages the employees to be punctual which eventually benefits them in the long run. It is the culture of the organization which makes the individuals a successful professional.

Every employee is clear with his roles and responsibilities and strives hard to accomplish the tasks within the desired time frame as per the set guidelines. Implementation of policies is never a problem in organizations where people follow a set culture. The new employees also try their level best to understand the work culture and make the organization a better place to work.

The work culture promotes healthy relationship amongst the employees. No one treats work as a burden and moulds himself according to the culture.
It is the culture of the organization which extracts the best out of each team member. In a culture where management is very particular about the reporting system, the employees however busy they are would send their reports by end of the day. No one has to force anyone to work. The culture develops a habit in the individuals which makes them successful at the workplace

2.1.6 Types of Performance Measures

Performance measures can be grouped into two basic types: those that relate to results (outputs or outcomes such as competitiveness or financial performance) and those that focus on the determinants of the results (inputs such as quality, flexibility, resource utilization, and innovation). This suggests that performance measurement frameworks can be built around the concepts of results and determinants. Measures of performance of a business usually embrace five fundamental, but interlinking areas:

Money, usually measured as profit is one of the performance measures which in many organizations is considered as the outmost outcome that many consider. Though money cannot stand on its own but it also has an impact as far as performance in organizations is concerned.

Output/input relationships or productivity, the main goal of all organization is productivity and employees are expected to meet this goal and it does have a great bearing towards performance in work organization and where productivity is high it is also accompanied with high performance of the concerned staff.

Customer emphasis such as quality, survival of any organization rotates around meeting customer expectations and the main concern of many customers is quality and where quality prevails is a reflection of high performance of the concerned employees. Innovation and adaptation to change is a major aspect that is called for in many work organizations. Organizations that are not innovative tend to lag behind in terms of productivity and are in most cases outclassed by new entrants in the business. It is therefore a pre-requisite for employees to be innovative and also adapt to change fast as this will have an impact of performance of the organization.
Within the operations area, standard individual performance measures could be productivity measures, quality measures, inventory measures, lead-time measures, preventive maintenance, performance to schedule, and utilization. Specific measures could include:

Cost of quality: measured as budgeted versus actual, Variances: measured as standard absorbed cost versus actual expenses, Period expenses: measured as budgeted versus actual expenses, Safety: measured on some common scale such as number of hours without an accident, Profit contribution: measured in dollars or some common scale and Inventory turnover: measured as actual versus budgeted turnover are the specific measures that should be given a close look as they do have an impact on the performance and perception of employees.

While financial measures of performance are often used to gauge organisational performance, some firms have experienced negative consequences from relying solely on these measures. Traditional financial measures are better at measuring the consequences of yesterday's actions than at projecting tomorrow's performance. Therefore, it is better that managers not rely on one set of measures to provide a clear performance target. Many firms still rely on measures of cost and efficiency, when at times such indicators as time, quality, and service would be more appropriate measures. Most organizations use performance management system as a strategy which relates to every activity of the organization set in the context of its human resources policies, culture, style and communications systems (Armstrong and Baron 1998).

Kaplan and Norton (1992) balanced scorecard approach operates from the perspective that more than financial data is needed to measure performance and that nonfinancial data should be included to adequately assess performance.

Wisner and Fawcett (1991) provide a nine-step process for developing a performance measurement system: The first step is to clearly define the firm's mission statement. This works as a guide towards achieving the set objective as all what happens will be in line with the mission of the organization in question.
Wisner et al (1991) set the second stage as identifying the firm's strategic objectives using the mission statement as a guide (profitability, market share, quality, cost, flexibility, dependability, and innovation).

Developing an understanding of each functional area's role in achieving the various strategic objectives follows in verge towards developing a performance measurement system in work organizations. They further stressed that for each functional area, develop global performance measures capable of defining the firm's overall competitive position to top management. Communicate strategic objectives and performance goals to lower levels in the organisation. Establish more specific performance criteria at each level. Assure consistency with strategic objectives among the performance criteria used at each level as this will help in making checks and balances with the process of the implementation of the performance measurement system at the organization under study.

Assure the compatibility of performance measures used in all functional areas. This will help in fulfilling the set objective of the system as all parties concerned will fill that its part and parcel of them. Use the performance measurement system to identify competition, locate problem areas, assist the firm in updating strategic objectives and making tactical decisions to achieve these objectives, and supply feedback after the decisions are implemented. Periodically re-evaluate the appropriateness of the established performance measurement system in view of the current competitive environment. It is important that the performance measurement systems used be continually reviewed and revised as the environment and economy changes. Failure to make the necessary modifications can inhibit the ability of the organisation to be an effective and efficient global competitor. An organization's culture plays an influential and crucial role in its performance and profitability. Fleming, Coffman, and Harter (2005) summarize this effect, simplifying it down to this basic linear relationship: "employee attitudes affect customer attitudes, and customer attitudes affect financial
performance" (p. 111). Keeping this relationship at the forefront of the organizational culture will benefit the company performance and profitability, as "an organization that puts its people first will find that its people put the organization first" (Pfeffer, 1998, p.121).

In his book, The Human Equation, Jeffrey Pfeffer asserts that there are "seven dimensions that seem to characterize most if not all of the systems producing profits through people" (Pfeffer, 1998, p. 64). Pfeffer's original list consisted of sixteen dimensions; however he felt some had multiple components that could be combined. The dimensions that Pfeffer (1998) identifies as necessary to an effective organizational culture are:

1. Employment security
2. Selective hiring of new personnel
3. Self-managed teams and decentralization of decision making as the basic principles of organizational design
4. Comparatively high compensation contingent on organizational performance
5. Extensive training
6. Reduced status distinctions and barriers, including dress, language, office arrangements, and wage differences across levels
7. Extensive sharing of financial and performance information throughout the organization (p. 64-65).

As previously noted, Dr. Charles Krueger has conducted extensive research on organizational cultures. His research denoted several key elements that comprise a high performing people process culture: core values, leadership, trust, support systems, and managing change (Krueger, 1998).

2.1.7 The culture-performance relationship
Organizational cultures can have varying impacts on employee performance and motivation levels. Oftentimes, employees work harder to achieve organizational goals if they consider themselves to be part of the corporate culture. Different cultures operating in one company can also impact employee performance. For
example, if the organization maintains a reserved “talk when necessary” culture, employees may work accordingly; however, if the organization allows one area, say the sales team, to be outspoken and socially active, the organization may experience rivalries among areas. Thus, allowing an area to set up their own culture can affect the performance of the employees deployed elsewhere in the company.

The discussion so far has been dealing primarily with identifying various ways of thinking about the relevance of the culture concept for organisation performances. Critique against promises of using culture as a means for corporate goals have been raised. Much interest has nevertheless been given to effects on performance of the ‘right’ or strong enough organisational culture. There are a lot of studies and talks about this but also a few systematic empirical studies. Let us now turn to empirical investigations of effects of organisational culture on performance relationships. There are four views on the relationship between organisational culture on performance:

Perhaps the most common one is the so-called strong-culture thesis. It has often been assumed that performance of an organizations’ employees and managers to the same set of values, beliefs and norms will have positive results – that the ‘strength’ of ‘corporate culture’ is directly correlated with the level of profits in a company (Denison, 1984). Researchers adopting this hypothesis tend to place new kinds of human relations (involving employees in decision-making, allowing them some discretion, developing holistic relations, etc.) at the core of organisational culture (e.g. Peters and Waterman, (1982); Ouchi, (1981). It is frequently argued that a distinct organisational culture contributes to performance through facilitating goal alignment – a common culture makes it easier to agree upon goals as well as appropriate means for attaining them. There are also positive effects on motivation – a shared culture encourages people to identify with the organisation and feel belongingness and responsibility for it, it is assumed (Brown, 1995).

There are also, however, researchers that suggest the reverse relationship between culture and performance: that high performance leads to the creation of a ‘strong’
organisation culture (cultural homogeneity). It is possible that success brings about a common set of orientations, beliefs and values. A particular workplace spirit may develop and there may be little incentive or encouragement to question ‘ways of doing things’, thus forming broad consensus and possibly conformism. This culture may be more than just a by-product of high performances: values and meanings may reproduce a successful organisation and thus contribute to performance. It may also be a source of conservatism and a liability in situations calling for radical change.

Another idea draws upon contingency thinking to suggest that under certain conditions a particular type of culture is appropriate, even necessary, and contributes to efficiency. Wilkins and Ouchi (1983), for example, consider culture an important regulatory mechanism in organisational settings too complex and ambiguous to be controlled by traditional means (bureaucracy and the market). In corporate situations where these means of regulation function well, corporate control as a distinct form is less significant.

Still another version says that ‘adaptive cultures’ are the key to good performance, i.e. cultures that are able to respond to changes in the environment. Such cultures are characterized by people willing to take risk, trust each other, are proactive, work together to identify problems and opportunities, etc. It may be tempting to say that ‘adaptive cultures’ are self-evidently superior. There easily enters an element of tautology here: ‘adaptive’ implying successful adaption and this is per definition good for business. But as Brown (1995) remarks, there are organisations that are relatively stable and fit with a relatively stable environment, and risk-taking and innovation are not necessarily successful. Too much change can lead to instability, low cost-efficiency, risky projects and a loss of sense of direction. Organizations must structure their recruitment processes to attract and engage incumbents with the same beliefs and values that constitute the organization’s culture. This ensures the new employee’s assimilation to the company and further strengthens corporate culture. Companies should also ensure that they align corporate culture with performance management systems. When culture and management systems are not aligned, management must redirect them so that employee behavior results in the achievement of organizational goals.
2.1.8 Organizational culture and individual-level perceptions

Organizational culture has been defined as relatively stable beliefs, attitudes, and values that are held in common among organizational members (Williams, Dobson, & Walters, 1993), shared normative beliefs and shared behavioural expectations (Cooke & Szumal, 1993, 2000), or a particular set of values, beliefs, and behaviours that characterizes the way individuals and groups interact in progressing toward a common goal (Eldridge & Crombie, 1974). As such, these definitions refer to what is basically a group-level phenomenon. However, culture also encompasses individual-level phenomena, and more specifically, reflects how individuals within a given culture try to make sense of how the organization operates (Harris, 1994; van den Berg & Wilderom, 2004). This sense making that employees in organizations engage in refers to how individuals within an organization give meaning to what they experience at work (Weick, 1995), and therefore reflects individuals' interpretations of events and situations in organizations (Peterson & Smith, 2000). Weick, Sutcliffe, and Obstfeld (2005) point out those individuals' perceptions of situations, and the concomitant sense making that individuals engage in are central to both individual identity and individual choice of action. Organizational culture, viewed as shared behavioural norms, and built on individual interpretations of experience, may be seen as the result of these cognitive activities an individual-level phenomenon (Fiske & Taylor, 1991) becoming an organizational-level phenomenon.

Social cognition and organizational culture

Organizational culture reflects the values, beliefs, and behavioural norms that are used by employees in an organization to give meaning to the situations they encounter (Trice & Beyer, 1993). According to Peterson and Smith (2000), talking about organizational culture has become a way of talking about making sense (p. 101). In order to make sense of one's experience, there are a number of potential sources of meaning available to individuals. Within any organization, for example, meaning ascribed to a given situation may come from the rules of the organization, the degree of formality of the organization's structures, superiors, colleagues, subordinates, or the employee himself or herself (Peterson & Smith, 2000, p. 107). Despite the varied nature of sources of meaning, however, ultimately the meaning
that is ascribed to situations and events is the result of sense making at the individual level.

Individual perceptions of what the organization is like reflect individuals' cognitive frameworks (Sparrow & Gaston, 1996), the attributions they make for events and the relationships they see in events that occur around them. Social cognition focuses on how people make sense of other people and themselves (Fiske & Taylor, 1991, p. 14) while social cognitive theory (Bandura, 1977, 1986) suggests that individuals make sense of people and situations by observing examples of behaviour and subsequent responses to that behaviour. Social cognition provides the mechanisms that allow culture (national and organizational) to shape ideas and attitudes (DiMaggio, 1997), while social cognitive theory provides an explanatory framework for understanding how individual sense making takes place in an organization.

Social cognition is multifaceted, but two core elements are attributions and schemas (Fiske & Taylor, 1991). While the major focus of attribution theory is generally on how individuals make causal judgments, other functions may be served as well. Brewin and Antaki (1987) point out that attribution also serves the purposes of labeling and description, moral evaluation and self-presentation. Additionally, Lord and Smith (1983) observed that not only are there several functions of attributions, there are different types of causal attributions. Specifically, there are attributions that function to identify the cause of an event, those that identify the responsibility for an event, and those that refer to personal qualities (e.g., leadership and trustworthiness). For example, attribution theory has addressed workplace aggression and conflict (Jockin, Avery, & McGue, 2001), management of poor performance (Linden et al., 1999), and absences from work (Judge & Martocchio, 1995).

Schemas provide a way of encoding default assumptions (Anderson, 2000, p. 157) that result from the sense making process individuals engage in related to the culture and cultural norms and expectations at social and organizational levels. They may be conceived as mental models that are dependent on values and goals and also influence behaviour (Ross, 2004).
2.1.8 Employee perceptions of organizational culture

The schemas, or attributions, that employees hold are important in understanding organizational culture and its outcomes. For example, attribution theory can explain why dysfunctional cultures not only exist, but are regenerated. Cooke and Szumal (2000) outline a “misattribution of success” process. That is, when an organization becomes successful based on bountiful environments, strong franchises, or extensive patents/copyrights, and obtains an abundance of resources and assets, managers may lose sight of the core values and factors that originally led the organization to success. Although these factors may provide the managers with an environment where it is relatively easy to perform effectively, accountability and responsibility are reduced, if not eliminated. Thus, managers can “get away” with poor management techniques and in the process create a dysfunctional organizational culture. However, since the organization may still be functioning and effective for the time being, the managers will assume that the successes are due to (or attributed to) their own behaviours and leadership and the failures are due to external factors. It is, therefore, important to understand the perceptions employees have of the relationship between organizational culture and its outcomes.

Organizational culture and effectiveness

The relationship between organizational culture and effectiveness has been receiving more attention in recent years (Denison & Mishra, 1995; Dolan & Garcia, 2002; Marcoulides & Heck, 1993; Schneider, 1995), and clearly shows a link between organizational culture and productivity.

However, few empirical studies have explored the extent to which this relationship may exist outside the single nation within which they were carried out. Two exceptions to this monoculturalism include recent examinations of the relationship between organizational culture and effectiveness in the Russian context and in the Asian context. A comparison of Russian workers employed by foreign firms with American workers in the United States resulted in different patterns of relationships between culture variables and objective measures of organizational effectiveness (Fey & Denison, 2003). Organizational culture was more highly correlated with
overall performance, employee satisfaction, and quality and product development in the United States than in Russia, where it was more highly correlated with market share, sales growth, and profitability. A similar approach to examining the link between organizational culture and effectiveness was used by Denison, Haaland, and Goelzer (2004), looking for correlations between twelve organizational culture factors and overall organizational effectiveness. The authors found that all twelve organizational culture factors were related to effectiveness in a sample of 169 organizations in North America, but that no correlation existed between any organizational culture factors and effectiveness in their sample of seven Asian organizations.

Given the discrepancy in power in an analysis using 169 organizations and the same analysis using only seven, this conclusion should be treated with some caution, however. In addition to these examples of research seeking to link organizational culture to objective measures of organizational effectiveness, the construct has also been associated with numerous other organizational outcomes, such as employee morale (Connell, 2001), sales growth, profits (Sin & Tse, 2000), quality, employee satisfaction (Fraser et al, 2002), and overall performance (Denison & Mishra, 1995; Sorenson, 2002). In many cases these outcomes have been used as indicators of organizational effectiveness.

Very little attention has been paid, however, to organizational culture's effect on outcomes at other levels—specifically, the level of personal effectiveness. Research examining personal effectiveness in organizations has tended to focus on the degree of congruence between individual and organizational values (Meglino, Ravlin, & Adkins, 1989), demographic similarities or dissimilarities and organizational culture (Chatman, Polzer, & Barsade, 1998), or other aspects of person–organization fit (O'Reilly, Chatman, & Caldwell, 1991). Similarly, the effect of organizational culture on leadership effectiveness has received little attention. Several theories of leadership suggest that there is an interaction between situational factors and leadership (for example, Fiedler, 1995; Fiedler & Garcia,
1987; House & Mitchell, 1997), but most research implicitly assumes that leadership creates organizational culture and ignores how organizational culture may affect leadership effectiveness.

2.2 Conceptual Overview

2.2.1 Concept of organisational culture

Organisational culture is an idea in the field of organisational studies and management which describes the psychology, attitudes, experiences, beliefs and values (personal and cultural values) of an organisation. It has been defined as "the specific collection of values and norms that are shared by people and groups in an organisation and that control the way they interact with each other and with stakeholders outside the organisation.

The conceptual framework highlighted that the independent variable as for this study was organisational culture, and the dependent variables being the employee performance.

2.2.2 Denison’s framework of organizational culture:

Yilmaz (2008) states that: Following Schien (1984) at the core of Denison’s model are the underlying beliefs and assumptions that represent the deepest levels of organizational culture. These fundamental assumptions provide the foundation from which (1) more surface-level cultural components such as values and observable artifacts – symbols, heroes, rituals, etc are derived, and (2) behavior and action spring (Denison, 2000). (p. 292)

In Denison’s model comparisons of organizations based on relatively more ‘‘surface-level’’ values and their manifest practices are made. Such values are deemed both more accessible than the assumptions and more reliable than the artifacts (Denison, 2000 in Yilmaz, 2008). Denison’s organizational culture model is based on four cultural traits involvement, consistency, adaptability, and mission that have been shown in the literature to have an influence on organizational performance (Denison, 1990; Denison & Mishra, 1995).
The four traits of organizational culture in Denison’s framework are as follows:

**Involvement:** Effective organizations empower their people, build their organizations around teams, and develop human capability at all levels (Lawler, 1996). Executives, managers, and employees are committed to their work and feel that they own a piece of the organization. People at all levels feel that they have at least some input into decisions that will affect their work and that their work is directly connected to the goals of the organization.

**Consistency:** Organizations also tend to be effective because they have “strong” cultures that are highly consistent, well-coordinated, and well integrated. Behavior is rooted in a set of core values, and leaders and followers are skilled at reaching agreement even when there are diverse points of view (Block, 1991). This type of consistency is a powerful source of stability and internal integration that results from a common mindset and a high degree of conformity.

**Adaptability:** Ironically, organizations that are well integrated are often the most difficult ones to change. Internal integration and external adaptation can often be at odds. Adaptable organizations are driven by their customers, take risks and learn from their mistakes, and have capability and experience at creating change (Nadler, 1998). They are continuously changing the system so that they are improving the organizations’ collective abilities to provide value for their customers (Stalk, 1988).

**Mission:** Successful organizations have a clear sense of purpose and direction that defines organizational goals and strategic objectives and expresses a vision of how the organization will look in the future (Ohmae, 1982; Hamel & Prahalad, 1994). When an organization’s underlying mission changes, changes also occur in other aspects of the organization’s culture.

### 2.2.2 Brief Overview of Commercial Banking in Tanzania

The salient aspects of the development of commercial banking in Tanzania can be traced back to the earliest ventures, the Deutsch-Ostafrikanische bank in 1905 and the Handelsbank fur Ostafrika in 1911, and their replacement by branches of British
banks after the First World War (Binamungu 2006). By 1923 these had established four banking branches at Dar es Salaam, three at Tanga and one each at Tabora, Lindi, Mwanza, Bukoba and Kigoma; and before the Second World War they opened additional branches at Moshi, Arusha and Iringa. In addition, the Banque du Congo Belge had two branches, one in Dar es Salaam and one at Kigoma. After the Second World War until the early sixties, bank expansion proceeded apace.

At the time of bank nationalization in 1967 more than 70 bank branches and agencies were operating in Tanzania, of which four in Zanzibar. There were three indigenous banks, the National Co-operative Bank (NCB), the Tanzania Bank of Commerce (TBC), and the People’s Bank of Zanzibar (PBZ). The NCB was founded in 1964 and was mainly concerned with agricultural credit. It was primarily banker of cooperative movement, and its customers were the cooperative societies and unions and the marketing boards. Its lending was mostly for crop finance purposes and to a lesser degree for short-term cultivation finance. The TBC was established in 1965 and its aim was to ensure that the government plays a much more vigorous role in the commercial sector of the economy.

It also had to ensure that, the accounts of all government bodies and parastatals can be held with a bank owned and controlled by the government itself (TBA, 1995). The PBZ was the banker of the Zanzibar executives. It was supposed to ensure that the terms and purposes for which loans are granted are in strict conformity with the government’s economic plan.

Commercial banking in Tanzania would henceforth have to transcend the limitations of the expatriate banks, it would have to diversify the range of its lending, help rural development, promote the use of money and recourse to credit institutions even in the remotest areas, and improve the distribution of disposable financial resources both geographically and among different economic sectors. Nationalization was anticipated to bring the following benefits:

i. More efficient mobilization and redistribution of savings, geared to the requirements of economic development.
ii. Speed up the rate of the formation of household savings both in urban and rural areas.

iii. A banking system, which, while not oblivious of the need to earn profits, would give priority to the aspect of service to the community.

iv. A denser network of banking facilities throughout the country.

v. Equitable remuneration of deposits.

The nationalization of the banking system, left Tanzania with three commercial banks; the National Bank of Commerce (the largest), the National Cooperative Bank and the People’s Bank of Zanzibar. The economic reforms that the country embarked on in the post 1991 Act and particularly the enactment of the Banking and Financial Institution Act (BFIA) of 1991 reshaped the banking industry and marked beginning of the new competitive business environment. During this era private banks and other non-banks financial institutions were allowed to operate in Tanzania and compete with the existing banks.

The Government owned banks were left to stand by themselves. The survival of the then government banks in this new competitive era depended purely on the ability of these banks to formulate and implement commercially desirable policies. Tanzania financial sector went through a major review in 1991 as a result of a presidential banking commission report, which was undertaken to chart a cause for institutional strengthening in the financial sector. The report identified an approach to financial reforms, which included:

i. Introducing a stable macroeconomic indirect method of monetary control.

ii. Strengthening of banking supervision functions at the Bank of Tanzania (BOT) and a review of accounting and auditing framework

iii. Creating a more competitive banking environment through increased private participation.

iv. Restructuring and recapitalizing existing banks

The BFIA (1991) paved a way for establishment of private and foreign commercial banks in Tanzania. Currently Tanzania has more than thirty licensed banks operating in the country. These among others include, Standard Charted, Stanbic Bank, Citi Bank, BOA Bank, Diamond Trust, Exim Bank, National Bank of Commerce (NBC) Limited, National Microfinance Bank, CRDB Bank PLC, Peoples’ Bank of Zanzibar,

2.2.3 Profile of National Bank of Commerce (NBC) Limited

NBC Limited was officially formed on the 01 April 2000 when the NBC (1997) Limited was privatized and sold to Amalgamated Bank of South Africa (ABSA) Group Limited of South Africa. NBC Limited was born out of the nationalization of banks and financial institutions in Tanzania in 1967. Tanzania later deregulated banking in 1991. NBC (1997) Limited was established on 25 September 1997 following the split into three parts of the former National Bank of Commerce which led to the formation of NBC (1997) Limited, National Microfinance Bank (NMB), and the Consolidated Holding Corporations (CHC). This was the first step towards the privatization of NBC. (NBC Limited, 2009)

As from December 2008, the majority shareholders were ABSA Group Limited, which own 55% of Shares. Other shareholders include the Government of United Republic of Tanzania through Consolidated Holding Corporation Limited (CHC) which owns 30% of the shares and International Finance Corporation (IFC) which owns 15% of the shares. The Bank has its head office located at NBC House in Dar es Salaam, Tanzania and has a Network of 53 branches and employs a total of 1,519 (NBC Limited, 2010).

NBC Limited has five Core Values that shapes the behaviors of its employees guided by the Code of Conduct. The Values are (i) Value our People and Treat them with Fairness Appreciate diversity and recognise the worth of all our people, Give equal opportunity to each employee to achieve his or her potential in pursuit of organizational objectives, Treat each other as we expect to be treated, Acknowledge that everyone is unique and their needs are different, Create a work environment where people can raise ideas and opinions without the fear of being victimized or
discriminated against, Give credit and recognition where due, Provide a challenging work environment and opportunities for personal growth for our people, Create and maintain an atmosphere of mutual trust and respect and Reward our people for their contribution to NBC’s success and business results; (ii) **Demonstrate integrity in all our actions** - Maintain the highest level of ethics and discretion in our interaction with our stakeholders – each other, our clients, our shareholders and the community, Operate by treating our stakeholders in a fair and honest manner, Display openness and trust in all relationships – our goal is uncompromising truth in relationships, Be trustworthy by keeping our promises – we will do what we say we’re going to do, Take ownership for our work and accept that we will make mistakes but endeavor to learn from them and accept accountability for our actions and Conduct our professional life in a manner that will bring credit to ourselves and the organization at all times; (iii) **Strive to exceed the needs of our customers** - Anticipate and understand the needs of our customers and exceed their expectations, Focus on activities and work that will add value to our services and benefit our customers, Satisfy our customers’ needs through responsiveness, efficiency, quality and by meeting deadlines, Honor our promises to our customers to ensure credibility, Treat our customers equally but understand their different needs, Foster ongoing knowledge enrichment and improvement among our staff in order to continually improve our services to our customers, Be open and honest to our customers and ensure customer confidentiality and Get to know our customers and build relationship with them; (iv) **Take responsibility for the quality of our work** - Take ownership of our own future, destiny and development, Tackle all problems as challenges and find solutions to overcome them, Continuously improve and set high goals for ourselves, Focus on quality of work and recognise and reward quality achievement, Share our knowledge with our colleagues to help them deliver better quality of work in pursuit of organizational excellence, Respond quickly and fairly to those who request support, Encourage teamwork and accept joint responsibility for achievement of business goals throughout the organization by building partnerships, Encourage innovation, creativity and calculated risk-taking and Measure performance against set standards and ensure that non-performance is identified and corrective action(s) are taken; and (v) **Display leadership in all we do** - Lead by
example – ‘walk the talk’, Demonstrate passion, commitment and energy, Display a concern for authentic personal and professional growth and the well-being of others, Consistently demonstrate integrity, honesty, trust and respect in our behavior, Uphold the dignity of individuals, Exhibit a willingness to stand up for our beliefs, to assume responsibilities, challenge others, admit mistakes and change our own behavior if contrary to the NBC value system, Demonstrate a proficiency in task skills and people skills and Engage ourselves in continuous self-renewal and organizational renewal.

2.2.4 Services Provided by National Bank of Commence (NBC) Limited

In forming the banking business, NBC Limited offers a variety of products and services such as Retail Banking (savings accounts, current accounts, fixed deposits, group loans, personal loans, unsecured loans, internet banking, merchant services, mobile airtime re-charge and payroll processing), Corporate Banking (current accounts, fixed deposit accounts, overdrafts, term loans, Small and Medium Enterprises (SME) business unit, international trade services and internet banking) and Treasury Products (spot foreign exchange, foreign exchange forwards, money market deposits, treasury bills and bonds buying, foreign exchange options and internet rates swap (IRS). (NBC Limited, 2010).

2.3 Empirical review

This study is not the first to research on the matters related to the organisational culture. Other researchers or researching organisations have insights of practices, features and functioning of organisational culture contributing towards employee performance.

In an earlier study, Francis (2010), he discovered that the concept of organisational culture is derived from the anthropological concept of culture that attempts to explain why people in societies believe and behave as they do. He added that culture is at the same time both positive and negative in character. It is simultaneously a major factor in an organization’s success, and a significant limiting factor in the face of change. His study in defining the concept of organisational culture was limited to the
negative character an aspect that provided room for this study to be carried out as it concentrated on both positive and negative character.

Interestingly, most research on organisational culture has worked from the foundation that culture is nearly universally shared within organisations. It is thought to be consistent across an organisation at both a specific point in time (Schein, 1985) and across time. There has been limited examination of the factors that affect how consistent employees’ beliefs are regarding the culture of the organisation. The few studies that have addressed this issue have found that organisations’ cultures are not monolithic. Hofstede et al. (1990) showed that perceptions of organisation culture may be affected by nationality and demographic characteristics. This gave room to this study to be carried out as it considered culture as a complex of values, beliefs and behaviours that become part of the social fabric of organisations. The factors which define culture are internal, deriving from the unique character of the organisation, and external, determined by the background and experiences managers and employees bring to the enterprise. Culture is a major determinant of productivity; it shapes organisational responses to external pressures and suppresses or enhances the co-operative effort level of the workforce. Culture has a significant bottom-line effect on organisational effectiveness, profitability and shareholder value.

Chan et al. (2004) carried out a study which developed and tested a dynamic model of co-specialized resources for competitive advantage. Using matched data from senior executives and human resource managers, it tested the direct and interactive effects of high-performance human resource (HPHR) practices and organisational culture on firm performance. Although the HPHR practices were not an important influence on performance, the findings indicated that organisational culture can be a valuable resource for organisations. This study lacked pronounced assumptions – even though the research question was very relevant, the assumptions were not correct and that is why the findings of majority of the hypotheses could not be supported. From such a background this study was inevitable as it centered on the case of Tanzania.
Saffold and Manu (1988), for example, argued that it is reasonable to expect that ‘a phenomenon as pervasive as organisational culture affects organisational performance’ but current models oversimplify the relationship. He points to four important shortcomings of empirical studies: (1) ‘strong culture’ studies tend to emphasize a single, unitary organisational culture even though multiple subcultures rather than unitary cultures seem to be the rule; (2) measures of the ‘strength’ of culture are ambiguous partly because in the study of culture ‘meanings are central, not frequencies’ (van Maanen and Barley, 1984); (3) there is a preference for broad-brush cultural profiles, focusing on very general values and norms, which fail to do justice to the complexity of culture; and (4) there is insufficient attention to the variety of possible culture–performance links.

In another study carried out by Nahm et al. (2004), firms are utilizing an array of manufacturing practices in their quest for survival and success in the marketplace. The implementation of those practices has not always resulted in success stories as the focus had been mostly on technical issues, with little concern for “soft issues.” For example, the enabling role of organisational culture has often been ignored. Using Schein's conceptualization of culture as underlying assumptions, espoused values, and artifacts, this study examine a framework that relates culture and manufacturing practices to performance.

In an overview article on the investigation of workplace cultures, Louis (1985) characterizes culture as: a set of understandings or meanings shared by a group of people. The meanings are largely tacit among members, are clearly relevant to the particular group, and are distinctive to the group.

Meanings are passed on to new group members … [culture’s content is] the totality of socially transmitted behavior patterns, a style of social and artistic expression, a set of common understandings. She cites four examples of the effects of workplace culture (1) increase in the safety and meaningfulness of work through team-oriented work in coal mines (Trist and Bamforth, 1951); (2) increase in workers’ performance to and identification with a group and organisation; (3) elimination of the need for
structural controls to induce desired attitudes and behaviour; and, (4) facilitation of the socialization of new members.

It is arguable that the academic acceptance of culture, without the usual squabbles and scepticism associated with new concepts, is a major indication of the perceived importance of the concept (Alvesson, 1990). However, this is not to infer that there is consensus on the meaning and relevance of the concept. On the contrary, there is widespread disagreement on the definition and scope of the organizational culture concept (see Ogbonna and Harris, 1998a).

Consequently, it is pertinent to note three main issues. First, many researchers note that treating culture as a unitary concept reduces its value as an analytic tool (for example, Martin, 1992; Ogbonna and Harris, 1998a; Pettigrew, 1979). Second, culture cannot be equated to power and politics or climate (Denison, 1996; Riley, 1983; Schein, 1986); and, third, there is disagreement on whether organizational culture can be easily changed (Legge, 1994; Ogbonna, 1993).

One of the major reasons for the widespread popularity of and interest in organizational culture stems from the argument (or assumption) that certain organizational cultures lead to superior organizational financial performance. Many academics and practitioners argue that the performance of an organization is dependent on the degree to which the values of the culture are widely shared, that is, are ‘strong’ (see Deal and Kennedy, 1982; Denison, 1990; Kotter and Heskett, 1992; Ouchi, 1981; Pascale and Athos, 1981; Peters and Waterman, 1982).

The claim that organizational culture is linked to performance is founded on the perceived role that culture can play in generating competitive advantage (see Scholz, 1987). Krefting and Frost (1985) suggest that the way in which organizational culture may create competitive advantage is by defining the boundaries of the organization in a manner which facilitates individual interaction and/or by limiting the scope of information processing to appropriate levels. Similarly, it is argued that widely shared and strongly held values enable management to predict employee reactions to
certain strategic options thereby minimizing the scope for undesired consequences (Ogbonna, 1993). Theorists also argue that sustainable competitive advantage arises from the creation of organizational competencies which are both superior and imperfectly imitable by competitors (Reed and DeFillippi, 1990).

To this end, it is argued that the ‘uniqueness quality’ of organizational culture makes it a potentially powerful source of generating advantage over competitors.

Indeed, many commentators have advised organizations and researchers to exploit the multiple advantages which could be offered by culture rather than focusing on the more tangible side of the organization (for example, Johnson, 1992; Prahalad and Bettis, 1986).

Early researchers who link culture to organizational performance are unequivocal in their claims. An illustration of this is derived from the works of the so-called ‘excellence writers’ who argue that successful organizations are distinguished by their ability to promote cultural values which are consistent with their chosen strategies (for example, Deal and Kennedy, 1982; Ouchi, 1981; Pascale and Athos, 1981; Peters and Waterman, 1982). Although this view met with initial popularity, the principal tenets of the argument have been subjected to extensive criticism (for example, Legge, 1994; Ogbonna, 1993; Willmott, 1993).

2.4 Conclusion

The literature review was purposely conducted to cover and gain sufficient and useful insights on all issues relating to the research topic and pertaining objectives for addressing the research problem. From the review of literature, the researcher managed to identify gaps to avoid duplication of work, gain clarity and better understanding of the topic, helped in delimiting the research problem and proved to be useful in developing a basis for analyzing and interpreting the data. Literature review was sufficed before the study started, during data collection, during data analysis and during report writing. The research methodology chapter that follows could not have been organized well without literature review.
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction
This chapter highlights on the research design used, population, sample size and sampling procedure, data collection methods and instruments and the data analysis plan.

3.2 Research Design
Case study method is “an empirical inquiry that investigates a contemporary phenomenon within its real-life context” (Amin, 2005). It involves a researcher exploring in depth an event, an activity, a process in their natural environment (Strass et al., 1990). Case study research design of descriptive nature was used in undertaking this research work.

This design is recommended because it is comparatively less expensive and data collection is more manageable than in other research designs. Also, the case study design was adopted for its flexibility in collection of data during the actual field work and in depth study rather than breadth study. As Schramm and Roberts (1971) elaborated, the essence of a case study, the central tendency among all types of case study, is that it tries to illuminate a decision or set of decisions; why they were taken, how they were implemented, and with what result.

3.3 Study Area
The study area comprised of the Head offices and eighteen branches of NBC Limited in Dar es Salaam. The study area of Dar es Salaam region was chosen as a representative of other regions in Tanzania due to the following reasons: Dar es Salaam is the Headquarter for NBC Limited and it has 26 branches – more branches than any other region and so the issue of accessibility is much easier than in other regions. Most economic activities in Tanzania are concentrated in Dar es Salaam since it is the largest business centre, which comprises of various economic activities
ranging from small to large businesses. The organisation selected is NBC Limited among other banks and this is because of the following reasons:

NBC Limited bank is the second largest of all other commercial banks in Tanzania mainland as well as Zanzibar in terms of deposits (Tanzanian Shillings (TZS) 1,047.9 billion as at 31 December 2009) and networks [53 branches and 200 Automated Teller Machines (ATMs)] and the ownership of the bank is both local and foreign.

3.4 Sample
A sample is a finite part of a statistical population whose properties are studied to gain information about the whole (Webster, 1985). Researchers are forced to take samples instead of complete enumeration for two basic reasons that relate to efficient utilization of the budget (cost) and time (Baradyana and Ame, 2007). This study drew a sample of Human Resources (HR) Managers at the Head offices and other branches of NBC Limited in Dar es Salaam, and other staff in different departments.

3.5 Sample Size and Sampling Procedures
The sample size of this study constituted 60 respondents of which 15 respondents were HR Managers at the different branches; the other 45 respondents were officers/staff at the different branches. These respondents were drawn randomly from 18 branches of NBC Limited based in Dar es Salaam. The sample size to be selected is fairly large enough for the generalization of the study.

Sampling is defined as a selection of subset of elements from a larger group of objects (Churchill and Laccobucci, 2002). The study employed random sampling in choosing the HR Managers and officers basing on the assumption that the sample represented the whole population. Judgmental sampling technique was used for the case of non-probabilistic sampling techniques. Judgmental sampling allows the researcher to select respondents according to their convenience (Baradyana and Ame 2007). A sample of different branches was chosen conveniently for the purpose of gathering as much data as possible in order to fulfill the main objective of the study.
Table 1: Sample and Sampling techniques

<table>
<thead>
<tr>
<th>Category</th>
<th>Population</th>
<th>Sample size</th>
<th>Technique</th>
</tr>
</thead>
<tbody>
<tr>
<td>HR Managers</td>
<td>18</td>
<td>15</td>
<td>Purposive sampling</td>
</tr>
<tr>
<td>Other staff</td>
<td>302</td>
<td>45</td>
<td>Simple random sampling</td>
</tr>
<tr>
<td>Total Respondents</td>
<td>320</td>
<td>60</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field data (2013)

3.6 Data Collection Methods and Instruments

Kothari (2003) and Saunders (2000) state that proper research methodology facilitates the researcher to use appropriate methods and techniques to collect relevant data for the study hence facilitate accuracy and reliable results of their findings. The whole process of data collection is important in research as it allows for dissemination of accurate information and development of meaningful programmes (Kombo and Tromp, 2006).

The study employed a variety of data collection methods. The study was composed of both primary data collected from the different questionnaires and interviews and secondary data were obtained from a wide variety of documents which were accessed by the researcher.

3.6.1 Questionnaires Administration

Questionnaire includes all techniques of data collection in which each person is asked to respond to the same set of questions in a predetermined order (DeVaus, 1996). To avoid ambiguities in the source of primary data using questionnaire, closed-end (the closed-ended questions were in the form of multiple choices, where the respondents were asked to put a tick (✓) against the answers which they prefer) and open-ended questions (open-ended questions, the respondents were required to fill in the empty spaces by giving their feelings, experiences, and opinions) this was so in order to provide for respondents to respond properly and give them opportunity to express without limitation whatever pertinent information they have that is related to the study.
3.6.2 Interviews
Frey and Oishi 1995 define it as "a purposeful conversation in which one person asks prepared questions (interviewer) and another answers them (respondent)." Interviews were conducted by the researcher to the HR department of the different branches of NBC Limited. To be able to source the required data and information interviews were conducted by using unstructured interviews for the purpose of finding out what is happening. The required information were captured through asking the respondents how the operations were in the period before and after, this was thus helpful to assess the contribution.

3.6.3 Documentary Review
Secondary data were collected through reviewing relevant documents. Robson (1993), documentary secondary data includes written documents (such as notices, correspondence, minutes of meetings, reports to shareholders, transcripts of speeches, and administrative and public records) and non-written documents (such as video recordings, pictures, films and television programmes). In this study, secondary data involved among others, NBC Limited HRM Policy, NBC Limited Annual Staff Reports, Performance Appraisal Reports, technical and HRM journals, periodicals, television programmes, newspapers’ articles and internet search. The different data collected that is the secondary and primary complimented each other in order to come up with a well-balanced research study.

3.7 Data Analysis
The process of data analysis was done by the use of Scientific Package for Social Sciences (SPSS). The aspect of data analysis is very crucial as it enabled the researcher to address the research problem, derive conclusions and eventually recommend possible policy implications and actions in a constructive manner. Data presentation was based on using both statistical techniques and graphical techniques which included among others bar charts, pie charts and tables.
3.8  **Reliability and Validity of Data**

Validity refers to the extent to which an instrument measures the traits for which it is designed to measure while Reliability is a measure of the degree to which a research instrument yields consistent results after repeated results. Credibility of research findings relies on the attention paid to two particular emphases on research design: reliability and validity (Saunders *et al.* 2000). In this study, reliability and validity aspects were handled with great concern to avoid getting wrong answers to the research questions and objectives.

3.8.1  **Reliability of Data**

According to Edwards and Talbot, (1994) reliability entails that the measures or data collection methods should be uninfluenced by changes in context. The validity of the information gathered is seen in the extent to which the methods used pick up what the researcher expected them to. Reliability of the measures was ensured as all the questionnaires and interview guide were uniform to the respective HR managers and officers.

Also the questionnaires for the officers were uniform. Gliem and Gliem (2003), concurs that Cronbach’s alpha is a measure used to test data reliability, it ranges between 0 and 1; the closer the alpha coefficient to 1 the greater the internal consistency of the items in the scale. For this study, the reliability coefficient was got by using Cronbach’s alpha.

3.8.2  **Validity of Data**

Validity is concerned with whether the findings are really about what they appear to be about (Saunders *et al.* 2000). Validity of the measures was ensured by analyzing data and making tests in the before, within and after field work.

3.9  **Conclusion**

This research methodology chapter was organized to cut across and specify important approaches and techniques pursuant to carrying out the study. It was organized to cover research philosophy, research design, and research approaches,
sources of data, sampling techniques, data collection tools, data analysis, data quality issues, data cleaning and ethical consideration. The chapter facilitated smooth sailing of the research as it was adhered as spelled out to provide valid and reliable results.
CHAPTER FOUR
DISCUSSION OF THE FINDINGS

4.0 Introduction
The results section of the body of the report presents the findings of the study in some detail, often including supporting tables and figures (Churchill & Brown, 2007 p.539). This chapter presents the research findings coming out of the detailed analysis of the collected data. It covers the analysis of collected data from the respondents of the questionnaires, interviews, content analysis as well as those found from the review of documentary sources. The approach followed in organizing the results was to present the general information about the subject matter of the study as per field discoveries first, and then the areas of concern which are addressed step by step around the questions to be answered by the research. The process of data interpretation was based on inferential statistical methods obtained by the use of SPSS version 11.5 package. Quantitative data were analyzed in the form of graphs, tables, percentages and simple statistical measures of central tendency were calculated using spreadsheet computations and formulas.

4.1 Composition of Respondents and Preliminary Findings
Total responses were 60 in this study. Data analysis is much based on the HR Managers and staff/officers questionnaire respondents and the Interviewed respondents from different branches.

4.1.1 Respondents’ Level of Responsibility
Most of the questionnaire respondents were staff/officers who were 45 in number and interview/questionnaires were given to the HR Managers (15). Interviewees were Director and other senior staff of HR departments. This shows that the respondents were those who are really in touch with the HRM processes in their respective branches.
4.1.2 Sex of respondents

The study did involve both male and female respondents as a way of avoiding biasness, the findings are revealed in the figure below;

Figure 4.1 Sex of respondents

![Sex of respondents](chart)

Source: Field data (2013)

From the findings of the study as reflected in figure 1 above, there were (32) 53% male and (28) 47% female respondents. The results show that the study was not biased as far as sex is concerned. This therefore helped in arriving at valid conclusions as culture might be perceived differently by different by men and women.

4.1.2 Number of years at the bank

This was geared towards understanding the number of years the different respondents have stayed at the bank as this would help to understand if they are well versed with the conditions and environment at the bank. The findings are revealed below.
Table 2: Number of years at the bank

<table>
<thead>
<tr>
<th>Years</th>
<th>Frequency</th>
<th>Percent</th>
<th>Cumulative %</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td>35</td>
<td>58.3</td>
<td>58.3</td>
</tr>
<tr>
<td>4-6 years</td>
<td>20</td>
<td>33.3</td>
<td>91.6</td>
</tr>
<tr>
<td>7 +</td>
<td>5</td>
<td>8.4</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field data (2013)

The respondents who have stayed at the bank for 0-3 years are 35 (58.3%), 4-6 years 20 (33.3%) and those of 7 years + are 5 (8.4%). This therefore signifies that many of the respondents have stayed at the bank between 0-3 years which is relative. Having stayed at the bank means that they are well versed with the all activities and proceeding at the bank which thus gave the study a concrete ground to base on.

4.2 Employees’ perception on organization culture

The study aimed at exploring employees’ perception on organization culture and it has been discovered that different people in the same organization tend to behave the same way. If consistent behavioral patterns are the outcomes or products of a culture, what is it that causes many people to act in a similar manner? The study did discover two basic perceptions of organization culture, or more accurately members of a reference group representing a culture, creates high levels of cross individual behavioral consistency as revealed below.

Social norms: From the findings of the study 90% of the total respondents believed that social norms were responsible for controlling the behavior of organizational members. It was discovered that a social norm is a behavioral expectation that people will act in a certain way in certain situations. As for the case of the Firm in question they did categorize norms through different levels (NBC, 2013).

a) Peripheral norms are general expectations that make interactions easier and more pleasant. Because adherence of these norms is not essential to the functioning of the group, violation of these norms general results in mild social sanctions.
b) Relevant norms encompass behaviors that are important to group functioning. Violation of these norms often results in non-inclusion in important group functions and activities.

c) Pivotal norms represent behaviors that are essential to effective group functioning. Individuals violating these norms are often subject to expulsion from the group.

*Shared values:* another aspect that was aired out by the respondents was shared values. 75% of the respondents agreed that shared values were another perception of organization culture which was responsible for the behavior that exists in a given organization. The findings revealed that the firm had a shared value of team work and commitment towards the attainment of set goals which each and every staff abided with. From the interviews held it was discovered that shared values were a very powerful force at the firm and this culture is deliberately and consciously cultivated and is passed on to the new employees which does reflect a true nature of the firm.

### 4.3 Organization perception towards organization behavior in relation to organization culture

The second objective of the study investigated the organization perception towards organization behavior in relation to organization culture at the firm. This was so in order to compare theory with practice and check on the contribution towards performance. The findings from the study are elaborated below;

From the content and documentary analysis carried out supplemented with the interviews held, it was discovered that organization perception towards organization behavior in relation to organizational culture can vary in a number of way as it is major differentiating factor for different organizations. In arriving at the conclusion the researcher used the different types of organization culture present at NBC to guide as a bench mark and the findings are revealed in the table below.
Table 3: Types of organizational culture at NBC

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Frequency</th>
<th>Percent</th>
<th>Cumulative %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strong vs Weak</td>
<td>17</td>
<td>28.3</td>
<td>28.3</td>
</tr>
<tr>
<td>Soft vs hard culture</td>
<td>5</td>
<td>8.3</td>
<td>36.6</td>
</tr>
<tr>
<td>Formal vs Informal culture</td>
<td>38</td>
<td>63.4</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field data (2013)

From the table above 17 (28.3) responded that the firm was applying the strong vs weak culture which is based on the sharedness of core values within an organisation and the willingness and commitment of its staff, 5 (8.3%) believed it was soft vs hard culture which usually emerges when an organization undertakes multiple and conflicting goals, and others responded that the firm did use formal vs informal culture 38 (63.4%). It can therefore be concluded that the firm does apply the formal vs informal culture as evidenced in the 63.4% response rate. Under this work culture of an organisation, to a large extent, is influenced by the formal components of organisational culture. Roles, responsibilities, accountability, rules and regulations are components of formal culture. They set the expectations that the organization has from every member and indicates the consequences if these expectations are not fulfilled.
Table 4: Correlations between organization perceptions towards organization culture

<table>
<thead>
<tr>
<th>Organization perception towards organization culture</th>
<th>Organization culture</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.00</td>
<td>0.280</td>
</tr>
<tr>
<td>0.280</td>
<td>1.00</td>
</tr>
</tbody>
</table>

Source: Field data (2013)

Therefore, it is concluded that there is a relationship between Organization perception towards organization behavior and Organization culture at NBC. Thus an increase or decrease in Organization perception towards organization behavior by 7.8% results into Effectiveness of Organization culture / ineffectiveness of Organization culture at the same percentage.

4.4 What is the relation toward employees and organization culture?

In investigating this objective the researcher hypothesized that according to the study, the independent variable is organisational culture, while the dependent variables are level of employees and performance. The hypothesis raised in the study is tested and the following were the findings made.

Hypothesis 1: There is no positive relationship between organisational culture and employee productivity at NBC.

Hence the null hypothesis is

H_0: There is no positive relationship between organisational culture and employee productivity at NBC.

And the alternative hypothesis
**H₁**: There is a positive relationship between organisational culture and employee productivity at NBC.

In testing this hypothesis the chi-square test was used in goodness of fit to assess whether a particular set of observation is sufficiently reliable for the purpose for which it is been collected. Chi-square involved calculating the probability that an observed value randomly picked from the population equals a normal curve frequency of the hypothetical population. Hence, the observed and expected set of frequencies were compared and arranged in single columns.

**Table 5: Test of hypothesis**

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Observed (O)</th>
<th>Expected (E)</th>
<th>Residual (O-E)</th>
<th>((O-E)^2)</th>
<th>(\frac{(O-E)^2}{E})</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly disagree</td>
<td>4</td>
<td>12</td>
<td>-8</td>
<td>64</td>
<td>5.3</td>
</tr>
<tr>
<td>Disagree</td>
<td>6</td>
<td>12</td>
<td>-6</td>
<td>36</td>
<td>3</td>
</tr>
<tr>
<td>Neutral</td>
<td>5</td>
<td>12</td>
<td>-7</td>
<td>49</td>
<td>4.1</td>
</tr>
<tr>
<td>Agree</td>
<td>30</td>
<td>12</td>
<td>18</td>
<td>324</td>
<td>27</td>
</tr>
<tr>
<td>Strongly agree</td>
<td>15</td>
<td>12</td>
<td>3</td>
<td>9</td>
<td>0.75</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>60</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field data (2013)

Decision rule: Reject H₀, where \(x^2\) calculated is greater than \(x^2\) tabulated, otherwise, accept H₁.

Calculated \((x^2) = \sum (O - E)^2 = 63.67 E\)

Degree of freedom “d.o.f” = \(n - 1\) Where \(n\) = number of rows Therefore, d.o.f = 5 – 1 = 4

Tabulated \((x^2) = \) At 0.05% level of significance, the tabulated value of \(x^2\) for 4 degrees of freedom is 9.488

Decision: Since the calculated \(x^2\) is greater than the tabulated \(x^2\), we reject the null hypotheses (H₀) and accept the alternative hypotheses (H₁). This indicates that there
is a positive relationship between organizational culture and employee productivity. It can therefore be concluded that the relationship between organizational culture and effectiveness is strong.

Given, therefore, that social culture affects schema development in the organizational context, the meaning of effectiveness in an organization may be affected by the social culture of an employee, and therefore should be taken into account when examining employee perceptions of the link between organizational culture and productivity.
CHAPTER FIVE
SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction
This chapter sums up the results of the findings, interpretation and discussion chapter as well as providing overview of the whole research project report. The chapter starts by giving out a brief highlight of the research questions, objectives and review the key ideas raised in the literature review and general discussion of the key findings pursuant to the study’s motive. Later the conclusion is derived from the study findings followed by the recommendations and lastly the area for further research is suggested.

5.1 Summary
The results show an interesting pattern regarding the factors that affect employees’ perceptions about their organization’s culture. The general objective of the study was to make an investigation on how organisational culture creates high levels of employee performance in work organisations. From the findings of the study, the organisational unit in which the employee worked affected their beliefs about organisational culture and this was a major determinant in their performance and productivity.

Specific objective one of the study was exploring employees’ perception on organization culture and how organizational culture controls the behavior of organizational members and it was discovered that different people in the same organization tend to behave the same way, if consistent behavioral patterns are the outcomes or products of a culture. The study did discover two basic ways in which a culture, or more accurately members of a reference group representing a culture, creates high levels of cross individual behavioral consistency and this was as a result of the social norms and shared values.

Objective two of the study investigated on the organization perception towards organization behavior in relation to organization culture and the researcher used the
different types of organizational culture applied at the firm under study as a benchmark. The study did discover two types which included among others strong vs weak, formal vs informal and soft vs hard cultures. From the findings it was discovered that 63.4% of the respondents agreed that the firm uses formal vs informal cultures and the others are used on a small scale.

Schneider (1995) suggests that employee effectiveness is fundamentally the result of organizational culture. The finding that organizational norms promoting productive employee behaviors leads to higher levels of goal orientation, self-control, and trust in the organization and fellow employees was expected. This sort of culture is termed a “collaboration culture” by Schneider, and he suggests that the emphasis on harmony, affiliation and teamwork sets the stage for maximum involvement by employees. Schneider further suggests that this involvement reflects a strong identification with the organization and a willingness to go above and beyond the job description in order to make an effective contribution toward the organization's goals. This idea is supported in literature that indicates that employees who engage in these behaviours have better performance and higher productivity and job effectiveness (MacKenzie, Podsakoff, & Fetter, 1991, 1993; MacKenzie, Podsakoff & Paine, 1999).

5.2 Conclusion
Culture has been defined differently by various scholars. Culture is a very powerful force at the workplace, which is consciously and deliberately cultivated and is passed on to the incoming employees. It reflects the true nature and personality of an organisation. Work culture, on the other hand, is a totality of various levels of interaction among organisational factors (boundaries, goals, objectives, technology, managerial practices, material and human resources, and the constraints) and organismic factors (skills, knowledge, needs, and expectations) interact among themselves at various levels. Over a period of time they develop roles, norms and values focusing work and is called work culture. In this study, the researcher tried to look at the impact of organisational culture on employee performance with evidence from NBC.
Questionnaires were administered to respondents who were randomly selected from sampled different branches to find out their opinions and views on whether organisational culture has an impact on employee performance.

It can therefore be concluded that organisational culture is very important in every organization and that it has a positive impact on employee performance. In addition to that, organisational culture affects the level of organisational productivity in a positive way. This study shows that there is a positive relationship between organizational culture and employee productivity at NBC.

Since the Constructive aspects of organizational culture encourage individuals to find ways to improve themselves, and to find satisfaction in their work, the fact that they were perceived to be positively related to personal effectiveness and productivity was not surprising. The perceived relationship between aspects of culture that promote defensive behaviours on the part of employee and personal effectiveness was a bit more complicated, however, as participants indicated that only certain types of defensive behavioural norms were related to effectiveness at the personal level.

5.3 Recommendations

Basing on the findings and conclusions of the study the researcher puts forward recommendations which, when taken into account will enhance or improve organizational culture, commitment and employee productivity.

HRM should consider the importance of organisation culture as this will help in setting policies that will not contradict the culture of the organization plus helping the incoming employees to adjust without any problem.

Having seen the importance of organization culture to employee productivity, the concerned should look into proper measures of strengthening this as it does give the identity of the organisation plus a competitive advantage over other competitors.
Management should understand that every individual has different culture and beliefs that he works with and when he joins an organization that has a completely different culture and beliefs from his own, he should be allowed to internalize himself first with the organization’s culture and values to know whether he can cope with them or not. It is the ability of the employee to cope with the organizations culture that will determine how he will perform on his job.

In cases where an organizational culture must be changed, employees must first of all be notified and made to learn the modification of the old culture as this will affect their performance.

Organizational culture must be binding on all member and staff of the company as this will encourage uniformity among members of the organization and thus enhance commitment and group efficiency.

Firms that do not have proper set organisation culture should take an example and also set up avenues of implementing and fore-running these cultures for the benefit of the organization that is set to implement them.

5.4 Areas for future research and limitations

Given that this study was conducted in a single organisation, it is not possible to conclude unequivocally that the results are generalizable to either other organisations within the banking sector or organisations outside this industry. In fact, there are some findings that may be somewhat limited to similar organisations.

Due to limited resources in terms of time and finances, the survey was made only for one Tanzanian firm based in Dar es Salaam. This was considered reasonable, due to the large proportion of its branches being in the city. A more insightful study done across the whole country could make conclusion richer as they will incorporate the views of upcountry practitioners of HRM and other firms.
Longitudinal studies should be carried as for this case it was a cross sectional which simply takes a snap shot, as for the longitudinal study staff should be examined before they join firm, when they are in that firm and after leaving the firm as this will provide a better picture of measuring their commitment and productivity.

Additional studies examining culture in other industries as well as in other firms would directly address the issue of generalizability. Studies examining the effect of varying cultural perceptions on decisions and actions taken by employees would also be valuable, since they would clarify the consequences of heterogeneous cultural perceptions.

Future research examining both the universals of employee expectations across cultures, but also particularistic expectations within cultures should focus on a more randomly selected sample of organizations within each sector of interest. Additionally, the institutions represented in this research were limited to English. Research using instruments in languages that can reach a wider variety of cultural contexts is certainly warranted in order to determine whether or not the general findings from this research may be extrapolated to contexts where other languages are used.

Additionally, this research focused on the link between employee perceptions of organizational culture and their perceptions of effectiveness. More objective indicators of effectiveness could be employed to add to an understanding of the relationship between organizational culture and effectiveness measured in a more objective manner. Indeed, while organizational culture was shown to have a strong effect on perceptions of effectiveness, more fully developed models should be developed related to other variables and organizational practices that affect both the perceptions of effectiveness and of effectiveness measured using more objective criteria.
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National Bank of Commerce Limited Annual Reports 2009 and 2010


The Constitution of the Tanzania Bankers Association (TBA), 1995


APPENDICES
APPENDIX 1– QUESTIONNAIRE

Dear Respondent,
I am happy to inform you that you have been selected amidst few respondents to spare just your few minutes to assist the researcher to answer the questions below. The information you will provide in line with this study will be treated as confidential and will only be used for partial requirements of the completion of the programme. In case of any problem don’t hesitate to contact the researcher by E-mail.gracengailo@yahoo.com
Thank you for your cooperation.

Section A: General Question
For each question in this section, draw a cross (x) in the box next to the answer you choose.

Please answer all questions

1. Sex
   a. Male (b) Female

2. Please indicate your age group.
   a) Under 30
   b) 30 - 39
   c) 40 - 49
   d) 50 and over

Education background

3. Please indicate your highest qualification obtained.
   a. Primary School qualification and below
   b. Secondary School qualification
   c. Tertiary Qualification

4. Level of responsibility
   a) Branch manager
b) HR manager

c) Junior/senior staff

d) Other (please specify)

5. Please tell us how long you have worked for this company.
   a) 0-3 years
   b) 4-6 years
   c) 7+ years

Section B: Behavioural questions

6. How does NBC control the behavior of its employees?

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...............................................................................................................................

7. Show the level of effectiveness of the different types of organizational culture applied

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Very effective</th>
<th>Effective</th>
<th>Neutral</th>
<th>Ineffective</th>
<th>Very ineffective</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strong vs weak</td>
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<tr>
<td>Soft vs hard</td>
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<tr>
<td>Formal vs informal</td>
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</table>

8. In a bid to measure the perception of employees towards the organization culture please show the level of agreement/disagreement on the following attributes of the organization culture by ticking on the attribute that best suits your perception.
<table>
<thead>
<tr>
<th>Attribute</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employees perception of the organization culture</strong></td>
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<tr>
<td>I would be very happy to spend the balance of my career with my current organization.</td>
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<td>I enjoy discussing my organization with outsiders.</td>
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<td>I do not feel like &quot;part of the family&quot; At my organization.</td>
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<td>I do not feel a strong sense of belonging to my organization.</td>
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<tr>
<td>I do not feel emotionally attached to my organization.</td>
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<tr>
<td><strong>Organization perception towards organization behavior in relation to organization culture</strong></td>
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<tr>
<td>It would be very difficult for me to leave my organization right now - even if I wanted to</td>
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<tr>
<td>One of the major reasons that I continue to work for my current organization is that leaving would require considerable personal sacrifice - another organization may not match the overall benefits that I have here.</td>
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<td>One of the few serious consequences of leaving my organization is the scarcity of available alternatives.</td>
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<td>I am not afraid what might happen if I quit my job without having another one lined up.</td>
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<td>At this point, remaining with my organization is a matter of necessity as much as desire.</td>
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<tr>
<td><strong>The relation toward employees and organization culture</strong></td>
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<td></td>
</tr>
<tr>
<td>Attribute</td>
<td>Strongly Agree</td>
<td>Agree</td>
<td>Neutral</td>
<td>Disagree</td>
<td>Strongly Disagree</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------</td>
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<td>I believe that these days, people move from one company to another too frequently.</td>
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<td>One of the major reasons that I continue working for this organization is that I believe that loyalty is important and thus I feel a sense of moral obligation to remain here.</td>
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<td>If I got another offer for a better job elsewhere I would not feel it was right to leave my organization.</td>
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<td>I do not believe that a person must always be loyal to his / her organization.</td>
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<td>Things were better in the old days when people stayed with one organization for most of their careers.</td>
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</tbody>
</table>

Thank you for your cooperation
Appendix 2

Table: Interrelationship between the core levels of organizational culture

<table>
<thead>
<tr>
<th></th>
<th>Assimilation</th>
<th>Differentiation</th>
<th>Integration</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Surface</strong></td>
<td>Images in publications and around the facility are mostly homogeneous.</td>
<td>Images of people of color in publications and around the facility are generally found in specific places where people of color are most likely to view them (e.g., a brochure for a particular program targeted at communities of color).</td>
<td>Images in publications and around the facility are mostly heterogeneous.</td>
</tr>
<tr>
<td><strong>Espoused</strong></td>
<td>The leader articulates a belief in a color-blind management approach and states that he or she doesn't see differences; encourages others in the organization to do the same.</td>
<td>The leader actively seeks diversity for the staff and board with the intent of having people of color work on programs, outreach, fundraising, etc., that are specifically targeted at</td>
<td>The leader communicates and actualizes a clear vision of a diverse and inclusive organization where the needs, viewpoints, and assets of all people are valued and integrated</td>
</tr>
</tbody>
</table>
### Basic Assumptions

Organizational culture reflects white dominant culture; norms go un discussed or unchallenged; people from diverse backgrounds are expected to act like the dominant culture, e.g., women are expected to act like men and people are expected to act the same regardless of racial, ethnic, or cultural background.

Organizational culture values differences between groups, but the full contributions of people of color are undervalued except insofar as they provide access to communities of color.

Organizational culture values people from all backgrounds and encourages people of color to utilize their skills and knowledge to increase the organization's relevance to communities of color; and organization encourages people of color to be full participants in the work of the whole organization.

**Source:** Adapted from Kamoche et al (2004)