

Identifying the aspects of organizational culture: a study of Indian banking industry

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Abstract

Purpose – The purpose of the present study is to identify the core cultural aspects perceived by the executives of public, private and foreign banks in India.

Design/methodology/approach – Of the 124 responses, 96 usable responses were assessed from middle and lower level managers. Qualitative content analysis and deconstruction method were used to identify the perceived cultural aspects.

Findings – Interestingly, managers of Indian banking industry stated that cultural aspects of their banks possess good work and working environment, prefer people, management, experience and promotions in comparison to other factors like policy, bonus, market, commitment, project, etc. It is also noted that cultural aspects of banks prefer learning, training and team working.

Practical implications – Assessment of the perception of managers toward their culture will foster the banks to develop integral subculture and to achieve the long-term organizational goals.

Originality/value – The study analyze the cultural aspects in Indian banking industry qualitatively, based on executives characteristics. This qualitative analysis helps to find out more contemporary and prevailing factors of banks.

Keywords Culture, Indian banking industry, Public, Private, Foreign banks

Paper type Conceptual paper

Introduction

India is one of the largest economic giants reconnoitering with omni-channel touch facts, scientific resources and reach to a major part of the population. Scams and swindles in banks affect the nation (Gurnani, 2015), and these cons require organizational experts to differentiate synergetic effects within a business organization (Harung *et al.*, 1999). Since banks are service-based businesses, it is the healthy cultural environment that can feature the good financial services and assist better services to customers. Although stability has been observed in financial and economic conditions (RBI, 18), the cultural process of banks needs effective and improved governance (Diwanji, 2018). Growing levels of such trickeries in banks require greater emphasis on researching the role of organization cultural aspects.

Existing, cultural literature lacks an influential qualitative analysis with there being a larger role for organizational sustainability (Negi and Dangwal, 2019). In response, banks have become very thoughtful about the lending segment (Antony and Sanjai, 2018), and steps are being taken to ensure an optimistic culture (Altstedter and Nag, 2018). The human resources of banks need complete renovation (Antony and Sanjai, 2018) as it has a strong influence on business culture, principles and performance standards (Catana and Catana, 2010). The field of organizational culture is currently developing, but the dimensions are

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relatively limited and need improvements to provide a sustainable functional setting (Negi *et al.*, 2019).

Culture in banking organizations has been drawing interest among researchers around the domain (i.e. Singh, 2011; Mellor, 2015; Peters and Waterman, 1982; Kilmann *et al.*, 1985; Schein, 1990). The first intention of this study is to identify the core cultural aspects in the banking industry, as practiced by executives. The subsequent aim of the existing study is to also check the least preferable dimensions that have been ignored. To my knowledge, very few studies with the exception of Nazir (2005), scrutinized organizational culture within banks, assume that some common dimensions tend to measure perceptions in limited ways (Calciolari *et al.*, 2018). However, seeing organizational culture as uniform among all executives is very basic (Hofstede, 1994).

Literature review

Organizational culture

The concept of organizational culture has become prevalent since the 1980s (Pettigrew, 1979). Organizational culture has gained lot of attention in the organizational behavior (Peters, 1982) and recently considered as one of the evolving conception for empirical research (Adler, 1989; Schein, 1990; Denison, 1990; Gordon and Tomaso, 1992; Hatch, 1993; Hofstede, 1994; Bloor and Dawson, 1994). The cultural term has been introduced by social anthropologists (Kotter and Heskett, 1992; Taylor, 2008) and explains the differences among managerial results qualitatively (Pettigrew, 1979). The study of Sanjaghi *et al.* (2014) explored several factors for Iran Industrial Research Organization (IIRO). These factors are cooperativeness, innovativeness, consistency and effectiveness. The results divulged that these exemplifies of “organizational culture” are appropriate, and environmental responsiveness and knowledge management both are necessary in today’s competitive environment.

Other significant research of Negi and Dangwal (2019) observed that absence of adequate literature limits their investigation. Hence, we suggest that researchers should consider different constructs for further analysis. Likewise, Negi *et al.* examine the sustainability-oriented organizational culture of selected service sector companies and advice to inculcate more contemporary variables. On the other hand, Aboramadan *et al.* (2019) scrutinize the links between organizational culture, innovation and banks’ performance in Palestine. The study recommended to consider the qualitative approaches to provide better elucidation of the organizational culture. Additionally, different aspects of organizational culture can make study more interesting. In contrast to this, Pathardikar and Sahu (2011) reflect the status of the culture in the public sector organizations and evidently confirm the need for audits of HR practices in the organization. The study also suggests that research in private organizations differs in culture and HR practices from that of the public sector units in India.

Leveson *et al.* (2009) suggest that in future, research should reconnoiter the perception of management to explore the direct and indirect variables of culture. Besides this, access to informal networks variable could refine cultural differences and not to some other dimensions of variance. Unfortunately, the use of questionnaires showed incapability to yield more affluent data in comparison to interviews. From Akhavan *et al.* (2014) perspective, organizational culture impacts environmental responsiveness capability in selected IIRO. The study also found that scale for organizational culture does not reflect the actual situation in Iran due to specific national setting. Although, Riivari *et al.* (2012) showed a positive link between the culture and innovativeness. At the same time, authors preferred for qualitative study for richer and more in-depth understanding of this relationship. Likewise, Bamel *et al.* (2011) empirically examines the relationship of dimensions of organizational climate with managerial effectiveness in Indian organizations. The study considered only a few dimensions of organizational climate (organizational process, behavior role clarity and

communication, results-reward and interpersonal relationships) and suggested exploring some different variables to predict managerial performance.

Extensive literature review depicts that various empirical examinations have been taken up with reference to organizational culture. Several studies determine culture with performance, commitment, satisfaction and personal behavioral aspects (Ojo, 2009; Dwivedi *et al.*, 2014; Kelepile, 2015; Tripathi and Tripathi, 2009). The combined concept of qualitative analysis on cultural aspects has remained unnoticed. The purpose of the present study is to analyze the opinions and perception of executives' of public, private and foreign banks qualitatively. The analysis of this conceptual study is organized in such a way so that it can enlarge the limited literature. Subsequently, a qualitative approach was preferred to apprehend the cultural perceptions on the subject of their effectiveness. Thus, the gaps identified above unquestionably suggest that there is a need to investigate these contemporary concepts i.e. organizational culture in Indian banking system to support the qualitative growth of the economy.

Methodology

Sample and procedure

Owing to high population density in Delhi and NCR region, only 15 of the 99 banks have been put to study. A sample of five banks each from the public and private sector has been selected by their market capitalization listed on Bombay Stock Exchange, whereas five foreign banks have been selected on their quality service basis; 150 questionnaires were circulated to the middle- and top-level managers. A total of 124 (82.6%) questionnaires were answered, but 96 (64%) have been assessed, as they were completely filled.

Open-ended questions were analyzed to extract the contemporary characteristics of cultural patterns of managers. For this, managers were asked to mention their views about cultural aspects. First, the survey was carried out in the form of open-ended questions converted into transcripts and then analyzed during the stages of the investigation. For this, each transcript was summarized and studied manually. Then, in order to analyze more specifically, each transcript was coded based on their stated characteristics by using the NVivo software. After giving the demographic characteristics of managers under the close-ended questions, the study presented qualitative content analysis and explained the most relevant and desirable cultural practices adopted by banks for their executives.

Thereafter, these transcripts were entered into categorical form manually. To safeguard the privacy of executives and to maintain their trust, their responses were categorized accordingly. The executives and their banks were mentioned by a specific code (numbers 1 to 15). These codes were imported into NVivo software and analyzed comprehensively. Following this, content analysis and deconstruction method were also used.

Demographic characteristics of the respondents

The study assessed 96 managers from public, private and foreign banks in India. Keeping in mind the availability of banks and population adequacy, the most populated cities, Delhi and NCR, were selected for the survey. Of the total participants, 82.2% were male and 19.7% were female. Moreover, 59.3% participants were from Delhi and the rest (40.6) were from NCR. Besides this, these two regions also contain maximum concentration of banks instead of others. The summarized details of managers are presented in [Table 1](#). The identity of (name and branches) managers of public, private and foreign banks was kept confidential and anonymous.

Conduction of survey

Data are directly acquired by managers to draw out the original findings of the research. The questionnaires were distributed among managers in 15 different banks. Field survey enables

PRR

S. No.	Cultural aspects	Banks	Mangers referred (in Appendix)
1	Good work	Public	12, 13, 28
		Private	5, 14,16, 22, 31, 35
		Foreign	11, 17, 21, 24
2	Better working	Public	13, 14, 15, 19
		Private	15, 22, 24, 31
		Foreign	11, 20, 21, 22
3	Management and learning	Public	5, 22, 26, 28, 29, 31
		Private	5, 11, 28, 31, 32, 35
		Foreign	1, 3, 5, 9, 15, 18, 22, 23, 25, 27
4	Training and promotion	Public	1, 2, 4, 16, 26, 30
		Private	1, 2, 5, 7, 34
		Foreign	8, 9, 10, 17, 19
6	Experience and knowledge	Public	2, 31
		Private	1, 3
		Foreign	3, 8, 12, 15, 21, 24, 25, 27
7	Cultural and career	Public	3, 12, 18, 32
		Private	8, 9, 12, 13, 17, 20, 21, 22, 23, 25, 29, 31
		Foreign	2, 8, 12, 13, 14, 16, 18, 19, 21, 23, 26, 29
8	People and staff	Public	16, 21, 24, 25, 27, 30
		Private	10, 18, 19, 20, 28
		Foreign	1, 4, 5, 7, 19, 23, 24, 26, 28
9	Commitment and completeness of jobs	Public	30
		Private	3, 26, 27, 32
		Foreign	2, 7, 8, 19, 28
11	Project	Public	11
		Private	3, 7, 8
		Foreign	11, 12
13	Friendly environment	Public	15, 29
		Private	4, 16, 18, 22, 24
		Foreign	1, 11, 20, 26
14	Expectation	Public	6, 28
		Private	2, 3, 26, 27, 28, 30, 32, 34
		Foreign	4, 5, 7, 12, 28
15	Salary issue	Public	8, 9, 17, 20, 23
		Private	6, 7, 33
		Foreign	16
16	Working pressure/hours/risk	Public	6, 10
		Private	27, 28, 30
		Foreign	10, 13

Table 1.
The perceived organizational culture aspects of managers

one to collect data personally within a short period ([Sekaran, 2003](#); [Zikmund and Babin, 2013](#)) and protects the privacy of managers. For this, responses of managers and their banks were coded individually. Questionnaire consists of open-ended questions that provide more additional information about managers who may not have been apprehended in the close-ended questions ([Fowler and Cosenza, 2008](#)). Moreover, managers used various proverbs, metaphors and various examples in their survey.

Qualitative content analysis

The contents were analyzed to make findings more replicable and valid ([Krippendorff, 2012](#)). The responses of managers (content) in the form of words were classified into texts ([Burns and Grove, 2005](#)). Then, classes are formed from texts (meaningful matter) to specific codes. In this study, conventional, directed and summative approaches were scrutinized to examine

the textual data (Hsieh and Shannon, 2005). First, text data were categorized under the conventional approach.

In a directed approach, a wide review of literature was consulted to codify the texts. Finally, contents were compared and interpreted under a summative approach. All these three approaches possess identical analytical procedures divided in six major phases (Kaid and Wadsworth, 1989). In the present study, phases start with formulation of research questions, selection of sample, outlining categorization, defining and implementing codifications process and analysis of results with trustworthiness. The conventional approach (Hsieh and Shannon, 2005) of the qualitative content analysis (Kaid and Wadsworth, 1989; Burns and Grove, 2005; Krippendorff, 2012) has been followed sequentially; first, data had been collected with open-ended questions. Second, texts have been analyzed. Third, texts have been examined for categorization. Fourth, texts have been summarized and categorized. Fifth, encodings have been constructed from the texts of transcripts. Finally, texts have been analyzed, reviewed and characterized into codes to present the results. Furthermore, NVivo 10 software (Bazeley and Jackson, 2013) has been used to perform qualitative data analysis.

Furthermore, deconstruction method has been used to demystify the texts into meaningful conjectures. This method also helps to disclose the hidden constructs into meaningful presuppositions. The written texts were analyzed critically to make interpretation more centralized and focused.

Validity of research

The validity of qualitative research has been adequately followed and discussed briefly. No subsequent standard test for validation of qualitative research has been found in the literature in comparison to quantitative research. Centered on characteristics of research, five categories have been discussed to assess the validity of qualitative research (Maxwell, 1992). These categories are classified as following:

First, the study ensured descriptive validity by inculcating the plurality of responses of different executives of public, private and foreign banks in terms of organizational culture. The responses from several different executives confirm the accuracy of data as well (Maxwell, 1992; Johnson, 1997). Second, the interpretative validity has been followed with the help of open-ended questions based on organizational culture. The present study reports the respondents' response manually with meaningful understanding of events, entities and their performances (Maxwell, 1992). The researcher tries to analyze the executives' interpretation according to the sector of banks i.e. public, private and foreign banks. Third, theoretical validity allied with degree of consistency between theoretical explanations of qualitative research and data. In this study, categorization of the description of cultural patterns of managers is anticipated with content analysis. In order to attain theoretical validity, this analysis has referred to the frequency of texts stated in the open-ended questions. NVivo software has been used to analyze the additional information provided by executives of banks, which may not have been apprehended in the close-ended questions. The study identifies the new insights with those dimensions that are related to the organizational culture from executives' point of view. In terms of generalizability, identified new insights of this research can be applied universally. According to the ethical framework and judgments of evaluative validity, researchers try to apprehend and describe the data without any partial judgment. Fairness and objectivity have been maintained while analyzing the documented texts.

Measures

The open-ended questions consist of accurate outlooks, understanding and attitudes of the respondents on the related subjects. All responses were coded in the form of texts and analyzed conjointly. The word frequency criteria had been used to find out the words that were used by respondents more frequently.

Results of deconstruction and qualitative content analysis

Out of the total executives, 96 have discussed their specific cultural pattern in banks. In detail, 32 executives were from public sector banks, 35 were from private sector banks and 29 were from foreign banks. Precise and pertinent information have been stated by executives through several models and instances. In this segment, information was classified according to the category of banks representing the cultural characteristics. Based on preliminary analysis of the executive's views in the form of texts, information has been identified and then characterized. Other than the integrated view on cultural aspects of managers, this study also tracked the manager's individual approach to analyze their perceptions. For this, manager's textual data have been presented, which seemed to examine the insights into a qualitative way. Yet, opinions of managers of public, private and foreign banks were described sequentially in [Table A1](#).

With the cultural description, the study identified several related and relevant characteristics. After the categorization, the numerical coding has been done in the NVivo software to analyze the executives' perception. Each characteristic has been presented in [Table 1](#). The findings of this analysis demonstrate that some exemplified characteristics are sustained by various executives'. Interestingly, these characteristics have been ignored in the existing review of literature. The study tries to consider more participants who could be placed in banking categories. Obviously, a larger number of participants help to analyze the supporting dimensions of executives. The word cloud ([Figure 1](#)) has been generated through open-ended questions, included in the questionnaires.

Discussion

The first identified characteristic signifies that banks are attached with the executives and provide them with a "good work" environment. This recognizing and comprehending characteristic of banks enables individuals' to boost their productivity. Good work factors also motivate employee retention in future. The second characteristic of this analysis ensures that executives of banks recognize "better working" instead of complexity. The better working environment reduces unpredictability and enhances expertise as well as perceptiveness. The third characteristic is "management and learning" which indicates that banks are providing adequate assistance and guidance to their executives. Being new or unexpected, learning and training assist executives to solve their problems that are different and unfamiliar to them. It also provides a stable and unwavering working environment to them. The fourth characteristic is more related to the efficiency of managers i.e. "training and promotion". Managers should motivate employees for new idea creation with rewarding, when necessary; they can also establish an environment where new ideas are openly and freely shared ([Uzkurt et al., 2013](#)). Culture of banks generally favors those executives who possess promotion as well as experience skills. This characteristic is also related to the term perceptiveness (experience and knowledge), which in turn helps them to solve their complexity at the workplace. The essence of culture is that the organization's members can find solutions to problems about internal integration, adaptation to environment and coordination through shared cultural values ([Blackwell, 2006; Furnham and Gunter, 1993](#)).

"Culture and career" is the fifth characteristic mentioned by executives in the open-ended questions. The executives of the public, private and foreign banks mentioned that culture and career are recognizable as well as relevant issues for them. Culture stable and operate business set-ups robustly ([Schein, 1990](#)). The executives of banks stated that (sixth characteristic) "people and staff" is a vital characteristic for them instead of salary and bonus. The essence of culture is that the organization's members can find solutions to problems about internal integration, adaptation to environment and coordination through shared cultural values ([Blackwell, 2006; Furnham and Gunter, 1993](#)).

Commitment and completeness of jobs are other highly preferred and remarkable aspects of executives. The other characteristics like knowledge, project, completeness of jobs and

Regardless of the limitations, the study enriches the existing literature. There are many directions that can be pursued with regard to further research. Furthermore, studies can look into other aspects in this work. The geographical range could be widened. Also, a comparative analysis of the organizational culture between public, private sector and foreign banks could be endeavored, which could come out with remarkable outcomes.

Conclusion

Overall, our word frequency query result indicates that the culture of Indian banking industry prefers good work and working environment, people, managing, involvement and advancements in comparison to all the other factors like policy, bonus, market, commitment, project, etc. It is also noted that bank executives prefer learning, training and team working for their effectiveness.

Our credence is the anticipated organizational culture aspects in this research study that can originate untangling the intricate associations between the two extended literatures (quantitative and qualitative) of organizational culture. In this term, it is likely to reconnoiter the concepts in a prepared and systematic manner. It also empowers scholars to dichotomize the contemporary aspects of organizational culture further.

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Further reading

Great Place to Work Institute (2011), available at: www.greatplacetowork.com/what_we_do/employee_survey.php.

Appendix

Table A1.
Demographic characteristics of the managers

Position Top and middle level	Gender			Public banks	Category of bank			Location	
	Male	Female	Others		Private banks	Foreign banks	Delhi	NCR	
96	79	17	–	32	35	29	57	39	

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