# Job-Related Values and Organizational Culture in Banks

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This paper presents a comparative study of the basic inherent values held by the employees of public and private sector banks, thus affecting the respective organizational cultures in these banks. A relationship was also investigated between these Job-related values in employees on the one hand and 15 other organizational culture variables on the other. Six private and four public sector banks were selected for study and out of these ten banks, a stratified random sample of 339 employees consisting of 204 staff members and 135 managers/officers was drawn. Findings showed that employees of private sector banks had a higher identification with organization and its goals as compared to those of public sector banks. Findings also showed a number of factors affecting the Job-related values of employees in public as well as in private sector banks.

In individual working in an organization often brings his fundamental behavioural pattern to bear upon his work space. He enters the organization with preconceived notions of what 'ought' and what 'ought not' to be. This fundamental or basic behavioural pattern, which differentiates one individual from another, is referred to as "Values".

Once an individual joins the organization, he interacts with the organizational environment, which consists of the structural group to which he is attached or the informal group into which he is drawn, and the organizational climate pertaining to his area of work. The fundamental or basic behavioural pattern of an individual is tampered by this interaction and the result obtained is the Jobrelated Values of the individual.

Values are the most deeply ingrained part of personality in an individual. The importance of values in understanding the dynamics of social processes is brought out by Rokeach who argues that values have to do with modes of conduct and end states of existence. "To say that a person has a value is to say that he has an enduring belief that a specific mode of conduct or end state of existence which is personally or socially preferable to an opposite or converse mode of conduct or end state of existence... these are the abstract ideas, positive or negative, not tied to any specific object or situation, representing such beliefs about modes of conduct."

"Once a value is internalized", says Rokeach, "it becomes, consciously or unconsciously, a standard or criterion for defining action, for developing and maintaining attitudes towards relevant objects and situations, for justifying one's own and other's actions and attitudes, for morally defining

self and others, and for comparing self with others". The importance of the study of values inheres in the fact that though values do not necessarily predict behaviour, but when behavior occurs, it is likely to be in line with the values one holds.

While explaining the concept of organizational culture many researchers and theorists have stressed the term 'Values', 'Espoused Values', and 'Shared Values' etc. What do these shared values actually mean? And how do these values actually affect an organizational culture? The answer lies in the fact that a relatively small number of fundamental values underlie a large number of attitudes that, in turn, affect the behaviour of employees working in an organization. Actually what makes them work is congruence of 'Individual goals' with 'Organizational goals'. The same may be interpreted as Individual values and Organizational values, the relatedness of both resulting in a certain type of organizational culture.

Organizational values like quality, reliability, adaptability, efficiency, innovation, etc. are those, which an organization espouses and promotes from time to time for its survival and growth, while Individual Values are those to which an individual is committed and which have direct bearing on the behaviour of employees and thus on organizational culture as a whole.

Anbalagan recognized that both "individual and collective philosophy govern and influence responses and reactions of individuals to any situation." He further stated that "Even in the absence of corporate strategy or consensus on a particular set of goals, executives are said to behave and act in accordance with their own personal value systems. Moreover, executives favour subordinates with similar values and rate them high on competence while they reject subordinates with dissimilar values and rate them low on competence".<sup>6</sup>

Organizational values are also referred to, as the "actual practices" by many authors and the individual values are actually what are termed as "Values" in the study of an organizational culture. Organizational and individual values have been distinguished by Geert Hofstede in the following words, "Peters and Waterman insist that shared values represent the core of corporate culture but our study empirically shows that...they rarely distinguished between the values of founders and significant leaders and the values of the bulk of organizational members. In our case, we have assessed to what extent leader's messages have come across to members. We conclude that the values of founders and key leaders undoubtedly shape organizational cultures but that, the way these cultures affect ordinary members is through shared practices. Founder's and leader's values become member's practices." In organization theory, this process of a transfer of the founders' values into the members' practices has already been recognized by Weber, in the following words, "when the organization of authority becomes permanent the staff supporting the charismatic ruler becomes routinized."8 Thus, it becomes clear that actually values, which have a direct bearing upon organizational culture, are the "Individual values." Organizational values become the practices and "should be studied as the member's perceptions about these practices." The present study attempts to cover both these types of values. This paper covers the 'individual values relating to job'.

It is also important to distinguish between personal and Job-related values, both of which are the components of individual values. The study of personal values of individuals like honesty, obedience, morality etc. was beyond the scope of the present study and thus the individual values related

to the job pointing their attitude and preference towards work in general and identification with the goals of their respective banks in particular are studied in this paper.

# **Dimensions of Job-related Values in Organizational culture**

After his well-known work on cross-national differences of cultures Geert Hofstede collaborated with other theorists and attempted to make an organizational culture questionnaire to measure culture at the organizational level. In their article in Administrative Science Quarterly they differentiated between values and practices in the study of the organizational culture. Under values, they first of all gave three dimensions, namely, 'need for security', 'need for authority' and 'work centrality'.

After empirically reviewing these dimensions, it was found that the differences between two multinational organizations in the same country regarding 'need for security' (which resembles uncertainty avoidance dimension of cross national study) were due to their different nationalities rather than organizational culture. 'Need for authority' showed slight effect of cross-national differences but was also found to show cross-organizational differences. So finally, after eliminating the country effects they again defined three factors viz.: 1) work orientation 2) identification and 3) ambition (the motivating factors).<sup>10</sup>

Geert Hofstede *et al.*, also found out that the shared values differed more according to the demographic criteria of age, education, length of service and seniority etc than according to membership in the organization. Work orientation was strongly related to the unit population's mean education level (the higher educated had a more intrinsic work orientation) and identification was related to their age, seniority and hierarchical level. <sup>11</sup>

Sinha & Sinha stated six cultural specific values found in Indian organizations namely Lack of Commitment, Lack of team orientation, Preference for Personalized Relationship, Dependence Proneness, Aram and Show Off.<sup>12</sup>

Tripathi analyzed the findings of two Indian studies (the first conducted in four public sector organizations and the second in a multinational enterprise) to substantiate the assumption that "Indian organizations display a mixed set of values, characteristic of both Western and Eastern societies (i.e. belief in detachment vs. materialistic orientation; collectivism vs. individualism; humanism vs. power orientation)". <sup>13</sup>

The study showed that "members who had experience of work organization in their families (socialization) and had received professional education got integrated into the organization in a much better way. But once they entered the organization, integration was facilitated by the degree of nurturance provided to them by their supervisor. The support and leadership provided by peers was more important in promoting integration of members"<sup>14</sup>. It was also found that member-integration enhances job satisfaction, job involvement and organizational identification and reduced the experience of role stress. <sup>15</sup>

In another study Tripathi found a great deal of similarity between personal and organizational values. The two background variables, which were found, associated with members' integration were the level of professional education and the length of service. The organizational variables conducive to integration included participation in decision-making, support from the boss, teamwork and control<sup>16</sup>.

This paper presents a comparative study of the basic inherent values held by employees of public and private sector banks thus affecting the respective organizational culture in these banks. A relationship was also investigated between these Job-related values in employees on one side and 15 other organizational culture variables on the other. The dimensions studied under Job-related values as a variable of organizational culture are as follows:

- 1. Work Orientation: The extent to which employees are oriented to work vis-à-vis leisure and the degree to which they are satisfied with their job in the bank and with the kind of work and work situation in the banks.
- **2. Desire to Participate :** The level of employees' desire that management should be consultative and they should be given a chance to think up better ways to do their respective jobs.
- **3. Organizational Goal Identity:** The degree to which employees give priority to organizational goals vis-à-vis their individual goals and expectations and the extent to which employees are loyal to the bank.
- **4. Motivating Factors :** The level at which employees in banks get motivated to work for better performance.

Besides these Job-related values, the study compared perception of employees in public and private sector banks with regard to their bank under following dimensions:

## Interpersonal Relationships and organizational culture in banks

- a) Employee Sociability
- b) Cooperation among peers
- c) Interpersonal Trust
- d) Communication Efficacy
- e) Team orientation
- f) Interpersonal Conflict

## Management Styles and Organizational Culture in Banks

- a) Task orientation
- b) Relationship orientation
- c) Employee consultation in decisions
- d) Management's concern for employees

# Adaptability and Employee Development and Organizational Culture in Banks

- a) Receptiveness to change
- b) Opportunities for advancement
- c) Administrative efficacy
- d) Employee initiatives

Besides this the job satisfaction of employees in public and private sector banks was studied and compared with the total organizational culture in banks.

# **Research Methodology**

The aim of this research was to compare the organizational culture in public and private sector banks and to find interrelationships among various dimensions of organizational culture in these banks.

**Sample :** Six private and four public sector banks were selected for this study, which could, as far as possible, differ as per cultural dimensions, provided those banks had their branches both at Chandigarh and Ludhiana. Out of these ten banks, a stratified random sample of 339 employees consisting of 204 staff members and 135 managers/officers was drawn. This stratified random sample included 132 staff and 84 managers from public sector banks and 72 staff and 51 managers from private sector banks. Out of this total sample, 179 employees were from Chandigarh and 160 employees from Ludhiana. 'Staff' included clerks, cashiers and assistants and 'Managers' included officers, managers and senior managers at the branch level.

Following ten banks (6 private and 4 public sector banks) were selected for study: 1. Bank of Panjab 2) ICICI Bank 3) UTI Bank 4) IDBI Bank 5) HDFC Bank 6) IndusInd Bank 7) State Bank of India 8) Punjab National Bank 9) Panjab and Sind Bank 10) Indian Bank.

**The Scoring System:** The Likert type scale consisting of five categories ranging from "Strongly agree" to "Strongly disagree" was applied to each item. Strongly agree would get the score 5 and Strongly disagree would get the score 1. If all these items were rated positively, a high score would result indicating a more 'effective' or 'positive' organizational culture. Reverse scoring was done for items indicating negative responses. The resulting scores of related items were combined variable wise. For example the score of all items, which measured Work orientation, were added and a final score of 'Work orientation' was derived. These variable wise scores were then used to make comparisons between Job-related values of public and private sector banks and for finding interrelationships among various dimensions of organizational culture in these banks.

The Statistical Analyses: Chi square test was applied to examine the association between two variables and the median test was applied to see the difference in attitude of both staff and managers in public and private sector banks. Multiple regression analysis was used to know how much of the total variation in the dependent variable can be explained by all the independent variables acting together. Stepwise regression analysis was also used to eliminate some of the variables that could not explain any variable significantly and also to avoid the problem of multicollinearity. The criterion for retention of a variable was, by and large, the 5 per cent level of significance. For the bank wise comparisons the mean scores of each variable for the respondents of each bank were calculated separately and compared using T-Test. The rank correlation was also calculated wherever required.

## **Work Orientation**

The most crucial challenge to the organizations today is how human behaviour can be motivated towards greater work efficiency. Hawthorne studies show that employee's work attitudes, management employees' relations and informal social relations of employees are crucial factors in achieving the goals of an organization. So, present organizations need to reckon with "employee's work attitudes" aspect related to the changing value orientations of the people in an organization. Orientation

to work has thus proved to have a significant effect on organizational culture.

In order to assess the culture of an organization, the measurement of work orientation is very much helpful. Many organizations are enriching various jobs by redesigning them to raise the work orientation of their employees.

Researchers like Goldthorpe showed that "the way in which workers perceive the work situation would be directly related to the values workers assign to various aspects of the job" 17. He further stated that this orientation to work tends to remain 'fixed' in any situation and named it as "instrumental orientation towards work" 18. This concept was criticized by researchers like Daniel and Bennett who suggested the "dynamic orientation to work values" which explained, "that the instrumental worker in one situation might become an intrinsically or expressively oriented worker in another" 19. They felt that the perceived interests could change with the change in job situations<sup>20</sup>.

Hofstede found that work orientation was mainly a factor of demographic variables like education level  $^{21}$ , whereas Sinha in a study done on work culture in Indian context, stated that not only the personal attributes, but various organizational culture factors also affect work orientation of an employee  $^{22}$ . He also analyzed that the managers felt positive about their job in cases where the working conditions were conducive to work, work behavior was rewarded and there existed a norm that one must work  $^{23}$ . Sinha and Singh also found that the nature of the job and that of the interpersonal relations would directly affect the work attitudes of managers  $^{24}$ .

Venkatachalam *et al.*, in a study of 100 subordinates in three organizations viz. a bank, a school and a government office found out that in all the three organizations the job or occupational level had a significant effect on work orientation<sup>25</sup>. Singh and Srivastava also found similar correlation between status of job and job involvement<sup>26</sup>. In the same light, Vroom was of the view that higher-level employees are more work oriented due to greater opportunities to satisfy self-esteem, autonomy and self-actualization<sup>27</sup>.

# Difference in Work Orientation of Employees between Public and Private Sector Banks:

Nisonko in his study reported that the employees of public sector organizations generally believed that hard and sincere work brought nothing in particular and appreciation and recognition were very far away things<sup>28</sup>. So it was expected that private sector bank employees might show higher level of work orientation as compared to public sector bank employees. Contrary to the expectations, the findings of the present study showed no significant difference between work orientation of staff in public sector banks and that in private sector banks (Chi square= 3.58, 1d.f). Managers in public sector banks also did not reveal any significant difference in work orientation as compared to that in private sector banks (Chi square= 0.302, 1d.f). Consequently, with regard to work orientation no significant difference was found between public and private sector bank employees. This was not in agreement with Nisonko's<sup>29</sup> study.

Anantharam and Devasenpathy found that the managers are more work oriented than the staff because managers have the opportunity to take decisions, feeling that they are making important contribution to the success of the company and also have freedom to set their own work targets. Further due to their position they enjoy certain privileges, which lead to the perception of a job being favourable and consequently resulting in higher work orientation<sup>30</sup>. So it was hypothesized that

managers might be more work oriented than the staff in banks. However, no significant difference was found between work orientation of the staff and that of the managers in both the public and the private sector banks. Our findings were contrary to the findings of Venkatachalam *et al.*,<sup>31</sup> and those of Srivastava<sup>32</sup>.

The findings showed that age of 'staff' and their work orientation were significantly related in 'public sector banks'. Older employees (staff) showed a higher work orientation than younger ones in public sector banks. Findings in case of public sector bank staff supported those of Cherrington et al who found that with an increase in age, work values would increase.<sup>33</sup> Further contrary to the hypothesis, education level of employees was not found to affect the employees' interest in work and job significantly in both public and private sector banks. The findings did not support Hofstede's<sup>34</sup> findings but were in agreement with the results of Cherrington et al.

Both chi square and regression analysis exhibited a significant association between work orientation and organizational goal identity of employees in public and private sector banks. Employees having a higher identification with organizational goals were likely to have higher orientation to work striving hard for the achievement of those goals. Desire to participate related with work orientation of only 'staff' in public and private sector banks.

Study revealed that cooperation among peers associated with the work orientation of 'staff' and team orientation related with the orientation to work of 'managers' in public and private sector banks. In private sector banks staff showed a higher work orientation with higher employee sociability. The findings were contrary to those of Sinha<sup>35</sup> who found that in private sector organizations work centrality was not related to social interactions.

It was found that work orientation of employees in 'private' sector banks was a significant factor of management style that was both task as well as relationship oriented. Regression analysis further showed these relationships to be significant in 'public' sector banks also. Pathak stated that the manner of participation and the level at which it is exercised consequently bring forth outcomes such as organizational effectiveness, job satisfaction and job involvement<sup>36</sup>. It was expected that with higher employee consultation in decisions work orientation would increase. However no significant relationship was found in this respect in both public and private sector banks. Our findings also didn't reveal any significant relationship between job satisfaction and work orientation which was contrary to Bhattacharya. The findings were also contrary to those of Ritu Dangwal who found out in a study of banks that employees held more positive work attitudes as a result of the job satisfaction level experienced by them.

## **Desire To Participate**

Whether an employee desires to participate actively in his job is a very important Job-related value, which actually results in the job involvement of an employee. From this value it becomes manifest whether he works to get salary or wants to contribute in the organizational functioning in a positive and purposeful way. Consequently, the desire to participate can bind the employees and the organization together in a strong bond of commitment thus providing for an effective organizational culture. Dangwal concluded that a positive relationship exists between promotion and opportunities for

advancement on one side and desire of employees to participate on the other side. She also stated that work oriented employees preferred more participation than the others<sup>37</sup>.

Employees were asked to state their level of agreement that management should be questioned or not and that a supervisor should ask workers for there suggestions before deciding about any change in work methods or not.

## Difference between Employees' Desire to Participate in Public and Private Sector Banks

No significant difference was found between the 'staff' of public sector banks and that of the private sector banks (Chi square=3.13, 1d.f) as regards their desire to participate in decision-making. 69 per cent of private sector bank staff scored above median level as against 56 per cent in public sector banks. No significant difference was further noted regarding desire of 'managers' to participate in both public and private sector banks (Chi square=0.1068, 1d.f). Again, in overall comparison also, no significant results were found.

Consequently there was no significant difference between the desire of staff and that of managers to participate in decision making in both public and private sector banks. However, the data showed that in 'private' sector banks, staff had a higher desire to participate as compared to that of managers.

## Relationship between Desire to Participate and other Organizational Culture Variables

It was expected that with higher education and organizational goal identity employees might show a gowing expectation that they should be given a chance to be involved in decision making, however, no significant results emerged through chi-square method. Both chi square and regression analysis revealed that higher work orientation and a higher cooperation among peers might raise the "staffs" desire to participate in both public and private sector banks.

Chi square analysis showed a significant association between relationship orientation of 'managers' and their desire that employees at all levels should be given a chance to participate in decisions. Further, 'staff in public sector banks' also showed a higher desire to participate with higher relationship-oriented management in their banks, provided other factors were held constant. Employee consultation in decisions was not found to relate significantly with desire to participate through chi-square but regression analysis showed a significant relationship between employee consultation in decisions and desire to participate in case of 'staff' in both public and private sector banks and 'managers' in public sector banks.

In 'private' sector banks, it was found that social interactions probably fulfilled the participation needs of employees leading to their lesser desire to participate. Team orientation emerged out to be a significant determinant of employees' desire to participate in both public and private sector banks. Opportunities for advancement associated with staff's desire to participate in both public and private sector banks provided other factors were held constant.

# **Organizational Goal Identity**

An employee working in an organization has his own goal, of satisfying high physiological and psychological needs. Individual and collective goals are not necessarily the same and often a conflict between the two arises. Thus, for organizational efficiency, it is imperative that both these sets of

goals conform i.e. there is goal congruence.

The organizational goal identity focuses on the extent to which people identifying with an organization have personal goals that are in keeping with those of the organization<sup>38</sup>. This approach popularized by Porter and his associates<sup>39</sup>, reflects people's willingness to accept and work toward attaining organizational goals. Organizational goal identity has been the subject of an increasing number of behavioural studies. It has been asserted that identified employees provide organizations with a number of important benefits, including goal commitment, goal achievement etc.

Meglino *et al.*, in a study of an industrial plant concluded, "that workers were more satisfied and committed when their values were congruent with the values of their supervisor" .

Posner, Kouzes & Schmidt found that value congruence between managers and their organizations affected a number of individual level outcomes e.g. personal success, intention to remain with the organization, understanding of the organization's values etc<sup>41</sup>.

Weiss examined the values of supervisors and their subordinates and concluded that value congruence was associated with supervisor's consideration, ratings of supervisor's success and competence. This led Weiss to conclude that the supervisory characteristics were actually antecedents of value congruence<sup>42</sup>.

#### Difference between Organizational Goal Identity in Employees of Public and Private Sector Banks

Staff in public sector banks was found to have significantly lesser identification as compared to staff in private sector banks (chi square=8.95, 1d.f). The 'above median' frequency of managers in public sector banks was even lesser than that of private sector bank managers (Chi square=14.33, 1d.f). This indicated a significantly lesser organizational goal identity in public sector banks as compared to that in private sector banks.

Schmidt and Posner in a survey of American managers concluded "that the congruence between the personal values of managers and the values of the organization increases with higher rank" <sup>43</sup>. However, Rotondi found no significant difference between organizational goal identity of staff with those of managers <sup>44</sup>. Our findings also showed no significant difference between organizational goal identity of staff with that of managers which was in agreement with Rotondi's findings.

## Relationship between Organizational Goal Identity and other Organizational Culture Variables

Findings showed that in 'private' sector banks there was a significant relationship between "length of service" of employees and their organizational goal identity. Employees with longer service period probably showed a higher clarity and identification with bank's goals in private sector banks. The relationship between length of service and organizational goal identity was not significant in public sector banks.

The results showed that 'work orientation', 'Interpersonal Trust' and 'Cooperation among peers' related significantly with organizational goal identity of employees in public and private sector banks. Regression analysis showed that in 'private' sector banks, staff showing a higher desire to participate responded higher organizational goal identity.

It was found that higher management's concern for employees and higher opportunities for

advancement explained organizational goal identity of employees in 'public' sector banks and not of employees in private sector banks. Probably, public sector employees were dissatisfied with the type of training and perhaps found a higher degree of partiality in job assignment, which if given proper attention might raise the compatibility between their individual goals and the goals of the bank.

'Employee sociability' and 'relationship orientation' that related significantly with organizational goal identity of only 'staff' through chi square analysis also explained the identification level of 'managers' in public sector banks when other factors were held constant. Further, 'communication efficacy' and 'team orientation' which were probably meant to minimize the gap between individual and organizational goals of 'managers' in public and private sector banks also explained organizational goal identity of 'staff in private sector banks' through regression analysis. 'Job satisfaction' related with the organizational goal identity of 'staff in public sector banks' through both regression and chi square analyses.

## **Motivating Factors**

Human motives are based on the needs, conscious or subconscious. These needs vary in intensity with the individuals. Management should know what motivates the employees, what they want from their work and why they behave as they do. In other words, in order to understand the individual values relating to job in a better way, it is perhaps, necessary to consider the relative importance, which the employees in banks attach to different factors for their motivation to put their efforts for better performance.

Motivation in organizational settings refers to the *willingness of an individual to react to organizational requirements in the short run*<sup>45</sup>. An individual can be motivated by providing rewards which he values, and by influencing his expectancies<sup>46</sup>. There are at least three categories of rewards which an individual values: material rewards (wages and fringe benefits); social rewards (status, recognition and friendship); and intrinsic rewards (a sense of achievement, skill acquisition and personal growth)<sup>47</sup>

A study of bank employees by Mankidy and Mankidy also pointed out that besides good pay and security, bank employees look towards opportunities for learning, upgrading and interesting work for positive attitudes towards work<sup>48</sup>. P.P.Arya also found out that in public sector, workers gave first priority to 'quick promotions'<sup>49</sup>.

For the purpose of present study the respondents were requested to assign ranks for any eight factors out of sixteen, which they feel more necessary to perform effectively in the bank. The findings showed following comparisons:

- The present study revealed that 'staff' in public sector banks probably had a higher need for 'relationship with peers' and they intended to remain in their bank for a longer period of time and had a higher desire for 'job security' than private sector bank staff probably because of such relationships. On the other hand, private sector bank staff had a higher tendency of being mobile for better salary.
- 2. As far as 'managers' were concerned, salary, security and status were three factors to which they gave higher importance in both public and private sector banks. It was also found that managers in public sector banks probably showed a lesser satisfaction with the bank rules, regulations, procedures and policies as compared to their counterparts in private sector banks.

- 3. Comparison between staff and managers showed that in public sector banks staff gave higher rank to 'relationship with peers' as against managers' need for 'job responsibility'. Managers in public sector banks further claimed more of 'recognition and appreciation for the work done' as compared to staff in these banks.
- 4. In private sector banks managers were perhaps, more status oriented than staff. Staff in private sector banks gave higher rank to 'opportunity to grow through learning new things' as compared to managers.

## Job-related Values of Employees in Public and Private Sector Banks- A Bankwise Comparison

Bank wise comparison of staff showed that although the difference was not statistically significant, staff in UTI bank, IDBI bank, ICICI bank and HDFC bank showed lesser work orientation than staff in public sector banks. It was further found that staff in IDBI bank and Punjab National bank showed significantly lesser desire to participate than staff of all other banks under study. As far as IDBI bank was concerned staff in this bank reported significantly higher employee consultation in decisions due to which their consultation needs were probably fulfilled to a large extent leading to a lesser desire to participate. Finally staff in Bank of Punjab and HDFC bank were found to show significantly higher organizational goal identity than all public sector banks.

As far as 'managers' were concerned, those in IDBI bank and HDFC bank scored significantly lesser work orientation than managers in IndusInd bank, which was found to be probably due to the greater level of tension and stress at work as reported by managers of IDBI bank and HDFC bank. IndusInd bank managers also reported a higher desire to participate than all public and private sector banks but the difference was significant with Punjab and Sind bank only. Further, managers in IndusInd bank scored significantly lesser organizational goal identity than managers of Bank of Punjab, HDFC bank and also than those of Punjab and Sind bank. Managers in Indian bank and Punjab national bank also responded significantly lesser organizational goal identity than managers of Bank of Punjab and HDFC bank. This was though probably due to the three important determinants of organizational goal identity i.e. receptiveness to change, opportunities for advancement and cooperation among peers. Data showed that managers of Indian bank and Punjab national bank perceived lesser receptiveness to change, opportunities for advancement and cooperation among peers than managers of Bank of Punjab and HDFC bank. There was a significant difference between Punjab and Sind bank managers on one side and the other three public sector banks on the other side with regard to 'Organizational goal identity'. Punjab and Sind bank managers showed greater loyalty towards their bank and majority of them expressed that an employee should be identified with one particular organization.

In a comparison between Job-related values of staff and managers, it was found that manages in IDBI bank were probably less work oriented than staff responding a strong disagreement for tension and stress at work. Further, managers in Punjab and Sind bank showed a lesser desire to participate than staff. Finally there was a significant difference between the organizational goal identity of staff and managers. Staff of State bank of India showed lesser identification with organizational goals as compared to managers.

## **Concluding Remarks**

First, as far as work orientation and desire to participate were concerned, no significant difference was found between the employees of public and private sector banks. However, employees in 'private' sector banks exhibited a significantly higher 'organizational goal identity' as compared to their respective counterparts in 'public' sector banks.

There was an interrelationship between the three Job-related values. Work oriented employees showed a higher desire to participate and a higher organizational goal identity. The relationship between desire to participate and organizational goal identity was significant in case of staff in private sector banks only.

Second, "Cooperation among peers" emerged out to be a significant determinant of all the three Job-related values i.e. work orientation, desire to participate and organizational goal identity. Thus in both public and private sector banks cooperation among peers might raise the orientation of employees towards work and participation besides reducing the level of conflict between their individual goals and the organizational goals.

Third, in a comparison with personal attributes of employees, findings suggested that work orientation of staff in public sector banks might increase with an increase in 'age', which was found to be in agreement with Cherrington's findings. Further, a lack of significant relationship between work orientation and education level of employees in our results was contrary to Hofstede's findings. As regards desire to participate, contrary to our assumptions education level and professional qualification of employees did not relate significantly in both public and private sector banks. In case of organizational goal identity, it was found that in 'private' sector banks, staff with higher 'age' and 'length of service' was likely to be more identified with organizational goals than relatively newcomers and younger ones. This relationship was not significant in 'public' sector banks.

Fourth, it was found that social interactions could probably fulfill the participation needs of employees in private sector banks leading to their lesser desire to participate. Regression analysis further showed this relationship to be significant for 'managers in public sector banks' also. 'Team orientation' emerged out to be a significant determinant of employees' desire to participate in both public and private sector banks through regression analysis.

And finally, interpersonal trust associated significantly with organizational goal identity of employees in both public and private sector banks through chi square analysis.

Thus our findings revealed that higher management's concern for employees and higher opportunities for advancement could raise the organizational goal identity of employees in 'public' sector banks. These relationships were not significant in private sector banks. Union management cooperation appeared to be a significant determinant of organizational goal identity of employees in public sector banks.

# Appendices

# Table 1 (a)

# Table showing Median test results with regard to Job-related values of employees - Difference between Public and Private Sector Banks

Variable	Chi square value				
	Staff	Managers	Total		
Work orientation	3.5166	0.3021	3.209		
Desire to participate	3.1300	0.1068	2.384		
Organizational goal identity	8.947	14.332**	24.425**		
Degrees of freedom=1					

Table 1 (b)

# Table showing Median test results with regard to Job-related values of employees - Difference between staff and Managers

Variable		Chi square value			
	Public sector banks	Private sector banks	Total employees		
Work orientation	0.757	1.715	0.8115		
Desire to participate	0.157	1.481	0.6058		
Organizational goal identit	ty 3.5360	2.9692	3.1094		
Degrees of freedom= 1					

Table 2 (a)

## Relationship between Work orientation of "Staff" and other Organizational culture variables

## Chi Square Values for "Staff"

Sr.	Variable	<b>Public Sector Banks</b>	Private Sector Banks
No.			
1	Age	16.36**	0.048
2	Education	1.929	0.952
3	Organizational goal identity	15.752**	16.930**
4	Desire to participate	14.576**	18.117**
5	Interpersonal trust	7.607	6.453
6	Employee sociability	5.952	11.554*
7	Cooperation among peers	10.99*	11.864*
8	Team orientation	6.497	3.523
9	Task orientation	6.511	12.312*
10	Relationship orientation	0.337	19.191**
11	Management's concern for employees	9.186*	7.304
12	Employee consultation in decisions	4.735	1.353
13	Opportunities for advancement	5.378	9.928*
14	Job satisfaction	1.327	7.057

<sup>\*\*</sup>Significant at 1% level

Degrees of freedom in case of Age=6, Education=2

Degrees of freedom in all other cases=4

<sup>\*</sup>Significant at 5% level

 $Table\ 2\ (b)$  Relationship between Work orientation of "Managers" and other Organizational culture variables  $Chi\ Square\ Values\ for\ "Managers"$ 

Sr. No.	Variable	Public Sector Banks	Private Sector Banks
1	Age	2.008	1.688
2	Education	1.523	.0700
3	Organizational goal identity	13.184*	15.876**
4	Desire to participate	8.623	4.0927
5	Interpersonal trust	3.858	3.821
6	Employee sociability	1.433	1.494
7	Cooperation among peers	3.669	1.609
8	Team orientation	16.119**	11.85*
9	Task orientation	2.682	12.443*
10	Relationship orientation	6.249	9.391*
11	Management's concern for employed	es 1.447	9.965*
12	Employee consultation in decisions	1.524	1.831
13	Opportunities for advancement	13.030*	6.484
14	Job satisfaction	7.401	5.193

<sup>\*\*</sup>Significant at 1% level

Degrees of freedom in case of Age=6, Education=2, in other cases=4

Table 2 (c)

Relationship between 'Desire to Participate' in "Staff" and other organizational culture variables

Chi Square Values for "Staff"

Sr. No.	Variable	Public Sector Banks	Private Sector Banks
1	Education	0.197	1.720
2	Organizational goal identity	4.199	1.014
3	Employee sociability	5.859	15.435**
4	Cooperation among peers	9.281*	10.361*
5	Team orientation	4.764	10.336*
6	Relationship orientation	2.648	8.714
7	Employee consultation in decisions	8.957	4.909

<sup>\*</sup>Significant at 5% level

 $Degrees\ of\ freedom\ (Education){=}2$ 

Degrees of freedom in all other cases=4

<sup>\*</sup>Significant at 5% level

<sup>\*\*</sup>Significant at 1% level

 $Table\ 2(d)$  Relationship between 'Desire to Participate' in "Managers" and other organizational culture variables  $Chi\ Square\ Values\ for\ "Managers"$ 

Sr. No.	Variable	Public Sector Banks	Private Sector Banks
1	Education	2.062	3.165
2	Organizational goal identity	2.889	4.057
3	Employee sociability	4.550	9.831*
4	Cooperation among peers	3.521	2.281
5	Team orientation	12.217*	4.015
6	Employee consultation in decisions	3.316	3.937
7	Relationship orientation	13.779**	10.397*

<sup>\*</sup>Significant at 5% level

Degrees of freedom (Education)=2

Degrees of freedom in all other cases=4

 $Table \ 2 (e)$  Relationship between organizational goal identity of "Staff" and other organizational culture variables  $Chi \ Square \ Values \ for "Managers"$ 

Sr. No.	Variable	Public Sector Banks	Private Sector Banks
110.			
1	Length of service	4.55	10.375*
2	Work orientation	15.752**	16.930**
3	Communication efficacy	4.697	1.836
4	Interpersonal Trust	13.02*	13.119*
5	Employee consultation in decisions	4.117	2.249
6	Relationship orientation	12.055*	11.014*
7	Management's concern for employe	es 15.926*	2.785
8	Receptiveness to change	22.083**	8.823
9	Opportunities for advancement	20.474**	6.343
10	Cooperation among peers	29.449**	9.746*
11	Employee sociability	14.400**	9.013*
12	Team orientation	4.990	4.186
13	Task orientation	3.686	12.472*
14	Job satisfaction	16.711**	3.539

<sup>\*</sup>Significant at 5% level

Degrees of freedom in all cases=4

<sup>\*\*</sup>Significant at 1% level

<sup>\*\*</sup>Significant at 1% level

 $Table\ 2(f)$  Relationship between organizational goal identity of "Managers" and other organizational culture variables

# Chi Square Values for "Managers"

Sr. No.	Variable	Public Sector Banks	Private Sector Banks
1	Length of service	6.185	10.6242*
2	Work orientation	13.184*	15.876**
3	Communication efficacy	8.505	2.858
4	Interpersonal Trust	6.649	6.118
5	Employee consultation in decisions	2.461	6.858
6	Relationship orientation	7.402	7.131
7	Management's concern for employe	ees 10.201*	1.969
8	Receptiveness to change	15.055**	11.109*
9	Opportunities for advancement	14.553**	5.348
10	Cooperation among peers	29.809**	10.602*
11	Employee sociability	1.434	3.629
12	Team orientation	16.205**	10.353*
13	Task orientation	19.828**	12.472*
14	Job satisfaction	5.8217	4.559

<sup>\*</sup>Significant at 5% level

Degrees of freedom in all other cases=4

Table 3 (a)

Variables explaining work orientation of 'Staff in Public Sector Banks'

Variable	Correlation Coefficient	Beta Coefficient	Variance Explained	T value
Desire to participate	0.3798	0.3963	0.1505	4.493
Cooperation among peers	0.2246	0.2921	0.0656	2.353
Team orientation	0.1262	0.1619	0.0204	1.805
Union management cooperation	0.0232	0.1593	0.0036	1.787
Interpersonal trust	0.0359	0.1269	0.0045	1.268
Opportunities for advancement	0.0886	-0.1274	-0.011	1.269
Task orientation Organizational goal identity	0.0687 0.1627	0.1086 0.0804	0.0074 0.0130	0.9967 0.8351

 $F \text{ value } = 5. 237 ** R^2 = . 2541$ 

<sup>\*\*</sup>Significant at 1% level

 $\label{eq:table 3} Table \ 3(b)$  Variables explaining work orientation of 'Staff in Private Sector Banks'

Variable	Correlation Coefficient	Beta Coefficient	Variance Explained	T value
Desire to participate	0.3798	0.3963	0.1505	4.493
Desire to participate	0.4669	0.3907	0.1824	3.838
Cooperation among peers	0.4414	0.122	0.0538	0.8669
Organizational goal identity	0.3827	0.1525	0.0583	1.4526
Team orientation	0.1269	0.2614	0.0331	2.57
Employee consultation in decisions	0.0793	-0.2503	-0.0198	2.182
Job satisfaction	0.2493	0.1583	0.0394	1.342
Relationship orientation	0.3915	0.2398	0.0938	1.551
Task orientation	0.0991	-0.1462	-0.0144	1.296
Interpersonal conflict	0.2017	0.1633	0.0329	1.447
Employee sociability	0.2205	0.1458	0.0321	1.203
Communication efficacy	0.0435	-0.1332	-0.0057	1.084
Opportunities for advancement	0.3186	0.1354	0.0431	1.001

 $F \text{ value } = 5.530 ** R^2 = .5293$ 

 $\label{eq:continuous} Table \ 3(c)$  Variables explaining work orientation of 'Managers in Public Sector Banks'

Variable	Correlation Coefficient	Beta Coefficient	Variance Explained	T value
Decention of the state of	0.5997	0.3075	0.1844	2.9955**
Receptiveness to change				
Organizational goal identity	0.4807	0.2569	0.1235	2.9428**
Task orientation	0.5804	0.3034	0.1761	3.0686**
Opportunities for advancement	0.5234	0.2521	0.1319	2.6747**
Relationship orientation	0.3131	0.1393	0.0436	1.6726**
Employee sociability	0.3283	-0.2106	-0.0691	2.0893**
Desire to participate	0.0765	0.1160	0.0089	1.4451*
Communication efficacy	0.1221	-0.1044	-0.0128	1.3013*
Management's concern for employees	0.1092	0.0856	0.0094	1.0408*
Union management cooperation	0.2180	-0.0914	-0.0199	1.0359
Team orientation	0.4036	0.0591	0.0239	0.5636

 $F \text{ value} = 9.811** R^2 = 0.5998$ 

 $\label{eq:Table 3} Table \ 3 (d)$  Variables explaining work orientation of 'Managers in Private Sector Banks'

Variable	Correlation Coefficient	Beta Coefficient	Variance Explained	T value
Management's concern for employees	0.4657	0.4116	0.1916	2.789
Job satisfaction	0.3808	0.2923	0.1113	1.715
Employee initiatives	0.3216	0.1649	0.0530	1.071
Opportunities for advancement	0.1734	-0.2346	-0.0406	1.445
Desire to participate	0.0754	-0.1859	-0.0140	1.177
Relationship orientation	0.2904	0.2159	0.0626	1.322
Team orientation	0.0781	-0.194	-0.015	1.215
Task orientation	0.1688	-0.1447	-0.0244	0.8457
Organizational goal identity	0.2125	0.1548	0.032	0.8174
Communication efficacy	0.1992	0.0705	0.0140	0.4679

 $F \text{ value } = 2.363 ** R^2 = .3714$ 

Table 3(e)
Variables explaining "Public Sector Banks Staff's" desire to participate.

Variable	Correlation Coefficient	Beta Coefficient	Variance Explained	T value
Work orientation	0.3797	0.3133	0.1189	4.2611
Cooperation among peers	0.3083	0.3337	0.1028	3.6025
Opportunities for advancement	0.0771	0.2105	0.0162	2.375
Employee consultation in decisions	0.2352	0.2772	0.0652	2.6287
Relationship orientation	0.0778	0.18884	0.0147	2.1223
Interpersonal trust	-0.225	-0.2632	0.059	2.957
Task orientation	0.00972	0.2047	0.0019	1.8709
Team orientation	0.03049	0.1604	0.00489	1.9407
Communication efficacy	-0.2184	-0.1451	0.0316	1.869
Interpersonal conflict	0.01237	0.1144	0.00141	1.4524
Employee initiatives	-0.07514	-0.0883	0.0066	1.0438

 $F \ value = 7.8981** R^2 = .4199$ 

Table 3 (f)

Variables explaining "Private Sector Banks Staff's" desire to participate

Variable	Correlation Coefficient	Beta Coefficient	Variance Explained	T value
Work orientation	0.4669	0.5147	0.2403	4.514
Employee sociability	-0.1322	-0.332	0.0438	2.946
Employee consultation in decisions	0.2075	0.2343	0.0486	2.338
Team orientation	0.2374	0.4235	0.1005	3.136
Communication efficacy	-0.0936	-0.2568	0.0240	2.32
Opportunities for advancement	0.1366	0.1619	0.0221	1.499
Organizational goal identity	0.1185	-0.1851	-0.0219	1.617
Cooperation among peers	0.1614	0.1456	0.0234	1.237
Interpersonal conflict	0.172	0.1284	0.0220	1.03

F value = 5.782\*\*

 $R^2 = .4563$ 

 $\label{eq:continuous} \textbf{Table 3}(g)$  Variables explaining "Public Sector Banks Managers" desire to participate

Variable	Correlation Coefficient	Beta Coefficient	Variance Explained	T value
Work orientation	.3165	.2526	.0799	2.305
Interpersonal conflict	.2031	.2029	.0712	1.880
Team orientation	.2975	.3477	.1034	2.771
Employee sociability	08378	08052	.0071	.7205
Administrative efficacy	07385	1978	.0146	1.710
Employee consultation in decisions	.1277	.1802	.2030	1.717
Management concern for employees	.2294	.1313	.0301	1.236
Interpersonal trust	4450	1151	.0651	1.121
Relationship Orientation	.2153	.09427	.0203	.8594

F-value = 3.951\*\*  $R^2$  = .3246

Table 3 (h)

Variables explaining desire to participate of "Managers in Private Sector Banks"

Variable	Correlation Coefficient	Beta Coefficient	Variance Explained	T value
Relationship orientation	.3824	.3803	.1454	2.755
Administrative efficacy	2833	2716	.0769	1.832
Employee sociability	2213	2883	.0638	1.871
Interpersonal conflict	.1834	.1484	.0272	1.091
Interpersonal trust	03913	1833	.0326	1.197
Opportunities for advancement	.0799	.1397	.0112	.8786
Team orientation	.0301	.1201	.0036	.8470

F-value = 3.099\*\*  $R^2$ 

 $R^2 = .3354$ 

Table 3 (i)

Variables explaining Organizational goal identity of "Staff" in Public Sector Banks

Variable	Correlation Coefficient	Beta Coefficient	Variance Explained	T value
Opportunities for advancement	0.4336	0.272	0.1179	3.1
Job satisfaction	0.4156	0.1872	0.0778	2.12
Management's concern for employees	0.3659	0.1976	0.0723	2.467
Task orientation	0.1557	-0.2208	-0.0343	2.439
Cooperation among peers	0.4197	0.1523	0.0639	1.316
Union management cooperation	0.3088	0.1099	0.0339	1.327
Relationship orientation	0.3767	0.0973	0.0366	1.132
Work orientation	0.1627	0.0631	0.0102	0.8472

F-value= 9.363\*\*  $R^2$ =.3785

Table 3 (j)

# Variables explaining organizational goal identity of "Staff" in Private Sector Banks

Variable	Correlation	Beta	Variance	T value
	Coefficient	Coefficient	Explained	
Work orientation	0.4130	0.3674	0.1517	2.6412
Task orientation	0.3037	0.3626	0.1101	3.071
Team orientation	0.3827	0.1926	0.0737	1.5426
Interpersonal conflict	0.2496	0.132	0.0329	1.1836
Communication efficacy	0.1094	-0.3258	-0.0356	2.439
Receptiveness to change	0.3444	0.1787	0.0615	1.472
Desire to participate	0.1185	-0.1939	-0.0229	1.6477
Interpersonal trust	0.3556	0.1843	0.0655	1.3465
Cooperation among peers	0.3399	-0.1528	-0.0519	1.0473
Relationship orientation	0.3921	0.1296	0.0508	0.8095
Administrative efficacy	0.1275	-0.0845	-0.0107	0.7465

 $F \text{ value } = 4.0365** \qquad R^2 = .425$ 

Table 3(k)

# Variables explaining Organizational goal identity of "Managers" in Public Sector Banks

Variable	Correlation Coefficient	Beta Coefficient	Variance Explained	T value
Cooperation among peers	0.5695	0.1750	.0996	1.4067*
Opportunities for advancement	0.5450	0.2421	0.1319	2.3136**
Receptiveness to change	0.4657	0.2566	0.1195	2.8912**
Communication efficacy	0.4663	0.1539	0.0718	1.5819**
Team orientation	0.5677	0.2211	0.1255	1.7710**
Relationship orientation	0.2547	-0.1091	-0.0278	1.1402*
Employee sociability	0.2621	-0.0990	-0.0259	1.0460*
Task orientation	0.4477	0.0865	0.0387	0.8608
Desire to participate	0.0550	-0.0790	-0.0043	0.8817
Management's concern for employees	0.1674	0.0572	0.0096	0.6601

F-value = 8.522\*\*  $R^2$  = .5386

Table 3 (1)

Variables explaining Organizational goal identity of "Managers" in Private Sector Banks

Variable	Correlation Coefficient	Beta Coefficient	Variance Explained	T value
Cooperation among peers	0.5802	0.3679	0.2134	3.064
Task orientation	0.5509	0.3679	0.2026	3.697
Interpersonal trust	0.5004	0.3031	0.1516	2.89
Receptiveness to change	0.4195	0.2592	0.1087	2.436
Interpersonal conflict	0.0579	-0.1179	-0.0068	1.147
Communication efficacy	0.1853	-0.2061	-0.0381	1.85
Employee consultation in decisions	0.1222	-0.0991	-0.0121	0.9559
Work orientation	0.2125	0.1024	0.0217	1.0564
Team orientation	0.2804	0.0781	0.0218	0.7916

 $F \ value = 8.968** R^2 = .6631$ 

 $\label{eq:Table 4 (a)} Table \ 4 \ (a)$  Comparison of factors motivating 'Staff' in Public and Private Sector Banks.

Ranks

<b>Motivating Factors</b>	Public Sector Staff	Private Sector Staff
A Satisfactory or adequate salary	2	1
Other benefits like bonus, Pension etc.	5	11
Job security	1	2
A Prestigious and status job	3	6
Relationship with subordinates	11	14
A satisfying personal life	6	7
Relationship with Co-workers	7	15
Good working conditions	4	4
Relationship with boss	12	8
Type of supervision	15	16
Company Rules, regulations, etc.	13	13
The Opportunity to grow	8	3
Job responsibility	10	9
A job I can do well and succeed at	16	10
An interesting job	14	12
Recognition and appreciation for the work of	lone 9	5

Spearman's Rank Correlation= +0.676\*\*

Table 4 (b)

Comparison of Factors Motivating 'Managers' in Public and Private Sector Banks

	Ranks		
<b>Motivating Factors</b>	<b>Public Sector Staff</b>	Private Sector Staff	
A Satisfactory or adequate salary	1	1	
Other benefits like bonus, Pension etc.	9	8	
Job security	2	2	
A Prestigious and status job	4	3	
Relationship with subordinates	12	11	
A satisfying personal life	8	6	
Relationship with Co-workers	1 1	12	
Good working conditions	3	4	
Relationship with boss	13	10	
Type of supervision	16	16	
Company Rules, regulations, etc.	10	14	
The Opportunity to grow	6	7	
Job responsibility	7	9	
A job I can do well and succeed at	15	13	
An interesting job	14	15	
Recognition and appreciation for the work of	one 5	5	

Spearman's Rank Correlation= +0.935 \*\*

 $Table \ 4(c)$  Comparison of factors motivating Staff and Managers in 'Public' Sector Banks Ranks

<b>Motivating Factors</b>	Public Sector Staff	Private Sector Staff
A Satisfactory or adequate salary	2	1
Other benefits like bonus, Pension etc.	5	9
Job security	1	2
A Prestigious and status job	3	4
Relationship with subordinates	11	12
A satisfying personal life	6	8
Relationship with Co-workers	7	11
Good working conditions	4	3
Relationship with boss	12	13
Type of supervision	15	16
Company Rules, regulations, etc.	13	10
The Opportunity to grow	8	6
Job responsibility	10	7
A job I can do well and succeed at	16	15
An interesting job	14	14
Recognition and appreciation for the work of	lone 9	5

Spearman's Rank Correlation= +0.879 \*\*

Table 4(d)

Comparison of factors motivating staff and managers in 'Private' sector banks

		Ranks
<b>Motivating Factors</b>	Public Sector Staff	<b>Private Sector Staff</b>
A Satisfactory or adequate salary	1	1
Other benefits like bonus, Pension etc.	11	8
Job security	2	2
A Prestigious and status job	6	3
Relationship with subordinates	14	11
A satisfying personal life	7	6
Relationship with Co-workers	15	12
Good working conditions	4	4
Relationship with boss	8	10
Type of supervision	16	16
Company Rules, regulations, etc.	13	14
The Opportunity to grow	3	7
Job responsibility	9	9
A job I can do well and succeed at	10	13
An interesting job	12	15
Recognition and appreciation for the work d	one 5	5

Spearman's Rank Correlation= +0.888 \*\*

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