CHAPTER VI

ADJUSTMENT AND EFFECTIVENESS
It may be recalled that the present study on adjustment and effectiveness of branch managers is an exploratory exercise. Before making an effort to discover any association, or a lack of it, between adjustment and effectiveness, it is necessary to understand the term "Adjustment" for the purpose of the present study.

The concept of "Adjustment" was originally a biological one and was used in Darwin's theory of evolution. Darwin mentioned that only those organisms most fitted to the hazards of physical world survive. In biology, this phenomenon was termed as "adaptation." Biologists continued to be concerned with the problem of physical adaptation. According to Selye, many human illnesses are thought to be based on the process of adaptation to the stresses of life. The satisfaction of many of the body’s needs is such that a very fine balance is kept between output and intake in a process of homeostasis which helps to ensure stability of the internal environment. But modern psychology recognizes the importance of the interaction of organic and functional factors as determinants of behaviour, stressing physical
structure on one hand and environmental stimuli on the other hand. Man's behaviour can be described as a reaction to a variety of demands or pressures that are brought to bear upon him. Just as a person adapts himself to his physiological demands, he also has to adapt himself to the social demands, that is, demands that arise from living interdependently with other persons. These demands arise out of the expectations of the persons he interacts with. These expectations function as a powerful pressure on the individual. This concept of adaptation has been borrowed by psychologists and named adjustment.

ADJUSTMENT DEFINED

Adjustment involves a reaction of the person to the demands imposed upon him. The process of adjustment is a goal-directed behaviour resulting from a need arousal. A need may arise at any level within a hierarchy of needs ranging from elementary physiological tissue needs to the most complicated psychological process of symbolization. Ruch\(^1\) has said that in the constant process of attempting to meet both inner needs and environmental demands, no one can escape a certain amount of tension and stress, which may lead to frustration. Although some frustrations can

be overcome, yet one has to learn to live with many others. Ruch\(^2\) has further added that serious frustrations of our biological drives are relatively few in the civilized world, but frustrations of our psychological and social needs are more common to-day than they were in earlier times. We face business competitions, marital problems, social laws, international tensions and many other frustration arousing problems which are difficult to tackle properly. Similarly, in our daily life there are various minor problems arising one after another - broken dates, absent friends, lost papers, power failures, late trains and so on. One has to adjust to these constant frustrations. Ruch\(^3\) has also stated that sometimes we can overcome them, but sometimes we must yield to them, and often we must learn to live with them year in and year out.

According to Boring,\(^4\) "Adjustment" may be defined as a process by which a living organism maintains balance between its needs and the circumstances that influence

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\(^2\)Ibid.

\(^3\)Ibid.

the satisfaction of these needs. Lazarus\textsuperscript{5} maintains that "adjustment" consists of psychological process by means of which the individual manages to cope with various demands and pressures of life. Symonds\textsuperscript{6} remarks in this connection that the psychological meaning of the adjustment process consists of the efforts of an organism to overcome frustration in achieving the satisfaction of a need. "Adjustment," therefore, in brief, is a process of dealing with a problem situation effectively to accomplish desired results. It, thus, involves a reaction of the person to demands imposed upon him. The failure of the individual to comply with these demands results in disapproval and negative consequences. Coleman\textsuperscript{7} writes that life would be simple indeed if the needs of an individual and the demands imposed upon him could always be satisfied. From time to time, however, most of the people face stressful situations which are difficult to cope with and the stress caused to them involves biological or psychological processes.


In view of the aims and objectives of the present research study, it was logical to study the psychological stress which may arise due to frustration, conflict, pulls and pressures. These stressful situations put adjustive demands on the individuals involved in these situations. Stressful situations, involving psychological stress, may arise concerning home, school, marital, occupational and social affairs and require adjustment. It is, therefore, multidimensional and hence, it involves home adjustment, school adjustment, marital adjustment, emotional adjustment, health adjustment, occupational adjustment and social adjustment. In view of the time and resources constraints on the present researcher and also in view of the objectives of the study, it was decided to explore the association between a commercial bank branch manager's effectiveness and his social adjustment.

Social adjustment, according to Warren, is a change in habitual conduct or behaviour which an individual must make in order to fit into the community he lives in.

Literature on "adjustment" provides enough evidence supporting the association between social adjustment and

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academic achievement. Owens and Johnson\(^9\) have revealed that social adjustment is related to achievement. According to Hoyt and Norman\(^10\) and also according to Dugan,\(^11\) academic achievement of students is influenced by their personal and social adjustment. Gough\(^12\) has reported an association between social relations (socially adjusted) and achievement. Similar findings have been reported by Duff and Siegal.\(^13\)

On the basis of these and other findings, Gough\(^14\)


has postulated a theory that academic achievement is an aspect of social adjustment. It indicates that social adjustment is one of the important factors contributing to academic achievement. Robert has also revealed that over and under achievers differed significantly with regard to their school adjustment. Dehan and Havighurst, after comparing achievers with under achievers, point out that under achievement is a symptom of maladjustment. Similarly, research conducted by Campaign Community Unit shows that over achievers are generally socially and emotionally better adjusted.

It is, therefore, evident that social adjustment is associated with achievement. But all these findings are concerned with educational achievement. No significant research study, however, could be traced revealing any association or lack of it between social adjustment and managerial effectiveness. So an exploratory attempt is


17 Campaign Community Unit, Department of Social Service Staff, *Factors Associated with Under Achievement and Over Achievement of Intellectually Gifted Children,* 28:165-175, 1961.
made to uncover the association between social adjustment and managerial effectiveness.

In view of the nature and responsibilities of the job of modern branch managers in commercial banks, it is evident that these managers face situations involving psychological stress. As discussed in an earlier chapter the branch managers are expected to maintain proper co-ordination, among the workers at the branch level, between the bank management and the workers in the branch, and between bank managements and bank customers. The line of communication particularly between managements and rank and file at the branch often remains broken because of the conflict in the motives of the two. In the discharge of his duties of promoting developmental banking, a manager is to search for and bring into the banking fold the deserving and needy people. At the same time, he is to motivate, against several odds, a sometimes unwilling staff at the branch, to render banking services effectively. During these processes, he faces lots of psychological pressures and constraints. Similarly, in dealing with his clients and in trying to maintain a modicum of discipline in the branch, sometimes he does not receive the desired support and cooperation from the desirable quarters and thus experiences frustration.
It could, therefore, be concluded that a modern bank branch manager has to face various types of psychological stresses, pulls, pressures, and frustrations which put adjustive demands upon him. Furthermore, he has to develop and maintain social contacts with various groups of people. As Gilmer states, social contact with groups of people requires subtle and delicate adjustment. Rogers has also emphasised the crucial importance of "unconditional positive regard" for the other person in healthy interpersonal relationship. This means that one who takes an attitude of acceptance and respect for the other person as a unique individual is very likely to achieve success. Dwivedi has also revealed that sociability is a required trait for becoming a successful manager.

In view of the discussions made above, it would rather be interesting to explore if there prevails any kind of association or a lack of it between effectiveness

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and social adjustment. It is, therefore, proposed to test the hypothesis laid down in an earlier chapter that is:

Branch Managers with better social adjustment would be more effective and vice-versa.

MEASUREMENT OF SOCIAL ADJUSTMENT

Deva's Social Adjustment Inventory was applied to measure the variable of social adjustment of branch managers. It measures social adjustment through emotional adjustment and social maturity variables. The author believes emotional adjustment and mature social feelings are a pre-requisite for social adjustment. Crow too, writes that emotional and social maturity are the important components of adjusted behaviour. According to Schneider, emotional adjustment is a pre-requisite for social adjustment and it has been found that emotionally well-adjusted persons are quick to establish affectionate

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relations with others. Schneider also states that an emotional reaction which lacks control, maturity and adequacy is regarded as disagreeable and indicates poor emotional adjustment. Adler writes, "A socially well-adjusted person is not only efficient and also happy in his environment, but also he must have a sense of social feeling." It was, therefore, hoped that Deva's Social Adjustment Inventory would serve the objectives of the present study. Hence it was choosen to measure the social adjustment of branch managers.

Tool Applied to Measure Social Adjustment

Different scales have been used by different authors to measure social adjustment. But in view of the foregoing discussion, it was logical to use Deva's adjustment inventory. This scale measures social adjustment through emotional adjustment and social maturity. There are 100 items in the scale and the responses to these items are to be recorded either in "yes" or in "No." Out of these 100 items, thirty-eight

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items measure emotional adjustment, forty-eight items measure social maturity while fourteen are filler items. The sum of emotional adjustment score and social maturity score indicate the level of social adjustment of the respondent. The scale has satisfactory reliability and validity indices. According to the author, the test-retest reliability after a period of two months was 0.91. The author has validated the emotional and social adjustment scales against the corresponding scales of Saksena's Vyaktitva Parakh Prashnavali. The validity of the two scales has come out to be 0.81 and 0.79 respectively. This scale has been constructed for Hindi knowing subjects of North India.

**Scoring**

Scoring is done with the help of a scoring key prepared by the author. Each statement has been assigned weights and the author has prepared three scoring stencils. One measures items indicating level of emotional adjustment, the second scores items indicating social maturity while the third measures test dishonesty scores. Each stencil has a pattern of holes which reveal the response. Adjacent to each hole in the key is a number indicating the weight to be given to it if a response appears through the hole. "Social adjustment" score is obtained by simply adding the "Emotional adjustment" and "Social maturity" scores. The
minimum score which any individual can get on social adjustment inventory is zero while the maximum is 257. Low scores on the scale indicate better social adjustment level and high scores on the scale indicate poor social adjustment level.

**ADMINISTRATION OF SOCIAL ADJUSTMENT INVENTORY AND COLLECTION OF DATA**

The present research was carried out to know the association, or lack of it, between bank branch manager's effectiveness and personality, effectiveness and job satisfaction, and effectiveness and adjustment. So it may be called that all the three tests - personality test, job satisfaction index and social adjustment inventory - were to be administered to the branch managers. The social adjustment inventory, along with other two instruments, was given to 249 of the 305 branch managers who had consented to give their cooperation in the study. It may also be recalled that a personal contact was made with all the respondents. They were apprised of the objectives of the study and the purpose for which data was being collected. Nevertheless, they were assured that the data collected would be kept confidential and would be used for academic purposes only. On being told that they were not expected to sign or indicate any personal identity on the questionnaire they were found satisfied and willing
to record true responses. The instructions required to record responses to the social adjustment inventory were printed on the questionnaire and were also orally explained to them. It has already been pointed out that the branch managers who acted as respondents for the present research study were to supply data for three variables - personality, job satisfaction and adjustment. It was, therefore, natural to expect that very few respondents only would be able to return the filled questionnaires there and then. So it was decided to collect their responses later on or to receive these through mail.

The complete responses on social adjustment inventory were received from two hundred respondents but the responses of only 150 respondents about whom the complete data required for the current study was found in order were considered for analysis. The scoring was done with the help of scoring stencils provided by the author and according to his instructions.

The social adjustment scores of all the 150 respondents were arranged in the same order in which their effectiveness scores had been arranged. Social adjustment scores obtained by the respondents ranged between 13 and 118 with a mean of 42.88 and a standard deviation of 22.62.
Effectiveness and Social Adjustment

It may be recalled that on the basis of effectiveness score, total respondents were classified into three groups namely highly effective, moderately effective and less effective. The following criteria was used for the said classification:

**Highly effective**
.. Respondents scoring 124 points or above on effectiveness scale were grouped together under highly effective category. The mean of their effectiveness score was

**Moderately effective**
.. Branch managers scoring less than 124 points but more than 106 points on effectiveness scale were grouped in this category. The mean of their effectiveness score was

**Less effective**
.. All those branch managers scoring 106 points or less on
effectiveness scale were put in this category. The mean of their effectiveness score was

To test the hypothesis laid down earlier, the mean of the social adjustment scores obtained by the respondents in each of these three categories of respondents was computed and compared. Test of significance was applied to see if the difference in the mean of social adjustment scores obtained by the above three groups of branch managers was significant or otherwise. To validate the results further, a correlational analysis of the data was also done.

The procedure adopted to calculate the sample mean, and group mean of the scores obtained on social adjustment scale is the same as applied to other two variables, namely, personality and job satisfaction. The relevant data regarding means of social adjustment scores for three categories of branch managers, namely, highly effective, moderately effective and less effective, and the mean for the total sample has been entered in Table 6.1.
The data in Table 6.1 indicate that the mean of social adjustment scores obtained by the total number of branch managers in the sample and by the branch managers in the three categories of effectiveness: highly effective, moderately effective and less effective was 43.06, 35.52, 45.52 and 48.14 respectively.

Thus, the data in Table 6.1 show that the mean of social adjustment score obtained by the highly effective group of branch manager (35.52) was the lowest.
while the mean of social adjustment scores obtained by the less effective group of branch managers (48.14) was the highest. The mean of social adjustment scores obtained by the moderately effective groups of branch managers, who rank in between highly effective and less effective groups was 45.32 which is also in between the mean of the scores obtained by highly effective and less effective groups. Thus, the mean of the scores obtained by highly effective group of branch managers was the lowest as compared to the mean of scores obtained by moderately and less effective groups of branch managers.

Also, the moderately effective group has obtained lower mean score on social adjustment scale as compared to what the less effective group of branch managers obtained. The data in table 6.1 reveal that the less effective group of branch managers obtained the highest mean score on social adjustment scale.

It may be recalled here that the level of social adjustment of a respondent to the scale is inversely associated with his score on the scale, that is, higher score on the scale indicates poor adjustment while lower score indicates better social adjustment.

In view of the data in table 6.1, it can be said that the results are in the predicted direction, that is,
more effective branch managers with low mean of social adjustment score are socially better adjusted as compared to less effective branch managers whose mean of social adjustment score is high. The data in table 6.1 were statistically validated to see if the difference in the level of social adjustment of the three groups of branch managers was significant or otherwise. The test of significance of the difference between the mean scores of the different groups of branch managers is applied. *t* ratios are calculated to see if the difference between mean scores is significant or otherwise. The number of respondents in each group of branch managers, means of their social adjustment scores and *t* values have been entered in table 6.2.

The data in Table 6.2 show that the mean of social adjustment scores obtained by the highly effective group of branch managers is significantly lower than the mean of scores obtained by either moderately effective or less effective groups of branch managers on social adjustment scale. *t* value between mean of scores obtained by highly effective and mean of scores obtained by moderately effective groups is 2.667. Also *t* value between mean of scores obtained by highly effective and mean of scores obtained by less effective groups is 2.838. Both these values are statistically significant when
<table>
<thead>
<tr>
<th>Group comparison</th>
<th>N</th>
<th>Mean</th>
<th>S.D.</th>
<th>t*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly effective</td>
<td>42</td>
<td>35.52</td>
<td>14.95</td>
<td>2.667 Significant p = .01</td>
</tr>
<tr>
<td>Moderately effective</td>
<td>67</td>
<td>45.52</td>
<td>24.20</td>
<td>0.544 Not significant</td>
</tr>
<tr>
<td>Less effective</td>
<td>41</td>
<td>48.14</td>
<td>24.35</td>
<td></td>
</tr>
<tr>
<td>Highly effective</td>
<td>42</td>
<td>35.52</td>
<td>14.95</td>
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</tr>
<tr>
<td>Less effective</td>
<td>41</td>
<td>48.14</td>
<td>24.35</td>
<td></td>
</tr>
</tbody>
</table>

N.B.: One tail test of significance is applied.
p = .01. This shows that highly effective branch managers are better adjusted socially as compared to moderately and less effective branch managers. The significantly low mean scores on social adjustment scale of the highly effective branch managers as compared to mean scores of moderately and less effective branch managers is the evidence. Although the \( t \) value between means of social adjustment scores obtained by moderately effective and less effective branch managers is 0.544 which is not statistically significant, yet the mean score obtained by moderately effective branch managers on social adjustment scale is lower than the mean score obtained by less effective branch managers. The low value of \( t \) in this case may be due to chance factor.

It may be recalled here that low scores on social adjustment scale are indicative of high level of social adjustment and vice versa.

The data in Table 6.2 suggest that the highly effective branch managers are socially better adjusted as compared to the moderately and less effective branch managers. Likewise the moderately effective branch managers are socially better adjusted as compared to the less effective branch managers. The results derived on the basis of the data in Table 6.2, therefore, are in the predicted direction.
To find out whether the results derived above were true and not a chance occurrence it was decided to validate the results further. The purpose of the present study was to see the association between effectiveness and social adjustment of branch managers. It was natural, therefore, to look for evidence of association or disassociation between effectiveness and social adjustment of branch managers. So it was decided to make a correlational analysis of the data.

High scores on effectiveness scale indicate high effectiveness and low scores on this scale indicate a low degree of effectiveness. But on social adjustment scale, as explained earlier in this chapter, low scores indicate better social adjustment and high scores on this scale indicate poor social adjustment.

In view of the above an inverse relationship between effectiveness scores and social adjustment scores would validate the hypothesis framed earlier, that is, "highly effective branch managers would be socially better adjusted."

To confirm any association, or lack of it, between the two variables the coefficient of correlation between effectiveness scores and social adjustment scores obtained
by the branch managers was computed for the total sample 
(N = 150) as well as for intra-group. The relevant data 
have been entered in Table 6.3.

<table>
<thead>
<tr>
<th>Category</th>
<th>N</th>
<th>Value of <em>r</em></th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total sample</td>
<td>150</td>
<td>-0.306</td>
<td>Significant p = .05</td>
</tr>
<tr>
<td>Highly effective</td>
<td>42</td>
<td>-0.475</td>
<td>Significant p = .05</td>
</tr>
<tr>
<td>Moderately effective</td>
<td>67</td>
<td>-0.239</td>
<td>Significant p = .05</td>
</tr>
<tr>
<td>Less effective</td>
<td>41</td>
<td>-0.473</td>
<td>Significant p = .05</td>
</tr>
</tbody>
</table>

An analysis of the data in Table 6.3 reveals that the coefficient of correlation between effectiveness scores and social adjustment scores is in the predicted direction. The minus value of *r* indicates that those who score high on effectiveness scale, score low on social
adjustment scale and vice versa. It may again be recalled that high score on effectiveness scale indicates high effectiveness while low score on social adjustment scale indicates better social adjustment. Hence the inverse association between effectiveness scores and social adjustment scores implies that highly effective managers would be socially better adjusted which supports the hypothesis framed earlier. As given in Table 6.3, the coefficient of correlation between the two variables, namely, effectiveness and social adjustment is -0.306 for the total sample which is statistically significant when \( p = .05 \). Thus, the significant value of \( r \) indicates that there is significant and positive association between effectiveness and social adjustment of branch managers. This shows that results derived from the table 6.2 are true and not a chance occurrence.

Although the value of \( r \) for the total sample (\( N = 150 \)) is statistically significant yet it is low. So it was decided to compute intra-group correlation coefficient for the two variables to further validate the results drawn above. The relevant data in this regard have also been entered in Table 6.3.

The data in Table 6.3 reveal that the value of coefficient of correlation between effectiveness scores
and social adjustment scores for three groups of branch managers, that is, highly effective, moderately effective, and less effective managers, is -0.475, -0.239, and -0.473. All these three values are statistically significant when \( p = .05 \). Thus, intra-group coefficients of correlation between the scores of two variables also support the view that branch managers scoring high on effectiveness scale score low on social adjustment scale. This implies that highly effective managers are socially better adjusted and vice versa.

Data in Table 6.3 revealed that \( r^* \) for the total sample as well as intra-group correlation coefficient were statistically significant. But surprisingly their values are low. The reason was that the scatter of the scores was narrow. The branch managers were found to be more homogenous with regard to their social adjustment scores. It may also be recalled that there is no ineffective category of branch managers. It has been explained earlier that branch managers are generally effective persons. But for the purpose of the present study they had been categorised on the basis of the degree of their effectiveness. It may be mentioned here that the quantum of correlation is directly related
with the range of the scores. If the range is higher, the correlation would be more and if the range is low, the correlation would be low. A critical appraisal of the data in Tables 6.2 and 6.3 may provide a hint to the practicability of these scores. Table 6.2 indicates that less effective branch managers are significantly low as far as their social adjustment is concerned and this difference is true rather than chance occurrence.

Correlation for total sample as well as intra-group, reported in Table 6.3 also support this finding. Contrary to this the low correlations make it difficult to generalise the above contention on the general pool of bank officers. It is just possible that these scores might yield high correlation if instead of the homogenous group of officers, all the officers of a bank are taken together. At the moment the researcher, on the basis of the data collected for the present research study can conclude that branch manager's effectiveness and social adjustment are positively associated. Thus the data collected during the present research study confirmed the hypothesis laid down earlier in this chapter that is "Branch Managers scoring high on effectiveness scale would be socially better adjusted as compared to those who score low on effectiveness scale."

It may be recalled that during the review of relevant literature, no significant relevant reserach study
could be traced which could be referred here to support or to reject the results revealed by the data collected for the present study. However, some authors like Owens and Johnson\textsuperscript{27} and Dugan\textsuperscript{28} have reported a positive association between social adjustment and achievement. Effectiveness of a branch manager is in no way distinct from the achievement of a branch manager. It can, therefore, be said that conclusions drawn in the present study in no way contradict the former researchers.

Moreover, the trend revealed in the present study is obviously sound. The branch managers in commercial banks have to deal more with human material. The achievements of a bank branch office would largely be dependent on, among other factors, how the head of the branch deals (makes adjustments) with men—staff, customers and people at large. A manager who is optimally socially adjusted is likely to provide better motivation to the men who matter to the branch and to the bank at large and thus be more effective as well.

The chapter seeks to clarify briefly the concept of "Adjustment" and to evolve its operational definition.

\textsuperscript{27}W.A. Owens and W.C. Johnson, \textit{loc. cit.}

\textsuperscript{28}R. Dugan, \textit{loc. cit.}
Adjustment being multi-dimensional, the rationale for delimiting the study to social adjustment was discussed. The tool and procedure adopted to measure social adjustment were also discussed. This chapter examined the association between social adjustment and commercial bank branch manager's effectiveness on the basis of the data collected for this study. The data revealed that less effective branch managers are low in social adjustment as compared to highly effective and moderately effective branch managers. This difference in social adjustment levels of highly effective and less effective managers is true rather than a chance. The values of correlation between the scores on these two variables for the total sample as well as for intra-group have also supported the hypothesis. But the low values of coefficient of correlation had lowered down the possibility of practicability and generalisation of the results on the general pool of bank officers. The data, it is hoped, could be of use for future researches in this area. As it is there is very little empirical evidence in this field. The present effort may generate some more empirical work.