Chapter 2

Review of Literature
While work culture holds a strong grip in organizations affecting more and more people, the issue of work culture and its management has attracted the attention of policy makers as well as academicians. Researchers across the world conducted many studies in the area of work culture. In this chapter an attempt has been made to present the review of literature pertaining to work culture and its dimensions. The review of literature is reflected under the dimensions of concept of work culture and the research in banking sector.

The review of the selected literature helps provide a background for the primary research being undertaken. The literature introduces the concept of culture and cultural dimensions from a theoretical point of view and cites studies and research undertaken which has characterized that work culture is one of the most important factors which is directly related to organizational effectiveness.
The Concept of Culture:

The recent times have evinced a very high degree of diversity and uncertainty in the business environment of the firms. The globalization of business is forcing the managers to grapple with complex issues as they seek to gain or sustain a competitive advantage further making the corporate relations more demanding and testing. The workplace of today witnesses the co-existence of employees from the various socio-cultural backgrounds i.e., race, gender, colour, national origin, economic status, ethnicity, etc. making the corporate culture a complete diverse one.

Impact of work culture on employees has reached to a point of concern in the whole of India. It seems that the interest of research into the subject is not that much as the problem demands. There is a great scope to attract adequate number of social scientists to conduct deeper probe into the field of work culture as an aid to solution to number of problems which result because of ineffective work culture hampering nation's economic progress.

Studies available on work culture vary from empirical studies to the descriptive works and critical review of these become imperative with a view to summarize the findings for generalization and to locate the research gap and deficiencies in the existing literature as to provide direction to the future studies on the subject. Hence this chapter of the study has
critically reviewed all the available studies on work culture in banking sector and its effectiveness. Hence every effort has been made to cover maximum number of studies. The review focuses on different dimensions of work culture, viz., the reasons for lacking effectiveness of work culture. The review of it is followed by a critical evaluation as to evaluate the validity of the studies. The last section of review critically evaluates the existing research studies, to find out the research gap into the subject.

The framework of this study lies in the concept of 'Culture' and the way in which it affects people in organizations and enables them to adapt to situations alien to them. There are several definitions of culture given by a variety of authors. Weber (1930) suggests that the relationship between culture and the functioning of social organizations is an integral feature in the functioning of a society.

A definition provided by Kluckhohn and Strodtbeck (1961) who stated that culture consists of patterned ways of thinking, feeling and reacting, acquired and transmitted mainly by symbols, constituting the distinctive achievements of human groups, including their embodiments in artifacts; the essential core of culture consists of traditional ideas and especially their attached values.
Haire, Ghiselli and Porter (1963) suggested to turn to cultural traditions to understand managerial beliefs. They felt the need to consider, both economic and cultural traditions, as they were broadly taken as determinants of managerial philosophies, values and the concept of man.

Singh and Das (1979) investigated the relationship between organizational culture and commitment. It was found that in case of autocratic and benevolent autocratic organizations more than 80% respondents fall in the low commitment range, whereas for democratic type it was 575. They further observed higher level of commitment in organizations where higher order needs were satisfied through autonomy, achievement and self-actualization.

Schien (1985) views culture as "a pattern of basic assumptions-invented, discovered, or developed by a given group as it learns to cope with its problems of external adaptation and internal integration that has worked well enough to be considered valid and therefore, to be taught to new members as the correct way to perceive, think, a feel in relation to those problems." If an individual has to be successful in an organization, his mind and actions have to be synchronized with the culture of the organization.

Kerr and Slocum (1989) studied variation in employee retention across organizations. They suggested that an organization's cultural values influence its human resources
strategies including selection and placement policies, promotion and development procedures and rewards system.

Murphy (1989) forces that every organization should develop an ethical culture by developing ethical codes which must be at the same time tailored to the firm's functional areas or to the major line of business in which the firm operates.

Sinha (1990) identified two types of work cultures: - Soft and Synergetic. In soft work culture, work seems to be displaced from its central place in the organization by non-working activities and interests, such as social-personal interests and obligations. In synergetic work culture work seems to be the main focus of employees and employees do feel centrality for work.

Culture according to Hofstede (1991) is “The collective programming of the mind which distinguishes the members of one group or category of people from another.” To introduce this subject matter Hofstede (1991) talks about the Three levels of uniqueness in human mental programming. While he says that ‘Human Nature’ is something common to all human beings and is inherited, his research and that of many others focuses around ‘Culture’ which is learnt and specific to groups or categories of people. The third level that makes people unique is their personality which is both inherited and learnt. This thought makes people unique to a
great extent restrains them to within the boundaries of their culture.

Figure 2.1: Three levels of uniqueness in human mental programming.

Source: Culture and Organizations, Hofstede 1991, P. 6
Singh (1992) focused his study on the relationship between culture and management and analyzed that cross-cultural linkages and relationships are a rich source of learning but the role of local cultural environment always remains crucial making it imperative for administrative and management processes to constantly adapt themselves to the dynamic changes in the socio-cultural environment. In the absence of a deep and critical knowledge of the historical roots of Indian social system there would be serious problems in developing the organizations. Similarly, Professional management culture has to be developed in order to increase the level of organizational performance. Without Professional management Development, no major success can be achieved in terms of improving organizational performances. It is essential that while designing and formulating policies, strategies and programs for organization growth and development, managers should take into account sociological and cultural variables like familial attachment, emphasis on job security, respect for seniority, obedience of authority and patronage as these basic socio-cultural variables penetrate into all aspects of the working of human systems in the Indian society.

Donnell (1993) reveal that each relevant shift in the environment requires a corresponding real-time strategic
response and corresponding transformation of the company's capability and culture.

Pareek (1994) suggest culture provides a strong rim for a fast moving wheel, which keeps several factors integrated and acts as a binding force to manage the difficult terrain.

Eppel and Conklin (1995) pointed out, that what management emphasizes rewards and punishes could tell what is really important in the organization. The behaviour of members of the senior team, their reactions in a crisis and what they routinely talk about all set the tone of the culture. If the culture is already firmly established when the CEO assumed leadership and simply inherited a strong set of traditions, then he/she may play the role of the guardian of the old culture. But if the culture needs to be transformed it will be possible only with a transformational CEO/head.

Hatch (1997) investigated the impact of work culture on the overall performance of the organization. Before joining any organization employees have already been influenced by multiple institutions such as family, community, nation, state, educational systems and other work organizations and these associations shape their attitudes, behavior and identity. Employees bring these influences with them when they join an organization. Because of this, it is difficult to separate an organizational culture from the larger cultural processes.
Robbins (1997) states that a strong culture is characterized by the organizations core values being both intensely held and widely shared. Most Indian organizations are creating new cultures by creating a culture of openness and trust by modeling such behaviour by the top management and practicing it in the organisation. Most Indian organizations are creating new cultures like BHEL, Bhopal introduced a unique system of open communication with employees. Similarly open door policy at Tisco have paid high dividends due to the introduction of new technology where emphasis was given to retraining and redeployment keeping in view the changes in organizational priorities, goals and strategies.

Similarly, Sharma (1997) showed that organizational and task characteristics were relatively more important determinants of organizational commitment than personal characteristics.

Mufeed (1999) in his article exhibits that every organization should try to build a work culture where there is supportive environment and where the people can learn from their failures and not from their successes alone and at the same time should respect the needs of other communities. The author further stresses that if an organization has to become a role model it should show respect for others and in turn it will be respected. The author further reveals that
organization should try to maximize formalities and rigid controls and provide growth opportunities through training and staff development programmes.

Luxmoore (2000) focused his study on the role of culture in Indian companies. He feels that the short-term, market oriented corporate culture should be balanced well with the long term goal and vision oriented culture which most successful companies around the world have adopted. The study further revealed that power positions in Indian organizations are still remaining the same with the gaps between the junior and senior managers, between the workmen and owners, between the families who owe the businesses and the Professionals who run them and so on. The cultural heritage in India keeps the hierarchies rigid. It does not allow free interaction between the employees and the bosses. It helps little by way of sharing of ideas as the gaps in power positions are so large that none of the modern ideas about leadership, empowerment, team-work etc., would work in such organizations. Learning has to be a continuous process and that can be done only through external help of experts and other learning systems. Organizations should consciously invest in their learning process without which they would continue remain outside the growth path. With the help of modern management practice, organizations can
create a culture where management knowledge will be put to practice.

Bansal (2001) revealed the important determinants of creative organizational climate. Creative ideas and innovative achievements must be demanded by management and be paid attention to and reared, otherwise the recruited highly person tend to quit and the less creative tend to be extremely adaptive that is passive and manifesting instrumental attitudes to the work. The author further reveals that change initiatives must be welcomed, realized and rewarded. Similarly, the variables like goal clarity, order, formalization are important determinants of organization climate which play an important role in moulding the philosophy of management.

Chakraborty (2001) highlights some of the principal foundations for work culture in conformity with the underlying Indian psyche. The author suggests that there should be the inner spirit of work and all work should be done with detached involvement i.e., while working, a portion of our consciousness should strive to remain in silent inner touch as it will enrich mind which automatically will enrich the work. Similarly, concept of Yoga should be practiced where workers/ managers should be educated to sit quietly and to deal with their own minds in a graded and disciplined manner.
Marquardt and Horvath (2001) analyzed that managing cultural diversity, cultural differences and cross cultural conflicts is the most common challenge of multicultural team. Cultural differences among team members can cause conflict, misunderstanding and poor performance. Cross cultural communication competence is thus a vital component of manager’s ability to address the common challenges faced by multicultural teams. Cross cultural communication competence increase the likelihood of achieving high team performance, as the team members can clearly express themselves and better understand their colleagues. Cross-cultural competence will also improve the decision -making and problem solving abilities of managers in the global market place.

Kumar (2001) conducted a study to find out relationship between job satisfaction and HRD climate and culture in a biscuit company located at Hyderabad. The study revealed that the employees of the organization reasonably reconciliated their needs with the organizational needs. The study revealed that the organization provided excellent HRD climate by focusing on performance, productivity and profit but these variables were not properly integrated with employee well being and satisfaction. It was found that job satisfaction is a significant correlate of organization’s HRD climate as HRD efforts if present in satisfactory form not
only satisfy the employee needs but also satisfy group of needs.

Sastri (2001) undertook a study to find out the strategies for a company to succeed and it was found that building a sound company culture leads to positive reinforcement of employees. Values like quality, integration, dedication, and leadership enables firms to grow and develop the corporate culture that will ensure growth. A company should build up a sound culture and establish a reputation. Efforts should be made to see that the reputation is maintained. Management must have a purpose, a dedication and that dedication must have an emotional commitment. It would bring about pleasant improvement in the surroundings leading to a creative and innovative culture.

Singh (2001) describes work culture as the environment which is created by beliefs, customs, knowledge and practices. Employees, who have the work ethic, usually feel a moral commitment about the ethic rather than receiving it as a rational, business like choice. The author further stresses that four motivational patterns or variables are necessary to be analyzed as it is the culture which tends to develop them in each person. Variables like achievement, affiliation, competence and power lead to proper attitudes and cooperation among the employees.
Srivastava (2001) studied on workplace diversity and revealed that managers have to develop competencies at individual and organizational level to cope up with cultural changes and handle multicultural diversity. As business have to operate successfully and compete in a more global arena, it is necessary to utilize these human resources and participate in diversity management otherwise it can lead to high employee turnover rate, intergroup conflict, lack of faith and trust in the group and teams, lack of commitment and legal issues. Thus, understanding the nature of work force diversity is important for taking appropriate strategies to manage. It will result in a positive and healthy work environment and improved individual and organizational effectiveness in a multicultural society.

Arora (2002) in his study analyzed the relationship between organization’s climate and control in twenty-six manufacturing units of Haryana and the data so collected was put to statistical tests. The study revealed that organization climate is a function of management philosophy, organizational practices /styles and effectiveness of control and all these variables are correlated with each other. Therefore, any concreted effort aimed at improving the organizational climate should eye upon evolving a synthesis between management philosophy and organizational practices. The author stresses that if this approach is
practised by every organization, it will definitely result into
favourable organizational climate and responses of
employees towards control in the form of increased
cooperation and higher commitment to the attainment of
organizational objectives.

Dr. Chandrasekhar (2002) in his keynote Address
delivered in the National Seminar on “Transaction to
transformation: Emerging Role of HR” discusses that culture
is the major transformational task because it is only through
culture that change get institutionalized. Culture is an
institutional builder. It is impossible to change organization
forever by on-time interventions. The author further stresses
that a wholesale cultural change- change in attitude, change
in mindset, change in leadership, change in processes, and
sometimes changes in people, i.e., changing people who
donot change.

Jackson (2002) undertook a study to evaluate how value
is attached to people in organizations across cultures. Across
cultures people are valued differently as human beings
within work organizations. As a result, companies operating
overseas must reassess their HRM practices and modify or
change their practice accordingly. Inappropriate HR policies
and practices may lead to alienation, poor motivation and
labour strife where staff sees themselves as stepping out of
their own culture into an alien one.
Kaliyamoorthy and Kumar (2002) analyzed the relationship between organizational culture and organizational commitment. The study revealed that the management must enhance the quality of its culture, which constitutes the commitment of the people in the concern. Culture is critical in developing and maintaining the levels of intensity and dedication among employees, that often characterizes successful firms. Organizational commitment is an upshot of organizational culture essential for the upward trend in the organization. Committed people will devote their time, money, endurance, persistence, loyalty for the upliftment of their organization.

Sabade (2002) made a study of Indian work culture and analyzed that a pervasive apathy, laxity and laziness towards work and job responsibilities are generally held to characterize the prevailing state of ‘work culture’ in India. Employees are negligent about punctuality, habitually late in and early in leaving the workplace, they appear to be gossiping and even socializing during prime duty hours. India should create and maintain such high standards of work culture as of Japan which are having the best culture of all the countries. The work environment plays an important role in having good work culture. A busy, vibrant and dynamic work environment will result in more output of work than relatively dull, stingy and overcrowded work places.
Sinha (2002) in his article discusses that in order to foster conducive organization culture internalization and actualization of core values must be encouraged through workshops, value audits, value handbooks, value storybooks etc. Free flow of communication, transparency in policies and actions should be given high priority. The author further stresses that in order to encourage learning and sharing knowledge culture, systems like Professional circle, Quality circle must be encouraged. The employees must be ensured better care and benefits by optimizing manpower and strong corporate identity should be created through celebrations, awards, get together etc.

Fernandoz, Beatriz and Ordiz (2003) in their research work analyze that work culture is one of the critical elements on which all the capacities that involve the achievement of a sustainable competitive advantage are based because it is the linking mechanism for the rest of the company's resources, especially regarding environmental issues. So, organizational culture and human resources maintain a close relationship. On the one hand, the companies best known for their high level of environmental development and a solid culture with reference to environmental issues will attract the most skilled employees. On the other hand, the organizational culture with respect to environmental issues is strengthened
when companies have employees who are more concerned about this matter.

Ogbonna and Wilkinson (2003) made a study to find out the impact of culture change on managers at Britain’s leading grocery retail chains. The aim of this study was to explore the perceptions and responses of managers to organizational culture change initiatives. The study was conducted on a series of detailed interviews with managers together with examination of company documents. The findings suggest that managers feel openness in communication and a greater involvement from subordinates. However, some managers also work in favour of negative sanction like promotion blockage, redundancy.

Punia and Laxmi (2003) undertook a study to evaluate the relationship between organizational culture and employee’s retention. The study indicated that organizational culture and employee’s retention are two interrelated issues. Rather many a times it is the culture which specifies whether or not to retain the employees. On one hand, Japanese Culture encourages retention by providing lifetime employment to its employees, on the other American Culture promotes contractual system of employment. Hence, understanding of culture and its dimensions like HR Philosophies, HR Programmes, HR Policies, HR Practices and HR Processes will be of paramount significance in designing the coping
strategies for employee’s retention. Some of the coping strategies are as:

- Matching the environment to the employees.
- Building learning organization.
- Valuing the employees.
- Ensuring career growth.
- Flexi-times.
- Competence and potential based performance reward system.
- Job Sculpting- Aligning worker’s responsibilities with the long-standing passions that determine the activities which makes them happy.

These coping strategies will help the employees to retain the best talent of the organization. Progressive organizations must evolve their own coping strategies specifically tailored to the requirements of their organization and employees as well.

Singh (2003) focused his study on the growing importance of HRD both in business and national life. The author stressed that organizations will have to design organizational structure, which are sensitive to human existence. The study was carried to study the impact of HRD practices and organization culture on philosophy of management. Survey was conducted to examine the nature of relationship between HRD practices and organization culture.
in private and public sector organizations. The findings pertaining to private sector organizations reflected that Indian organizations were practicing traditional philosophy of management where as public sector philosophy of management was blurred. The author stresses that HRD has to play a catalytic role in building and facilitating right kind of work. HRD has to play a crucial role in terms of making and enabling employees constant learn, change and adopting themselves for organizational objectives.

Singh (2003) examined the impact of HRD practices and organizational culture on philosophy of management in private and public sector organizations. The study revealed that Indian organizations were practicing traditional philosophy of management which depended primarily upon economic motivation especially in private sector organisations. In public sector organizations, training and development were predictor of philosophy of management but it was concentrated only on skill and knowledge development. The author stresses that organization should design organization structure which is sensitive to human existence. In this background organization must develop HRD structure as it plays a crucial role in terms of developing and retaining employees.

Srivastava (2003) in his article reveals that companies have to learn and internalize from provider to facilitator.
Indian organizations should inculcate values like philosophy, work format, information sharing if they want to survive in the competitive world. Henceforth, the HR professionals will have to play a very important role and they must understand what wisdom or intellectual human capital is required and how it can be developed and managed in different cultures and conditions. Various variables like self-realization, status enhancement, competence were used to map the organization culture and it was found by the study that the socio-economic variable dominated in all the three sample organisations-Maruti, Escorts and Pepsi because every organization is experiencing tremendous amount of change due to globalization and liberalisation. Another variable which all the three sample study organizations experienced is employee concern which is putting constant pressure on organizations to upgrade the skills of employees so as to retain them.

Bajpai and Srivastav (2004) analyzed the role of work centrality and family centrality in building work culture. Since cultural background is an important factor in shaping the lifestyle of the individual, the work culture also seems to have its roots in the culture from which it has been generated. Therefore, work centrality and family centrality being important aspects of work culture is likely to be affected by regional differences. Work centrality leads to
family centrality. And both together will help in building strong work culture in any organization.

Chatterjee (2004) in his article revealed that in organizations H.R.M. section i.e., Human Resource Maintenance in the human resource management cell should be developed since all the employees can’t have adequate potential for further development. HRM section can take care of such employees so that the resources are maintained and suitably utilized through job rotation or increasing the area of work of same nature. The author further stresses that a particular method of managing HR may not be effective in all organizations because effectiveness of any system solely depends upon structure, set up, location, work culture of the organization. The author further adds that the annual appraisal report should be twice in a year and the person should be allowed to speak out freely.

Devi (2004) evaluated the role and impact of quality on work culture in India wherein she tried to examine culture of India and the main objective of her study was that Indian’s should understand the fact that an old mission may not suit the changing times. Indians must adopt the mission to the new requirements of modern life. If that elasticity is not there in the mission, that mission becomes redundant.

Dutta (2004) focused his study on work culture of Google which is the most successful organization among
internet search engines. The author suggests that Google needs to rethink its organizational culture as it is facing competition from Microsoft and yahoo search engine business. Lack of hierarchy resulted in confusion about control and decision making power in Google. Google had recruited many engineers with same job title which lead to arrogance. Thus, Google must bring about the necessary formal structures and processes, especially at the boundary of the organization in order to have smooth interaction with the external world. Google needs to be more sensitive to their needs and have initiates towards social responsibility.

Similar study was conducted by Fenn (2004) on Google’s culture in which it was found that Google management focuses on encouraging innovation and creativity at the work place. The author suggested that to maintain its growth, the company had to come with new products/ features and this is placing pressure from investors to increase its profitability and revenues which ultimately might force Google to change its organizational culture. Google must provide permanent job opportunities to its contract workers who were not given any employee benefits otherwise it will lead to employee unrest in the company over a period of time.

Similarly, study conducted by Mukherji (2004) on Google revealed that Google needs to make changes in its existing organizational culture in order to sustain its success.
It must borrow liberally from the lessons learnt by other innovative organizations and always be prepared to make necessary changes in its structures, processes and designs.

Matveev and Nelson (2004) stresses that the global business environment demands high professional expertise and understanding of cultural diversity. With an ongoing increase in the cultural diversity of the work force, managers in multinational corporations must be effective cross cultural communicators in order to function effectively and achieve high levels of team performance. Effective interpersonal skills, team effectiveness, ability to deal with cultural uncertainty and cultural empathy towards others are learned behaviors and must be enhanced through training. Managers must be trained in such a way so that they can manage the new cultural complexities of the workplace effectively. The study also revealed that cross cultural team performance are directly related to each other. Hence, cultural members can improve team performance to advance organizational efficiency and effectiveness. Multicultural team members need to know the cultures with which they are interacting and also must appreciate their team member’s personalities, conflict behaviour and life experiences.

Panda and Gupta (2004) in their study revealed that cultural differences among various locations are a consequence of different degrees of infrastructural
development in those locations. The author further suggests that cultural change is context sensitive and depends on the historical and cultural legacy inherited by a location. The study also revealed seven dimensions which build cultural preferences in India. These are:

- Collectivist orientation.
- Respect for status and power.
- Primacy of Personalized relationship
- Desire to be embedded in an in-group.
- Familism.
- Situational behaviour and cynical view about others.

The author stresses that there is a need to adopt evolutionary approach to study cultural diversity in India and to explore regional variation of culture within India as well as between India and other countries.

Parashar and Dhar (2004) in their study evaluate the relationship between values and work culture. In their study, they perceived that values indicate the regard for an object, situation or attitude, which for some reason is esteemed or prized by the value holder. The article attempts to understand the perception of students about existing values and values they think ought to be present in society. It was revealed from the study that the values perceived to exist in society such as power, freedom and materialism, are individual centered, whereas the values ought to be present...
in the society, such as discipline, duty, honesty, justice, punctuality and loyalty are society-centered in nature. The author further suggests that the younger generation of future professionals must work for collectivism which will result in social progress. The students also perceived that consciousness creates culture and lays the foundation of a health and functional society.

Punia (2004) analyzed that in order to survive in this competitive world, organization should adopt new strategies. Work place of today witnesses the co-existence of employees from the various socio-cultural backgrounds making the corporate culture a complete diverse one. The organizations of the day are very complex where in employees from different castes, creeds, regions, religions, sex and even nations work together. This multicultural environment leads employees to emerge with multiskilling, giving them enormous employment opportunities in the open market situation and this has resulted in employee turnover. Hence, employee retention has become a challenge in the diverse corporate culture to sustain in the competitive environment and to develop a performing organizational culture for the present and future. The phenomenon of empowerment culture where responsibility power is shared equally at all levels of an organization enabling employees to innovate, take initiatives and make independent decisions to satisfy the
needs and the wants, thus, reaching desired goals and objectives.

Raman (2004) made a study of influence of culture on management. In his study, he identified the social and cultural variables and their influence on the behaviour and business practices. Variables identified were:-

- Physical attributes and appearance.
- Social attributes.
- Human relationships.
- Communication.
- Perception of time and time usage.
- Etiquettes, customs and manners.
- Religion and locus of control.

These variables shape the fundamental values among the members in a society. It is essential for the managers to possess an awareness and sensitivity of these variables as cultural incompetence can jeopardize business opportunities, lead to organizational inefficiency and political backlash. Managers and organizations from one national background need to make due allowance to the relative influence of the national cultures of other countries in which they would like to operate.

Reddy (2004) investigated the impact of work culture on training and the author suggests that a sustainable approach is to build a learning culture that motivates
employees to build a learn for self-development and sustainable competitive advantage of the company. In absence of learning culture, training becomes ineffective, especially in imparting soft-skills or nurturing innovation and intuitive competencies. It is obvious that motivation to learn and a learning culture are critical to make training effective and this can be achieved by using intermediaries as quickness. The quickening process promotes the need for employees to learn skills fast and reflect the same in performance. It catalyses a learning culture quickly to act in the best interests of the development of the individual as well as the performance of the company.

Kumar, Panchanatham (2006) undertook a study to analyze the organizational culture and how organizational culture can be used to manage conflicts in IT industry. The study revealed that existing culture is not appropriate in the organization and efficiency of people is not fully utilized. The study further revealed that the many employees are afraid to face the problem in the organization and this fear has to be minimized among the employees and the organizations have to conduct personal development programme to clear the fear among them.
Dimensions of culture:

Organizational culture can be best defined as a set of values, beliefs and expectations that members of an organization come to share. Though there are many definitions of organizational culture, there are certain features common to them such as culture is shaped by a certain historical context; values and beliefs from the core of culture and cultural patterns are shaped by the constituent members.

Measuring culture: It is not easy to measure and compare cultures systematically, and most early attempts relied on examination of stories, rituals and ceremonies to obtain clues. Others have used interviews and open-ended questionnaires in an attempt to assess an employee’s values and beliefs. In other cases, examination of the corporate philosophy statement has provided insights into the espoused culture. Another approach has been to survey employees directly and seek their perceptions of the organization’s culture.

Cooke & Reussue (1983) suggested that any culture, in an organizational context has two key features pertinent to its assessment: direction and intensity. Direction refers to the actual content or substance of the culture, exemplified by the values, behavioral norms and thinking styles it emphasizes. Intensity is the strength of the emphasis. Intensity is a function of several factors, including the
degree of consensus among the strength of connection among expectations, rewards and behaviour. Through the use of individual-level measures, the intensity of the organizational culture can be directly assessed through the level of agreement among the members regarding its contents. Consensus regarding the organization's emphasis is associated with some sharing of beliefs and behaviour patterns. Direction, the content of culture, is the way in which members enact their environment.

Wilkins and Ouchi (1983) have offered a different perspective to organizational culture which they call the paradigmatic or utilitarian view of culture or clan. They argue that the organizations that develop a distinct local culture or clan with particular properties will have significant performance efficiencies, but only under certain conditions. According to transaction cost perspective, organization or cooperative action necessarily involves interdependent exchange between individuals in which a party gives something of value (e.g., Labour) and receives something of value in return (e.g., Money). By socializing, parties to the exchange behave in such a way that, though self interested, they see their objectives in the exchange as congruent as what is best for the relationship. The members do not need close monitoring.
Organizational culture requires understanding of the features specific to the organization, the general collective objectives, methods and values by providing a general paradigm to determine the best for the relationship. There are certain conditions which encourage the development of an organization such as a long history and stable membership, absence of institutional alternatives, and interaction among members.

Schein (1984) says that organizational culture can be analyzed at several levels, starting from visible artifacts: the constructed environment of the organization, its architecture, technology, office layout, manner of dress, visible and audible behavior patterns etc. The second level is the value level, where he talks about manifest and espoused values. The third level is the unconscious level which actually determines how group members perceive, think and feel. These assumptions are learned responses that originated as espoused values. But, as value leads to behavior and behavior begins to solve problems, the value is transformed gradually into an underlying assumption about how things really are.

Schein (1984) has described the dimensions of organizational culture in terms of 'strength or amount', which can be defined in terms of the homogeneity and stability of group membership and the length and the
intensity of shared experiences of the group. If the stable group has had a long, varied intense history, it will have a strong and highly differentiated culture. But, if a group has had a constantly shifting membership or has been together only for a short time and has not faced any difficult issues, it will have a weak culture.

Sounders (1984) talk about the types of culture i.e., Power, role, task, and person as dominant cultural dimensions in any organization. Power culture is characterized by a dominant leader at the centre whose will and influence pervade all decision making.

Role culture is the main characteristic of the "steady state" organizations, where the problems are those of integrating a variety of different tasks so that the overall organizational objectives are met. The role organizations succeed as long as they operate in a stable environment.

In organizations following task culture, the whole emphasis is on getting things done. It is a team culture, where hierarchy is minimal and people are evaluated on the basis of their ability to contribute to team success. Task cultures are flexible and sensitive, able to react swiftly and to use the creative talents of all the members effectively. Person culture can be generally identified in organizations other than commercial organizations i.e., academic establishments.
Taking a somewhat different line of argument, Arogyaswamy & Byles (1987) have examined and analyzed the issues in terms of culture's influence on performance which is determined by two kinds of fitness: Internal fitness and external fitness. The extent of internal fitness is determined by the cohesion of the culture and the cultural consistency. If wide-spread consensus exists about the importance of particular values and ideologies the culture would be a cohesive one, whereas if little agreement exists the culture would be viewed as divergent. If culture is the enacted environment which members share, any organization can be characterized not only by the dominant culture linked to its predominant internal environment but by sub-cultures as well. Sub- cultures reflect enactments of the myriad distinct work and social environment within an organization. They are natural by-products or the tendency of an organization towards differentiation by levels and function. By promoting such cultural differences, organizational differentiation also creates the opportunity for counter cultures to emerge. Counter cultures are ways of thinking and believing that are in direct conflict between sub-cultures. Counter cultures arise due to differentiation and insularity.
Research in Banking Sector:

Verma (1998) in his article exhibits that human competencies are very critical for developing competencies in the banking industry. Further, the author suggests that banks should give continued emphasis to capability development through study circles, brainstorming sessions, purposeful staff meetings at their branches, effective job rotation and encouragement to self-development. Similarly, communication has to be given added focus through interface at all levels of management.

Mishra and Dhar (1999) in their study explore the HRD climate level in manufacturing (pharmaceutical industry) and service (banking industry) industries and the relationship with job satisfaction based at Indore. The findings of the study revealed that a growing need for organizations is to inculcate a healthy HRD climate to improve organizational effectiveness by fostering enhanced employee satisfaction and involvement. The author further stresses that organizations should provide their employees enough opportunities and assistance in developing their skills and competencies, so as to prepare them to contribute in a more effective and efficient manner to the organizational goals.

Dumblekar (2001) undertook a study of leadership in banking sector. The author reveals that the qualities of emotional intelligence of the leader are more effective than
his technical and cognitive skills in the performance of the leadership functions. The most important quality of the leader is motivation, and he must also understand how to motivate his followers, as he must influence them into action in the direction of the organizational goals. Further, the leader must also give due importance to culture of the organization as it is culture which explains the behavior of employees.

Nazir (2001) focussed his study on the investigation of organizational climate and commitment in private and public sector banks. The results indicated a fair amount of distinctiveness in the managerial practices prevalent in the banks. The research study indicated that organizational variables like job tenure are more significantly related to employee commitment than the individual variables like age, marital status, and education. The author stresses that organization should build a kind of positive attitude among frontline employees who have a concern for customer satisfaction

Nagar (2003) in his study compared leadership styles in Indian and foreign banks. The sample organisation selected for the study namely PNB and SCB revealed that foreign banks are in a better position than Indian banks in matter of encouraging critical leadership style. But in case of
developmental style Indian banks are in a better position than the foreign banks.

Vaishali and Kumar (2004) suggest that in a changing environment, banks have to be capable of discerning environmental shifts and rapidly realigning their strategies and internal capabilities consistent with the environmental changes. The aspects studied were leader’s commitment, changes in competencies, structures, processes, practices and tools in order to support the strategic changes. Cultural transformation can only begin when those in senior positions demonstrate their willingness to personally commit to the process of change (Richard, 1993).

Kaur (2006) undertook a comparative study of the basic inherent values held by the employees of public and private sector banks and how these values affect the respective organizational cultures in these banks. The findings revealed that employees of private sector banks had a higher identification with organization and its goals as compared to those of public sector banks. The study further 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 public sector banks.

The review of literature presented selected studies that examine the importance of work culture and its impact on
productivity of the organization. The literature also brings to light that there is increasingly a need for a review and rationalization of certain HRM strategies in the banking sector.

The literature reviewed shows that while there are several studies that have looked into aspects of work culture, there are limited studies being done in the banking sector. No doubt the different aspects of work culture have been intensively researched by the different scholars from various disciplines but still many vital aspects are yet to be studied. This study hopes to fill some of this void. However, different dimensions of work culture taken by the researcher in the present study pertain to OCTAPACE culture, Types of culture-Humanistic, Autocratic, Technocratic, Entrepreneurial, Hierarchical, Achievement, Rational, Competitive culture and HRD mechanisms-Training and Employee development, Personnel policies, Performance Appraisal system, Rewards, Quality of work life (QWL) and Career Planning.

The researches conducted in the field of work culture do not take into account all the dimensions of work culture. Though there are few studies even conducted in the state of Jammu & Kashmir but the focus of researchers is seen to be towards single organisation. Despite ample research work has been done in the banking sector but no study has been
conducted where in the major banks like JKB, SBI and SCB are compared and studied together. To fill this gap the present study has been undertaken so as to investigate work culture in these banks and to suggest strategies to enhance work culture. After analyzing the research work conducted in the field in the present chapter, the next chapter discusses the rationale, objectives and the methodology of conducting the present research work.