IDENTIFICATION OF ORGANIZATIONAL CULTURE DIMENSIONS DETERMINING EFFECTIVENESS IN BANKS: A DELPHI STUDY

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ABSTRACT

Organisational Culture (OC) is a multi-dimensional construct instrumental in determining organisational success. This paper aims to explore a set of OC dimensions essential for driving overall effectiveness in modern banking organisations. The study is qualitative in nature and uses the Delphi consensus technique. The literature review resulted in the identification of 16 OC dimensions which were included in the survey instrument. A three-round Delphi study was conducted with 20 experts from the academic field and banking sector. Consensus was built on 08 OC dimensions at the end of the third round. The findings provide a strong base for redesigning organisational strategies in banks to achieve effectiveness in a dynamic business environment. These dimensions may be validated through empirical testing in future research. Although ugh Delphi technique has been in use in social sciences, but there is no evidence for its use in exploring OC. This paper, thus, adds value by employing the Delphi method in exploring OC dimensions focusing on banking organisations. The findings provide a basis for further research in the field of OC.

Keywords: Delphi Method, Organizational Culture, Banking Organizations, Innovation, Performance Orientation, Leadership

INTRODUCTION

The Indian banking sector has witnessed a paradigm shift in the recent years. Volatility, uncertainty, complexity and ambiguity of today's world has resulted into multiple challenges for banks. Workforce-related challenges are among the other important concerns for banks (Singhal et al., 2018). To face the challenges posed by the dynamic business environment, there is a need to create an effective organizational culture (OC). OC determines the way an organization manages its customers, employees and other stakeholders and drives superior business performance (Gallagher & Brown, 2008). It also helps organisations gain competitive advantage (Barney 1986). OC dimensions have been shown to affect employee engagement that in turn leads to business sustainability (Nandan & Jyoti, 2020). Financial institutions need to understand the manner in which OC affects their employees' behaviours related to risk awareness, risk-taking, risk management, profitability, and performance (Financial Stability Board, 2014). The way a bank manages risk is an integral part of its organisational culture (Group of 30, 2015). Although stability has been observed in the financial conditions of banks in India, the cultural aspects need attention as they make a difference in the public imof age an organization's overall effectiveness. A recent study showed that OC dimensions such as involvement, consistency, adaptability, and mission culture are important for improving organizational performance in the banking sector (Imran and Ismail, 2021).

OC is a multi-dimensional concept (Schein, 2010; Though each OC dimension plays some role in determining organizational effectiveness, certain dimensions attain greater significance in different sectors depending upon the dominant nature of work. For example, OC of educational institutions has been described in terms of aspiration for academic excellence, discipline and rules, reverence, broad-mindedness, and acceptance (Efeoğlu & Ulum, 2017). Organizations with high performance can be easily distinguished from those with a low performance by recognising the presence and strength of certain cultural dimensions (Ehtesham, et al. 2011).

A survey reported that the majority of senior management executives in the banking industry felt that there was cultural failing (Deloitte, 2016). The concept of OC has still not been completely explored and its dimensions need further exploration for a better understanding of the concept (Negi et al., 2019). Moreover, systematic evidence on the actual OC in the finance industry has been found to be lacking (van Hoorn, 2017). In this background, it is essential to identify the OC dimensions that need to be strengthened in banking organisations for achieving overall effectiveness in operations. To our knowledge, not many researches have attempted to identify OC dimensions essential for specific sectors. A Delphi survey design was used to establish an agreed approach on the issue by integrate perspectives from various experts in the domain under study.

RESEARCH METHODOLOGY

Approach

Delphi technique is a method for achieving agreement concerning some real-life problem so as to measure the level of agreement and to minimise divergence of opinions on an issue (Jones and Hunter, 1995). The Delphi technique has been found to be a valid method for developing insights into new concepts and problems for giving direction to future-orientated research (Rowe & Wright,1999) and the method has found wide applications in the areas of management and organisation development (Hartman & Baldwin, 1998). Since no past studies could be found that explored relevant OC dimensions for banking sector, the Delphi method was considered appropriate for the present study to integrate perspectives from academics and practitioners.

The experts participating in the Delphi process are able to express their views freely as their responses are kept anonymous from other experts in the panel. This process of structured feedback reduces interpersonal biases and allows panellists to modify their stand by comparing their own opinion against the other experts. It thus avoids the problems emerging from domineering personalities (Keeney et al., 2001). The present study used best practices in Delphi technique-based researches for the selection of survey respondents, using communication protocols, and designing of the survey questionnaire. The steps followed in the study are depicted in Fig 1.
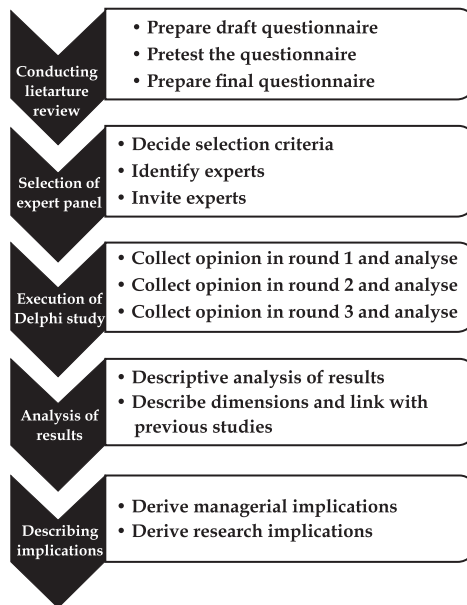

Figure 1 : Five-step research approach for a three-round Delphi study (Adapted from: Schmalz, Spinler and Ringbeck, 2021)

Questionnaire Preparation

OC dimensions for the survey were developed from the review of the literature (Timmins et al, 2018). A draft questionnaire was developed and was pretested with six respondents that included three academicians, who were experts in human resource management (HRM)/organisational behaviour (OB) and 03 bank managers, each with at least 10 years of experience in banking job. Feedback was sought from the respondents to ensure that the language and the structure of the questionnaire is understandable and the OC dimensions are relevant. The experts did not suggest adding or eliminating any dimension or any other modification. Thus, a questionnaire with 16 OC dimensions was finalised. 5-point Likert scale is very commonly used in Delphi studies (Lee &King 2009) when the level of agreement is investigated (Giannarou & Zervas, 2014). Participants in the study were also asked to independently rank the OC dimensions using a 5-point Likert scale (1- very important, 2- important, 3-neutral, 4 unimportant and 5- totally unimportant).

Expert Panel Selection

The Delphi method brings together opinions of people across different geographical areas and professions (Jones & Hunter, 1995). Inclusion of at least 12 experts is usually considered to be sufficient for arriving at consensus, since larger group size can negatively affect the validity of the findings (Wainwright et al., 2010). Nevertheless, the size of the panels is determined more on the basis of panel characteristics in reaching consensus rather than its statistical significance (Okoli & Pawlowski, 2004). Sampling was non-probability purposive sampling. An e-mail was sent to 25 persons with necessary qualification and experience, inviting them to participate in this study, anticipating that response would diminish over consecutive rounds (Henderson & Rubin, 2012). The objective was to include a minimum of 20 experts in the study.

Individuals are considered qualified to be included in a Delphi survey if they have backgrounds and experiences related to the issue in question, are considered capable of giving useful insights and suggestions, and are open to reconsidering their responses so that panel may achieve consensus (Oh, 1974). Purposive sampling or criterion sampling of experts was chosen for the study as this approach has been reported to have been used in many Delphi studies (Hasson, et al., 2000). Flanagan, Ashmore, Banks and MacInnes (2016) argue that formal academic or professional qualification is usually considered essential for a person to be considered as an expert but this criterion contradicts the importance of experience in developing expertise. Considering this aspect, experts were carefully chosen from among academicians and banking professionals so as to get the results that balance theorical and practical insights related to OC. Thus, the expert panel comprised academician having expertise in teaching and research in the field of

Human Resource Management/Organisational Behaviour (n=13), and banking professionals from public sector and private sector banks in India (n=12). All the participants had at least 10 years of work experience in their respective professions. All the experts in the panel were required to participate in all the three Rounds of Delphi survey. Therefore, the participants who did not respond in Round one, were not invited to participate in Round two, and similarly respondents not participating in the second Round, were not included in the third Round. No ethical issues were identified in the study, which involved only email contact with the expert panel members.

Communication Protocol

Initially the potential participants were sent an invitation to participate through email. The letter described briefly (i) the general concept of OC (ii) an outline of the present Delphi study (iii) objective of the study (iv) the deadlines for all the three Rounds of the study. All the rounds of survey were completed through emails. Anonymity of the participants was maintained throughout the research process.
Survey rounds
Delphi method is an iterative multistage consensus process in which individual opinions are combined into a group consensus (McKenna, 1994). Several rounds of surveys (usually two or three) are conducted, the major rigor control being the anonymous feedback and possibility to adjust the ratings with the goal of reaching a consensus (Hasson et al., 2000). Three rounds are recommended as it not only helps in achieving a balance between time consumed in survey rounds, refinements of ideas in iterative rounds, and chance for precise feedback (Lummus et al., 2005) but also enables sufficient opportunity for review of group responses and are considered ideal to achieve consensus (Iqbal & Pipon-Young, 2009). The Delphi process in the current study, therefore, comprised three rounds. All surveys were administered with the help of e-mails.

In each Round, participants were asked to rate the OC dimensions on the basis of their importance in banking organisations for achieving overall effectiveness. In Round one, an open-ended response was included in the questionnaire to enable respondents to add their insights and comments, if any, though no such additional comments were received. Data on participant demographics were also collected that included gender, age group, educational qualification, and work experience in their respective professions.

In Round two, the survey for each participant comprised OC dimensions compiled on the basis of consensus from Round one. Participants' own responses from Round one, as well as the combined response from the group (percentage agreement/disagreement) for each OC dimension were presented side by side. All 'neutral' ratings were left out while calculating the level of agreement/disagreement of the group. Experts were requested to review their responses comparing them with responses of the group. No open text response was provided in Round two or Round three.

In Round three, survey for each respondent comprised OC dimensions on which consensus was built in Round two. Respondent's responses for each of the dimensions and the group's combined response for each dimension were presented side by side. Experts were again requested to review their responses comparing their response with the group's collective responses.

DATA ANALYSIS

Demographic characteristics of the experts and the expert panel responses to each dimension in each of the three rounds of the survey were described using descriptive statistics. According to Neidberger and Sprager (2020), Delphi studies usually use percentage agreement to measure consensus. Foth et al. (2016) have reported that consensus may be commonly considered on the basis of the percentage agreement with a specific response, followed by the percentage of participants who rate items at one extreme of the Likert scales representing agreement (e.g., items scored as 1 and 2 on a 5-point Likert scale). The accepted range for consensus is reported to be very wide, that is 50– 97% (Diamond et al., 2014). Consensus in the present study was defined as > 70% of participants considering dimension as very important/important (that is, values 1 and 2 on a 5-point Likert-type scale). >70% agreement has been accepted as consensus in many studies based on Delphi technique (Henderson & Rubin, 2012). Consensus was considered to have achieved stability if variation in group responses between two subsequent Rounds was ≤10% (Duffield, 1993). SPSS for Windows version 24 was used for conducting data analysis.

RESULTS

There were three rounds of survey as shown in Figure 2. Of the 25 experts (13 academics and 12 bank managers) who participated in the present study, 24 (13 academics and 11 bank managers) experts participated in Round one, that amounted to 96% response rate. 22 experts (11 academics and 11 bank managers) of 24 participated in Round two, which made the response rate 91.6%. 20 experts (10 academics and 10 bank managers) of 22 completed Round three (90.9% response rate). Participants were presented with 16 OC dimensions in the first round, 13 OC dimensions in the second round and 10 dimensions in the third round of the survey.
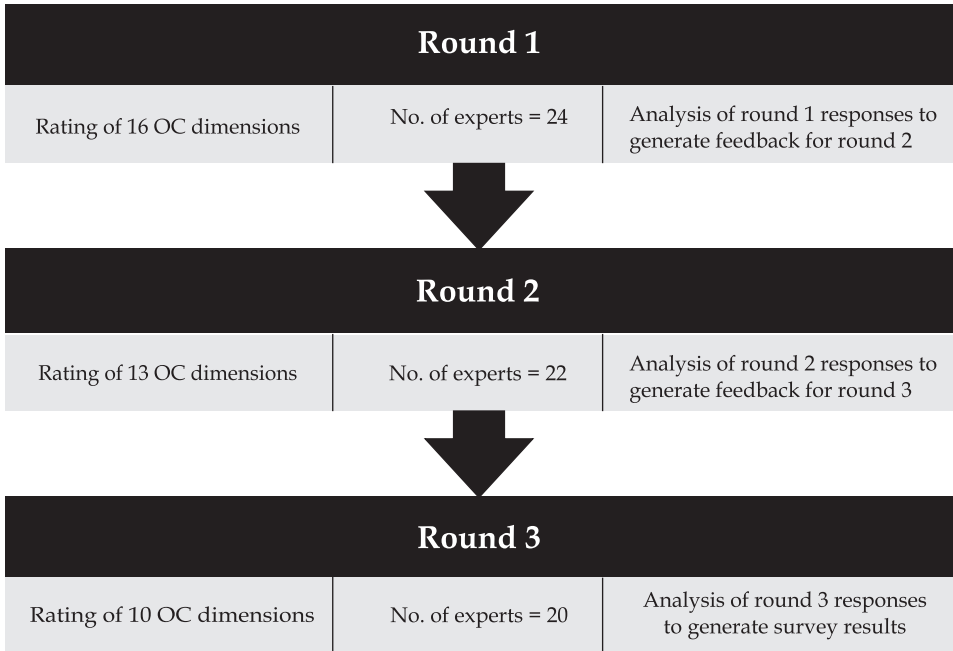
Figure 2 : Three survey rounds of Delphi technique (Adapted from: Henderson and Rubin, 2012)

Demographic characteristics of experts who participated in each round are presented in Table 1. Gender composition was almost constant in all the three rounds. Percentage of males was little higher. Among the academics, all the respondents had doctoral degrees and among bank managers majority respondents had post- graduation degree. Respondents had been working in their respective professions for ≥□10 years.

Gender	Round 1 (n=25)	Round 2(n=24)	Round3 (n=22)
Male	56 %	54.2 %	54.5 %
Female	44 %	45.8 %	45.5 %
Age group			
21-35	0	0	0
35-50	68 %	66.7 %	68.2 %
50-65	32 %	33.3 %	31.8 %
Work experience (in years, with minimum 10 years of experience)			
10-15	12 %	12.5 %	13.6 %
15-20	36 %	33.3 %	36.4 %
20-25	28 %	29.2 %	27.3 %
25-30	16 %	06.7 %	13.6 %
>30	eight %	eight.3 %	09.1 %

(Source: Authors)

In Round one, consensus was achieved for 13 (81.2%) of the 16 dimensions; in round two, 10 (76.9%) of the 13 dimensions achieved consensus; and in Round 3, consensus was achieved for 8 (80%) of 10 dimensions in the third Round. These 8 dimensions were employee development, support towards employees, team orientation, innovativeness, performance orientation, trust, communication, and leadership behaviour. 100% consensus was achieved for three dimensions (employee development, innovativeness, and leadership behaviour), while 85% consensus was achieved for team orientation which represented the lowest level of agreement. Table 2 presents the levels of agreement achieved for different OC dimensions in each of the three Rounds.

Table II: Summary of Expert Opinions on OC Dimensions

OC Dimensions	Agreement achieved (as percentage)		
	Round 1(n=24)	Round 2	Round 3 (n=20)
Communication	79	86	95
Competitiveness	75	77	60
Coordination	75	68	--
Decision making	46	--	--
Employee Development	83	91	100
Innovativeness	83	91	100
Leadership Behaviour	87	91	100
People orientation	71	68	--
Performance orientation	83	82	90
Physical Work Environment	46	--	--
Rewards	75	77	65
Stability	46	--	--
Strategic emphasis	79	68	--
Support towards employees	87	91	94
Team orientation	79	82	85
Trust	83	86	92

*n = Number of experts participating in the survey
(Source: Authors)

DISCUSSION

The study aimed at building consensus among experts on OC dimensions. Consensus was achieved on 8 out of 16 OC dimensions (initially identified from literature review) from the expert panel comprising 20 members who completed the three rounds of the Delphi survey. These 8 dimensions were employee development, support towards employees, team orientation, innovativeness, performance orientation, trust, communication, leadership behaviour. These dimensions are discussed as following:

Employee Development

Banks are traditionally characterised by a career ladder model, which is based on the premise that all banking professionals aim to take similar, successive steps to rise up in their career ladder (Deloitte, 2021). In contrast, employees prefer modularity, that is, playing diverse roles through varied skills, re-skilling, and up-skilling. In such a model, an employee's success will depend on behavioural competencies that include self-renewal, autonomy, and self-motivation (Lukianoff & Haidt, 2018). If banks have an inbuilt culture that provides opportunities for employees to continuously renew themselves by acquiring new skills, they will be probably more engaged and will work with greater vigour. A focus on continuous employee learning and offering opportunities to work in new roles is likely to result in enhanced engagement levels and effective job performance.

Support towards Employees

Today banking jobs have become highly demanding and stressful. Banking operations are highly controlled by regulatory bodies and there is a strong pressure of compliance. Such job demands often lead to dissatisfaction and demotivation among bank employees, resulting in reduced individual work performance Perceived organizational support can motivate and engage employees for better work outcomes like better performance, organisational commitment (Kadiri & Elaho, 2020;), and readiness to change (Wulandari & Hasnida, 2020). Management banks should focus on improving organizational support offered to employees.

Team Orientation

With the adoption of internet in banking operations, data has become centralized and employees need to work as a team with good coordination for desired outcomes. Efficient teams are an asset for organisations and teamwork can help banks achieve better performance (Otache, 2019). Moreover, a collaborative work culture gives employees a chance to share ideas and learn from team members, thereby improving their overall performance and job satisfaction. Promoting team orientation in banks can help in getting innovative solutions for organizational problems, and encouraging employee creativity leading to competitive advantage. Organisations need to create an atmosphere that fosters teamwork to enjoy the greater benefits of their teams.

Innovativeness

Given the complexities of the business environment, innovation is critical for achieving organizational success and maintaining competitive advantage. Financial innovation in banks allows cost/risk reduction and improvisation of services for the entire financial sector (Frame & White, 2004). Innovation requires an environment that is open to experimentation and accepts new ideas. A workplace centered on innovation incorporates elements like creative thinking, technical innovation, creative problem solving, and developing new skills. Innovation plays a significant role in organizational performance (Baker and Sinkula, 2002) as it is an important means to adapta to dynamic external environment.

Performance Orientation

Performance orientation is essential for banking organizations in today's competitive business environment. Non-risk-adjusted performance metrics and targets, and short assessment periods have been reported as an important cause of poor culture in banks and low motivation in bank employees (Deloitte, 2013) This means that executives in the banking industry must focus on developing relevant key result areas for employees and effective performance appraisal methods. To strengthen performance orientation, banking organizations need to create systems that recognise efforts and reward extraordinary performance. Adopting modern technologies like AI has also become necessary (Crews, 2019), and has been found to have a positive effect on employee performance and work engagement (Wijayati et al., 2022).

Trust

Building a culture of trust is essential for a healthy work environment in organisations. It has been reported that financial crises in banks and the increasing number of frauds have reduced the trust of employees in senior managers' decision-making abilities (Bank of England's Financial Stability Report, 2012). Management must continuously endeavour to improve coordination and trust in banks because it is valuable for improving employee performance (Ahmed et al., 2016) and loyalty. Management continuously endeavours to improve coordination and trust in banks because it is valuable for improving employee performance (Ahmed et al., 2016).

Communication

Effective communication in banks improves banking processes, services, and employees' behaviour (Shrestha, et al., 2019). Openness and clarity in sharing information along with transparency in operations are essential for building the trust of employees and customers in banking systems. Employees' positive experience with effective organizational communication enhances the overall efficiency and effectiveness of banking organizations (Shreshtha, et al., 2019). Ongoing and continuous communication between superiors and subordinates

provides clarity in role expectations. Timeliness in information sharing and feedback builds employee confidence to achieve better performance (Sahar and Siddiqui, 2019).

Leadership Behaviour

Leadership plays a very important role in organizations as leaders influence OC (Erdem and Dikici, 2009). Quality of leadership impacts long-term equity value (Deloitte, 2012). For the banking industry quality leadership is essential to win the trust of regulators, customers, and other stakeholders. Leadership style affects employee performance and teams' outcomes and determines the innovativeness in organisations. Leadership has been found to impact productivity in banks in India (Singh, 2015). The banking sector is characterised by high risk as public money is involved and leadership behaviour can help create a strong culture that is grounded on ethics, which is most desirable in the financial sector. Leadership behaviours can impact organizational outcomes in multiple ways.

CONCLUSION

OC reflects the basic values of an organisation and determines the way people work. The present study employs Delphi method to explore the OC dimensions that need to be strengthened in banks for attaining effectiveness. Eight OC dimensions were identified through structured feedback and consensus building among the experts. Although the Delphi technique has been in use in social sciences, there is no evidence for its use in exploring OC. This paper, thus, adds value by employing the Delphi method to identify OC dimensions relevant to banking organisations. At each step of the Delphi process attempt was made to adopt the best practices from the research based on the Delphi method. The study had an adequate number of participants. In each of the three Rounds, the response rate was fairly high. Findings provide a new perspective to HR theorists and practitioners by arguing that different sectors require different dimensions to be strengthened to achieve organisational effectiveness. The findings will help in developing insights for policy formulation and promoting new research. This Delphi study expanded the existing literature on OC by identifying the OC dimensions that may be strengthened in banks so as to achieve overall effectiveness in their functioning. The consensus-focused Delphi studies enable the formulation of testable practice theories that may be understood through further research (Brady, 2015). Thus, future research may empirically test the relevance of these 08 OC dimensions and the impact of these dimensions on various organizational outcomes, viz productivity, employee performance, and profitability in banks. Future studies may also test the difference, if any, in the impact of the identified OC dimensions on organisational effectiveness in public sector and private sector banks.

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