SOCIO-CULTURAL ORIENTATIONS AND MANAGERIAL PRACTICES IN SIX PHILIPPINE BANKS

Jasmin Espiritu Acuña*

Abstract

This study of six banks, three privately owned and three government banks, was done to determine if there are significant differences in the socio-cultural orientations and internal work culture of these organizations. If there are significant differences, how did these differences impact on job design, supervisory practices and rewards allocation.

Initially we looked at the differences among banks and then, between type of banks. We found that banks differed on power distance, masculinity, and paternalism.

We also found that privately owned banks tended to have higher power distance and uncertainty avoidance. The employees of privately owned banks sought more responsibility and had higher levels of both supervisory and self control. They participated more in both extrinsic and intrinsic rewards and had more training and development opportunities.

1. Introduction

Cultural differences across countries have been shown to have significant implications on management practice (Mendonça and Kanungo, 1994). Hofstede (1980, 1984, 1991) spent five years studying value orientations in forty different countries, including the Philippines. Using a sample of urban white collar employees of Hermes, a multinational corporation, he found the Philippines high on power distance, low on uncertainty avoidance, collectivist and masculine in orientation.

We know, however that Hermes employees are mostly from the best colleges in each country. So his characterization of each country may have been biased toward the acculturated, educated, typical of Makati-based employees. Hermes is after all, a multinational corporation hiring only the very best in each country.

The Philippines is a multicultural, agricultural country, so we sought to describe the urban as well as the rural populations of the Philippines. In a previous research we used the value orientations of Hofstede to explore the culture consequences affecting work with respondents from thirty randomly selected communities in thirteen regions of the Philippines.

Value Orientations

Hofstede defined four value orientations related to work. These are power distance, masculinity/femininity, individualism/collectivism and uncertainty avoidance.

Power Distance index (PDI) is defined as the concentration of authority in the superior, acceptance of hierarchical

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authority structures, and a dependence on the superior for final decisions. Power distance is, therefore, the extent to which unequal distribution of power and influence in a group is accepted. In 1980 the Philippines was highest of 40 countries on this index. In 1996 we found the Philippines still high on power distance.

Masculinity (MAS) is the extent to which work goals and achievements are given more importance, than personal and social concerns. This dimension is viewed as a continuum where the high end is masculinity, and the low end is femininity. Low MAS or feminism implies an orientation toward personalized relationships, rather than contractual relationships or efficient and effective performance. It implies that work can be set aside to perform social duties. In 1980 Hofstede found the Philippines, masculine in orientation. In 1996 we found the same masculine orientation.

Individualism (IDV) is the extent to which personal goals take precedence over group goals. Low IDV, or collectivism, implies the importance of family concerns and group accomplishments. Low IDV sees the job as a means to provide for family, aged parents, spouse and children. In 1980 Hofstede found the Philippine sample collectivist and in 1996 we found the Philippine sample still collectivist, but significantly more so than the 1980s.

And finally, Uncertainty Avoidance Index (UAI) is related to three concepts- the need for employment stability, stress in the work place and orientation to follow rules. High uncertainty avoidance is associated with a reluctance to exercise autonomy and accept responsibility. Workers are indifferent to feedback. Risk taking is discouraged and the use of non-economic rewards to satisfy growth needs, such as challenges in the job, is inhibited. In 1980 Hofstede found the Philippine sample weak on UAI, in 1996 we found the Philippine sample strong on uncertainty avoidance.

Furthermore, we found certain factors significantly affecting the value orientations. Power distance was very high for those with elementary and high school education, but drops significantly for those with college and postgraduate education. Masculinity is higher for those with higher levels of education and higher socioeconomic class. Individualism was significantly higher for those with higher levels of education and higher incomes. Males are significantly more individualistic than females. And Uncertainty Avoidance Index was significantly higher for the lower income group by comparison to the middle and upper income groups. UAI was higher for those who have lower levels of education by comparison to those with higher levels of education. We knew from this result that significant differences could exit within subgroups in a country.

The Six Banks

We wanted to understand the relationships among value orientations, internal work culture and human resource management practices in six universal banks. To do this we selected three public and three privately owned banks. The six banks' had branches all over the Philippines. They were comparable in size, available services, and systems of control. The three government banks were: Land Bank of the Philippines (LBP), Development Bank of the Philippines (DBP) and the Philippine
National Bank (PNB, recently privatized). The three privately owned banks were United Coconut Bank of the Philippines (UCPB), Far East Bank and Trust Company (FEBTC), and Rizal Commercial and Banking Corporation (RCBC).

**Paternalism**

We included a fifth value orientation to Hofstede’s four, paternalism. Paternalism is the extent to which the subordinate’s personal life and problems, including his and his family’s health and welfare are emphasized. Silos (1991) described paternalism as “the exercise of authority by a superior over his subordinates resembling that of a parent over his children.”

**Leadership styles**

We included leadership styles in our study. The desired and currently practiced leadership style, was taken as the behavioral manifestation of the value orientations nurtured in the banks. Four styles of leadership were included; authoritarian, paternalistic, consultative and participative. **Authoritarian** leadership is one where decisions and problem solving was expected of leaders or superiors. **Paternalistic** leadership was one where the superiors assumed responsibility for decision making and problem solving but the reasons were explained to the subordinates. **Consultative** leadership is one where the superiors met and consulted with their subordinates, but final decisions remained with the superiors. **Participative** leadership is one where decisions are shared with the subordinates. Consensus is the basis for decisions and solutions to problems. Responsibility and accountability are shared.

**Internal Work Culture**

Two categories of the internal work culture were included in this study. The first category describes management’s assumptions about human nature along the following dimensions: beliefs about causality and man’s ability to control outcomes, creative potentials, malleability, time perspective, and time units for action.

There are major differences expected between developed and developing countries on each of these dimensions. In the developed countries, the locus control is believed to be internal, human resources are viewed as malleable with an almost unlimited creative potential, the time perspective tends to be future oriented, and the time units for action are long term. In developing countries, the locus of control is believed to be external, human resources are viewed as relatively fixed with limited potential, the time perspective is past or present oriented, and the time units for actions are short term (Kanungo & Jaeger, 1990).

The second category is on whether management should adopt a proactive or reactive stance in task performance, to judge success on a moral or pragmatic basis, to promote a collegial or participative versus an authoritarian or paternalistic orientation.

In this category, there are substantial differences between the developed and developing countries. In developed countries, a proactive stance to task performance is positively valued and encouraged; success in task performance is judged on a pragmatic basis; people orientation is characterized by a collegial or participative relationship; and the behavior
is expected to be based on principles that transcend contextual forces. In developing countries, the normative assumptions are quite the opposite. Organizations are encouraged to take a passive or reactive stance to task performance; success is judged on moralism derived from tradition and religion; people orientation is paternalistic; and considerations of the context override principles and rules (Kanungo & Jaeger, 1990).

II. The Conceptual Framework

The four value orientations are from Hofstede to which we added paternalism and leadership styles. Together we referred to these as the socio-cultural variables. Internal work culture included descriptive and prescriptive assumptions. And human resource practices included job design, supervisory practices and reward allocation. These are presented in figure 1.

The socio-cultural orientations included the four dimensions of Hofstede: power distance, uncertainty avoidance, masculinity/femininity, and individualism/collectivism. We added paternalism and leadership style. Since leadership style of superiors is critically important for organizational culture we asked about the desired and actual leadership style prevalent in the banks.

**Figure 1: CONCEPTUAL FRAMEWORK**

**A. Socio-cultural variables**

1. Value Orientation
   - Individualism/Collectivism
   - Power Distance
   - Uncertainty Avoidance
   - Masculinity/Femininity
   - Paternalism

2. Leadership styles

**B. Internal work culture**

- Causality and Control
- Responsibility Seeking
- Time Orientation
- Malleability
- Task Orientation
- Success Orientation
- People Orientation
- Orientation towards the Social Context

<table>
<thead>
<tr>
<th>Desired VS Actual</th>
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</table>

**C. HRM practices**

- Feedback
- Autonomy
- Skill Variety
- Task Significance
- Goal Setting
- Empowerment
- Control
- Performance-Reward Contingency - Reward Allocation
III. Method

Procedure

Data was collected from May to July, 1996 and was analyzed between August and September 1998. Data analysis was done in three parts. The first part is on the socio-cultural orientations. The second part is on the internal work culture. And the third part is on human resource practices.

Five-way analysis of variance was employed with banks, cities, position, gender and age as the five main factors. The results are summarized in the tables below. The report will focus on the significant differences between banks and between type of banks.

Instruments

Three questionnaires were borrowed from three work opinion survey questionnaires of Kanungo and Jaeger (1990). To ensure comparability scores were computed using their scoring as well.

The first work opinion survey questionnaire had 32 Likert-type statements reflecting the value orientations. The second questionnaire had 36 items, only for managers and the third questionnaire had 31 items, only for rank and file. The second questionnaire was on the internal work culture, the third questionnaire was on human resource practices. The response categories in the three questionnaires were from strongly agree, moderately agree, mildly agree, mildly disagree, moderately disagree to strongly disagree.

Subject

The one thousand one hundred two (1102) respondents for this study were from six banks. Four hundred forty six (446) were from three public (PNB, LBP, DBP) and four hundred eighty eight (488) from three privately owned (FEBTC, RCBC, UCPB) from eight (8) cities; Baguio, Quezon City, Makati, Naga, Bacolod, Cebu, Cagayan de Oro and Davao. We considered PNB as public, because it was just recently privatized in 1996.

There were 52 branch managers, 155 officers and 727 rank and file personnel. There were 302 male and 632 females. When the total is less than the number of respondents it is because the respondents did not answer all the questions.

Fifty eight percent (58%) of the respondents were married, forty percent (40%) were single and one percent (1%) was widowed.

Forty seven percent (47%) belonged to the 20-29 age bracket, thirty two percent (32%) to the 30-39 age bracket and seventeen percent (17%) to the 40-49 age bracket. Only three percent (3%) were 50 and above.

Based on monthly gross income fifty six percent (56%) of the respondents earned from 8,001-18,000 pesos a month. Thirty one percent (31%) belonged to a lower income bracket of 4,001 – 8,000 pesos a month. Seven percent (7%) belonged to a higher bracket of 18,000-30,000 pesos and three percent (3%) belonged to the highest bracket of 30,000 pesos and above.

Eighty seven percent (87%) of the total respondents were college graduates, ten percent (10%) had graduate degrees. More postgraduate respondents were in public banks (18%) than in private banks (3%).
IV. RESULTS

**Significant differences by banks**

**A. Socio-cultural variables**

Table 1 summarizes the results of ANOVA using each of the socio-cultural indices as the dependent variables and two independent variables. These were the six banks and the type of bank. In the next section we shall discuss the significant differences by banks on three of the six socio-cultural indices. These were on power distance, masculinity and paternalism. The banks were not significantly different on uncertainty avoidance, and individualism.

<table>
<thead>
<tr>
<th>INDICES</th>
<th>BANKS</th>
<th>TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>INDIVIDUALISM</td>
<td>n.s.</td>
<td>n.s.</td>
</tr>
<tr>
<td>UNCERTAINTY AVOIDANCE</td>
<td>n.s.</td>
<td>n.s.</td>
</tr>
<tr>
<td>POWER DISTANCE</td>
<td>.02</td>
<td>.001**</td>
</tr>
<tr>
<td>MASULCINITY</td>
<td>.023</td>
<td>n.s.</td>
</tr>
<tr>
<td>PATERNALISM</td>
<td>.018</td>
<td>n.s.</td>
</tr>
</tbody>
</table>

* * p < .05  ns = not significant
** ** p < .01

**Figure 2: Power Distance, Masculinity & Paternalism**

A.1 **Value orientations**

PNB and DBP were significantly lower on power distance, than UCPB and FEBTC which were the two highest on this index. On masculinity FEBTC and LBP were significantly higher than DBP, PNB, RCBC & UCPB. Paternalism is comparatively lowest at FEBTC. See figure 2.

Power distance refers to the relationship of the subordinate with the superior. In high power distance cultures, such as UCPB and FEBTC, superiors expect acceptance of feedback and evaluation of subordinate's performance. Also there is an acceptance of hierarchical differences in the organization where clear authority structures and rigid role prescriptions exist.

Employees with high PDI expect detailed instructions on how things are to be done. They also expect clear and specific job descriptions with initiatives on the job being taken by the superiors, not the subordinates. If superiors were to offer explanations for their decisions, it may even be taken as a sign of weakness. Rationality is not the basis of decision-making as much as authority.
A1.1.a. Impact of power distance

<table>
<thead>
<tr>
<th>High</th>
<th>Examples</th>
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<tbody>
<tr>
<td>Superior expects feedback and evaluation of subordinate’s performance. Employees (Ees) expect detailed instruction, clear and specific job descriptions with initiatives on the job taken by superiors. Decision-making is based on authority. Ees expect less discretion and freedom on the job. Bosses are expected to resolve issues and make decisions. Problem solving is shouldered by superiors. Ees will not speak up to resolve issues but are expected to accept solutions given by bosses. Ees expect to be rewarded for loyalty, seniority, and obedience.</td>
<td>UCPB FEBTC</td>
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<table>
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<tr>
<th>Low</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Responsibility and accountability can be shared. Decision making and problem solving are joint. No need for detailed job description. Initiatives can be taken by subordinates. Problem solving is shared with subordinates. Ees are expected to speak up and resolve issues. Ees are rewarded for job performance. Merit and objective performance are important for promotions.</td>
<td>PNB DBP</td>
</tr>
</tbody>
</table>

Employees with high PDI do not seek, much less exercise, discretion and freedom in their jobs. Subordinates expect superiors to take initiative to give detailed instructions about how to do things either through detailed job descriptions or directly by being told what to do by the boss.

Problem solving and decision-making are shouldered by superiors in organizations with high PDI. Employees will not speak up to resolve issues unless asked. Joint problem solving is very difficult to accomplish when subordinates refuse to speak up. But when PDI is high, accountability for decisions and responsibility for solutions to problems are also not shared.

Employees with high PDI expect to be rewarded for loyalty, seniority, and obedience. Objective performance is not as important as commitment, dedication, and good intentions.

Bossses are expected by high PDI employees to resolve issues and make decisions. Unless pointedly asked subordinates are not expected to get involved in decision-making, but are expected to accept the solutions of bosses to the issues that concern them.

Individuals with low PDI, such as that found in PNB and DBP, seek to exercise discretion and freedom in their jobs. They take initiative on the job and do not require constant supervision, nor detailed job descriptions.

When PDI is low, responsibility and accountability can be shared. Joint problem solving and decision-making are possible as lower level employees will participate.
Employees with low PDI have a need to be involved with the design and implementation of the reward system for an effective performance management system.

**A.1.b. Impact of masculinity/ femininity**

Masculinity versus femininity refers to the importance given to the job or task factors, as opposed to people or relationships. When MAS is low, satisfaction of affiliation needs takes precedence over achieving job objectives. Personalized relationships generated by the job are more salient. Employees do not get satisfaction from work well done, but from work well recognized. Work, itself, is only secondary in priority. Since work is valued only secondary to social needs, the use of task identity, autonomy and feedback from the job will not contribute to higher motivation.

When MAS is low, such as that found at PNB and DBP, the worker is focused more on personal relationships, rather than effective job performance. There is greater concern for the social context of the job; relationships with superiors and co-workers, than the work itself. The notion that the job is a contractual relationship is not as salient.

Since work relationships are personal, rather than contractual when MAS is low, negative feedback may be construed as an attack on the person rather than on observed behaviors. Employees believe that loyalty to superiors is more important than meeting the contractual obligations of the job. Low MAS underscores the importance of non-economic rewards that satisfies affiliation needs.

<table>
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<th>Table 3. Impact of masculinity</th>
<th>Examples</th>
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<tr>
<td><strong>High</strong></td>
<td>Managers and subordinates jointly define job objectives, set performance standards and evaluation measures, and determine resource allocation. Task orientation is central among these people.</td>
</tr>
<tr>
<td><strong>Low</strong></td>
<td>Satisfaction of affiliation needs takes precedence over achieving job objectives. Personalized relationships generated by the job are more salient. Work is secondary in priority. Work relationships are personal, rather than contractual. Negative feedback are construed as an attack on the person rather than on observed behaviors. Non-economic rewards are more important than material rewards and loyalty is more important than contractual obligations.</td>
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</tbody>
</table>

When MAS is high, such as that found at FEBTC and LBP, managers and subordinates jointly define job objectives, set performance standards and evaluation measures. They determine how resources in terms of time, materials, authority, training, are allocated and they establish feedback mechanisms. High MAS underscores the importance of material rewards.
In other words, UCPB and FEBTC were higher on power distance than PNB and DBP, LBP. FEBTC was more masculine than the other four banks; and UCPB, FEBTC and LBP were more paternalistic than the other three.

Paternalism or the reliance on personal relationship with their superiors was lowest in FEBTC and they were also among the highest on work orientation or MAS.

A. 2. Leadership styles

Leadership styles differ depending on the culture of the organization and the personality of the superior which then helps shape the culture of the organization. We selected four of the most frequently used styles; participative, consultative, paternalistic and authoritarian.

For all the six banks the most desired leadership style was participative, and the least desired was authoritarian. The privately owned banks (FEBTC, RCBC, UCPB) wanted more participative leaders.

With regard to the actual leadership style in the banks the most common style was paternalistic especially at LBP, DBP, and RCBC. The next most popular style was either consultative (at PNB, LBP, DBP, FEBTC, and UCPB) or participative (at RCBC). But the most desired leadership style was participative. And the most common leadership style was paternalistic.

In summary, UCPB and FEBTC were both high on power distance. PNB and DBP were low on power distance. FEBTC and LBP were both high on masculinity and PNB and
DBP were both low on masculinity. The desired leadership style was mostly participative. Actual leadership style in LBP, DBP and RCBC is paternalistic. The next most popular style was either consultative or participative.

B. Internal Work Culture

On two dimensions, responsibility seeking and belief in the capacity of their people, the six banks differed from each other. Three banks, DBP, RCBC and UCPB, believed in the unlimited capacity of their employees and believed that they sought responsibility. These assumptions had an impact on their managerial practices.

RCBC believed in the unlimited potential of their employees, and their score on seeking additional responsibility was also highest. While RCBC was highest on seeking responsibility, FEBTC was lowest.

LBP, PNB and FEBTC believed in the limited capacity of their employees and believed that they do not seek additional responsibility. These assumptions affected the supervisory practices at these banks.

C. Human resource practices

C.1. Job design

Figure 6: Task Identification and Skill Variety
On job design the six banks differed significantly on skill variety and task identification. Task identification was lowest at FEBTC and highest at DBP. DBP was highest on skill variety. UCPB and PNB were lowest.

C.2. Supervisory Practices

On supervisory practices four variables are significantly different across the six banks; goal setting, empowerment, laissez-a-faire and self control. Supervisory control was not significantly different for the six banks, but self control was.

DBP was highest on goal setting and RCBC was highest on empowerment. PNB and FEBTC were lowest on both goal setting and empowerment. LBP was highest on laissez-a-faire management while UCPB was highest on self control.

![Figure 7: Goal Setting & Empowerment](image)

From the two figures above PNB was lowest on goal setting, empowerment and self control. RCBC was high on goal setting, empowerment, laissez-a-faire and self control. RCBC was also high on their assumptions about the unlimited potential of their employees and on the perception that their employees sought additional responsibility.

In summary RCBC was highest on responsibility seeking, empowerment and self control. FEBTC was lowest on responsibility seeking, task identification, goal setting, empowerment and self control.

![Figure 8: Laissez-a-faire & Self control](image)

PNB was low on responsibility seeking, skill variety, goal setting and empowerment, laissez-a-faire and self control. UCPB was highest on self control. LBP was highest on laissez-a-faire type of supervision.

C.3. Reward Allocation

On reward allocation there are four variables extrinsic and intrinsic reward performance contingency, overall performance reward contingency and training and development opportunities. On all four variables the six banks differed significantly.
PNB was lowest on all four indicators of reward allocation. FEBTC and UCPB were high on extrinsic and intrinsic rewards, training opportunities and overall performance-reward contingency. Recall how PNB was also low on power distance and masculinity, while FEBTC was high on both. The performance-reward contingencies seem to be truly working since masculinity would make the FEBTC employees more task oriented than the PNB employees.

DBP was high on training opportunities. LBP and RCBC were both moderate on all four indicators of reward allocation.

At the time of the study, the salary of a regional vice president at PNB was equivalent to the salary of a section head staff or an account officer/manager at private banks. In addition, housing, car and multipurpose loans were available at private banks.

**Significant differences by type of bank**

**Figure 10: Power Distance**

**Figure 11: Uncertainty Avoidance**
Private banks were significantly higher on PDI than public banks. See figure 11. Private bank managers were significantly higher on uncertainty avoidance than government bank managers. Possibly because of civil service tenure rules government employees were more secure in their positions than those in privately owned organizations. See Figure 12

Private bank employees sought more responsibility than government bank employees. Self control and supervisory control were higher in private banks than in government banks. See Figures 12 and 13.

There was a significantly higher perception of performance-reward contingency in privately owned banks, than in government banks. Both extrinsic and intrinsic rewards as well as training opportunities were higher in privately owned banks, than in government banks.
V. Summary

To summarize, there were significant differences among the six banks and on the type of banks. The significant differences between the banks in their value orientations and preferred and actual leadership styles expressed themselves in differences in their work culture and human resource practices.

For example, FEBTC was high on power distance and masculinity, lowest on goal setting and empowerment. They were also high on reward allocation, training and development. PNB was lowest on power distance and masculinity and lowest on reward allocation.

There were differences in the way they dealt with their superiors (high versus low power distance) and there were differences in their orientation towards work and social relations. There were also significant differences in their beliefs about their employees and the levels of responsibility their employees sought. These differences had effects on the internal work culture and human resource practices.

Privately owned banks tended to have higher power distance and higher uncertainty avoidance. They also sought more responsibility and had higher levels of both supervisory control and self control. They participated in more extrinsic and intrinsic rewards and had more training and development opportunities.

Relating the value orientations to the existing internal work culture and human resource management practices is important to understand the way organizations are operating. Value orientations are translated into behavior by superiors through their leadership styles. Managers create the internal work culture and human resource practices are reported by the employees in each of the banks.

REFERENCES


### Appendix A
#### Work Opinion Survey Questionnaire

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<table>
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<tbody>
<tr>
<td>1</td>
<td>One chooses or takes on a job primarily to maintain social status of one's family.</td>
</tr>
<tr>
<td>2</td>
<td>It is not necessary for a person at the top to be friendly &amp; approachable to employees working under him/her.</td>
</tr>
<tr>
<td>3</td>
<td>Acquisition of money and other material possessions provide for a more fulfilled life.</td>
</tr>
<tr>
<td>4</td>
<td>All deviant ideas must be cut at the root.</td>
</tr>
<tr>
<td>5</td>
<td>The exercise and wisdom of superiors are the best guidelines for subordinate's behavior.</td>
</tr>
<tr>
<td>6</td>
<td>Everybody's behavior should be judged according to uniform principles applicable to every situation.</td>
</tr>
<tr>
<td>7</td>
<td>Concern for doing well at one's job is more important than concern for making others satisfied with one's work.</td>
</tr>
<tr>
<td>8</td>
<td>Inequalities among people whether social or at an organizational level are but natural.</td>
</tr>
<tr>
<td>9</td>
<td>Caring for others should be a very important concern in one's life.</td>
</tr>
<tr>
<td>10</td>
<td>Worrying about the future uncertainties is always natural.</td>
</tr>
<tr>
<td>11</td>
<td>The ideal boss is like a parent.</td>
</tr>
<tr>
<td>12</td>
<td>No matter how one performs, one should be judged against some norms.</td>
</tr>
<tr>
<td>13</td>
<td>One should depend on one's relatives for help if one is in any kind of trouble.</td>
</tr>
<tr>
<td>14</td>
<td>People having authority should be respected because of their position.</td>
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<tr>
<td>15</td>
<td>The welfare of workers should be more important than the profit making motive of the organization.</td>
</tr>
<tr>
<td>16</td>
<td>In money matters, it is always beneficial to take calculated risks rather than on established rules of conduct.</td>
</tr>
<tr>
<td>17</td>
<td>One should be judged on one's day to day dealing with people and environment, rather than on established rules of conduct.</td>
</tr>
<tr>
<td>18</td>
<td>Employees prefer to continue working with the same employer, rather than moving from one organization to another.</td>
</tr>
<tr>
<td>19</td>
<td>Warm relationship with people is more important than money and material possessions.</td>
</tr>
<tr>
<td>20</td>
<td>Recognition of one's worth does not come from his/her status in organizations.</td>
</tr>
<tr>
<td>21</td>
<td>One would rather struggle alone through a personal problem rather than ask one's relative for help.</td>
</tr>
<tr>
<td>22</td>
<td>Seeking challenging assignments in one's job is more important than having good interpersonal relations with colleagues.</td>
</tr>
<tr>
<td>23</td>
<td>One should always obey the person in authority.</td>
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<tr>
<td>24</td>
<td>Rules must be clearly stated whether they are used or not.</td>
</tr>
<tr>
<td>25</td>
<td>Whenever people drop in my house without prior notice, I consider it an invasion of my privacy.</td>
</tr>
<tr>
<td>26</td>
<td>Whenever one approaches higher authority for solving problems, one should go through proper channels (different levels of hierarchy).</td>
</tr>
<tr>
<td>27</td>
<td>Managers should take care of their subordinates as they would take care of their children.</td>
</tr>
<tr>
<td>28</td>
<td>'Who says what and when' really matters while judging a person's behavior.</td>
</tr>
<tr>
<td>29</td>
<td>Managers know best what is good for their subordinates.</td>
</tr>
<tr>
<td>30</td>
<td>One should be loyal to his/her community even if one is inconvenience by the demands of the community.</td>
</tr>
<tr>
<td>31</td>
<td>Managers should provide fatherly advice and directions to their subordinates in solving their problems.</td>
</tr>
</tbody>
</table>

**Legend:**  
* = Negatively loading items
ENDNOTES


2 We obtained permission to publish the names of the banks from their Chief Operating Officers. This will enable us to connect these findings to other information we have on these banks.


4 Power distance, uncertainty avoidance, masculinity/femininity and individualism/collectivism.


6 Ibid.

7 This dimension is from three questions: 19. The supervisor picks on us even on minor, trivial mistakes. 26. In our department no one is required to work hard., and 30. The boss does not pay much attention even when we waste time on the job.