

# Effect of Organizational Culture on Job Satisfaction among Women Employees in the Banking Sector of Bilaspur district of Chhattisgarh

**Dr. Budheshwar Prasad Singhraul**

Assistant Professor – Department of Commerce Guru Ghasidas Vishwavidyalaya, Koni, Bilaspur, Chhattisgarh, India  
Email : bpsinghraul@gmail.com

**Yogita Satish Garwal**

Research Scholar – Department Of Commerce Guru Ghasidas Vishwavidyalaya, Koni, Bilaspur, Chhattisgarh, India  
Email : yogitagarwal07@gmail.com

## ABSTRACT

Culture is regarded as the software of mind (Hofstede, 2005). Recent studies are evidence that the culture of an organization has a lasting impact on the performance and it is an important factor in determining the success or failure of organization over the coming decades. Organizational culture is like the backbone to any organization. If the culture of any organization is highly valued, then the employees would be more satisfied towards their work and committed towards their work and organization. This present paper aims to study the effect of organizational culture on job satisfaction in the banking sector of Bilaspur district of Chhattisgarh. The research is based in the combination between primary and secondary data. Data was collected for this study by questionnaire method. The tool which was used for measuring the effect of organizational culture on job satisfaction was ANOVA, Correlation and Regression. The key result of the research findings revealed that there is significant role of organizational culture on job satisfaction of women employees of banking sector (public banks) of Bilaspur district of Chhattisgarh. A high valued organizational culture contributes in getting highly job satisfaction.

**Keywords** – Organizational Culture, OCTAPACE, Job Satisfaction, Women Employees, Banking sector

### Introduction

The banking system has gone through more than three decades of continuous growth. The development of human resources and the strategies of organizational culture is undoubtedly a process that contributes to the growth and development of people working in the bank. The progress of any country is intimately linked to its human resource effectively. This is true in a developing country like India. Banking sector in 1969 served as the first major step to reduce gender discrimination against women in banking sector and that provided opportunity for women. The pattern of India women's employment has changed markedly. Increasing women literacy, growing economic pressure and desire to gain economic and social independence are pushing women folk to take up gainful career in bank. The development of human resources and the strategies of organizational culture is undoubtedly a process that contributes to the growth and development of people working in the bank.

Organizational culture defines the functions within an organization or a company. It focuses on management and guidelines for people who work in it and affects the way in which employees are connected. So it is the organizational function that deals with issues related to pay, promotion, supervision, fringe benefits, contingent condition, operational condition, co-workers, nature of work, communication in this study. Regarding banking sector it is important to know that banking system have been associated with the rise and downturn in economic history. Therefore to maintain the stability of banking system employees are needed to be satisfied highly through organizational culture.

### **Organizational Culture**

The culture related concept can be seen as multilevel concept. At the core are the values that give a distinct identity to a group. This is the ethos of the group. It is made up of its belief, customs and practices. The eight important values relevant to organizations are as follows:-

**Openness:** Employees feel free to express their ideas and the organization is willing to take risks and to experiment with new ideas and new ways of doing things.

**Confrontation:** Employees face the problems and work jointly with others concerned to find its solution. They face the issues openly without hiding them or avoiding them for fear of hurting each other.

**Trust:** The employees, department and groups trust each other and can be relied upon to 'do' whatever they say they will do.

**Authenticity:** Authenticity is the value underlying trust. It is the willingness of a person to acknowledge the feelings he/she has, and to accept him/her as well as others who relate to him/her as persons.

**Pro-action:** Employees are action – oriented, willing to take initiative and to show a high degree of pro-activity. They anticipate the issues and act or respond to the needs of the future.

**Autonomy:** Autonomy is the willingness to use power without fear, and helping others to do the same. Employees have some freedom to act independently within the boundaries imposed by their role/job.

**Collaboration:** Collaboration involves working together and using one another's strength for a common cause. Individuals, instead of solving their problems by themselves, share their concerns with one another and prepare strategies, work out plans of action, and implement them together.

**Experimentation:** Experimentation as a value emphasizes the importance given to innovation and trying out new ways of dealing with the problems in the organization.

### **Job satisfaction**

Nine Facets of Job Satisfaction by Spector (2001) defines the indicators that can improve employee's job satisfaction. In this research, Nine Facets of Job Satisfaction is used to quantify the job satisfaction of creative employees. Each facet is defined in several books as mentioned below:

**Pay -** Pay is a tool for furthering company goals, which is defined into pay level and job structure. Pay level is described as wages, salaries and bonuses. Job structure is described as the relative pay of jobs within the organization

**Promotion -** It is advancement towards higher position with more challenge, authority, and responsibility.

**Fringe Benefits -** These are financial and non-financial compensations. Financial compensations consist of direct e.g. bonuses and indirect compensation e.g. retirement plans. Nonfinancial compensations consist of the job itself e.g. autonomy, job environment e.g. working conditions, and workplace flexibility e.g. part-time work.

**Contingent Rewards –** These are referred as promises and exchanges of rewards and recognition for good work.

**Supervision -** It is defined in supervisor, which are the people working in an organization (besides co-workers) that can affect job satisfaction. Supervisor with the same value, attitudes, and philosophies can improve satisfaction but becomes homogenous over time. In addition, employees are satisfied when they are supported with their supervisors to achieve their own goals.

**Operating Procedure** – It is described as steps of finishing tasks that have to follow a certain standard based on industry regulations, provincial laws, or personal standards. It can be in form of policies e.g. warranty, procedures e.g. steps of assembling the product and standards e.g. one minute response time.

**Co-Workers** - It is defined as people working in an organization (besides supervisors) that can affect job satisfaction. Co-workers with the same value, attitudes, and philosophies can improve satisfaction but becomes homogenous over time. In addition, employees are satisfied when they are supported with their co-workers to achieve their own goals.

**Nature of Work** - It is defined as the variability of the given work. The job variability includes job routine, job characteristics, and job description.

**Communication** - It is referred as informing the current employees and job applicants of their returns on their benefits investments.

### **Organizational culture and Job Satisfaction**

Job satisfaction stems from the indulgence of his needs and wants from a job and this reflects on the individual's common mind-set towards his job. Employees have the inclination to a larger level of job satisfaction when their abilities, experiences and personal values are acknowledged, appreciated and utilized at the work place and when their overall prospect are met.

They refer to Organizational culture as “the pattern of shared values and beliefs that help individuals understand organizational functioning and thus provide them with norms for behavior in the organization”. Various study argued that 'strong' cultures cause success, weak ones cause failure. They therefore advised business owners that their ability to control culture successfully would result to higher productivity and more employee involvement. The debate amongst researchers with respect to the relationship between organizational culture and job satisfaction has also been a long standing one.

### **Review of Literature**

Mansor et al (2010) studied organizational culture, employee job stress and job satisfaction within tax administrations. The results show that the employees are ignorant on the assessment for an increase or promotion thus leading to higher stress level; the results even discovered that there is no apprehension for employee's welfare, and there is no system for recognizing and rewarding outstanding performance resulting in job dissatisfaction. Thus action should be taken to change the departments' culture orientation, reduce employee stress and improve employee's satisfaction.

Sabri et al (2011) proved that Supportive organizational culture may raise the level of job satisfaction of teachers and satisfied teachers may produce healthy, satisfied and creative minds. This research was done on 347 teachers to determine the effect of organizational culture on job satisfaction level of teachers of public and private sector higher education institutes and universities of Lahore.

Tsai (2011) studied 200 hospital nurses in Tiawan to find out level of organizational culture, Job satisfaction, and leadership behavior amongst them. He found that there is positive significant relationship between organization culture and job satisfaction. He further found that job satisfaction level among nurses is high and they endorse the culture as positive.

Subhranian & Renganthan (2013) has evaluated employees' perspective towards organisation culture in Automobile Industries with special reference to Chennai city. The aim of this study was to analyse employee's perspective towards existing organisational culture and practices in automobile industry, to determine openness and trust prevailing in organisation, to find out employees' opinion towards authenticity and teamwork prevailing in organisation and to determine their outlook towards proactive and innovative

measures taken by management. In this study researcher has made an attempt to study employee's intuitivism towards existing Organisation culture and practices at automobile companies for which the researcher set objectives based on dimensions of Organisation culture and made use of OCTAPACE tool depend and customized it according to requirement of organisation based upon which questionnaire was constructed.

Jayanthi & Bhuvaneshwari (2014) had done a similar study on OCTAPACE in Ponni Sugars Erode Pvt Limited using OCTAPACE framework. This study aims at determining outlook of employees towards proactive and innovative measures taken by management as well as identifying and measuring values and belief of employees pertaining to OCTAPACE culture of their organisations. As far as dimensions of OCTAPACE are concerned, collaboration ranked first amongst the ethos of organisation culture, following authenticity, autonomy, trust, proactivity, openness and confrontation. In comparison to dimensions of OCTAPACE confrontation ranked lowest.

Premchandani (2015) studied private and public banks and reported that openness, and confrontation was much higher in both the banks, collaboration was high amongst both banks, trust, experimentation and proactivity were neither good nor bad so, in both banks i.e. were at moderate level, authenticity was low in private bank (ICICI bank) as compared to public bank (SBI) and autonomy was reported to be low for both the banks.

Neelam et al (2015) examined a sample of 218 IT professionals in Pune, India. The results showed that the respondents most valued the OCTAPACE elements of pro-action, trust, openness, and experimentation. Perceived autonomy, experimentation, and collaboration positively influenced affective commitment, while confrontation and experimentation were found to be positive indicators of normative commitment. Authenticity was found to have links with continuance commitment. Overall, the study supports the notion that affective commitment, which is significantly high among Indian IT workers, can be further enhanced through the development of an open culture in which employees are trusted and encouraged to generate ideas, experiment collaboratively, and participate in decision making.

### **Objective of the Study**

To study the effect of Organizational Culture values on Job Satisfaction of women employees in banking sector of Bilaspur district of Chhattisgarh.

### **Hypothesis**

Hypothesis of this research can be formulated as follows:

H0a: There is no significant effect of Organizational Culture on job satisfaction and its sub-sections (pay, promotion, supervision, fringe benefits, contingent condition, operational condition, co-workers, nature of work, communication) among women employees in banking sector of Bilaspur of Chhattisgarh.

H0b: There is no relationship of subsection (Openness, Confrontation, Trust, Authenticity, Proactive, Autonomy, Collaboration and Experimentation) of Organization Culture Values and overall job satisfaction among women employees in banking sector of Bilaspur of Chhattisgarh.

### **Scope of the Study**

This study is limited to studying the relationship between the organizational culture (OCTAPACE) dimension and the level of employee job satisfaction among employees of Bilaspur district of Chhattisgarh.

### **Research Methodology**

#### **Selection of sample**

The study is on the women employees in public sector bank in Bilaspur district of Chhattisgarh. The population consists of all full time female employees employed at the public sector banks of Bilaspur district

of Chhattisgarh. The sample size is of 128 women employees from public sector banks.

### Data Collection

**Primary Data** The data was collected through structured questionnaire (Organisational Culture Scale – OCTAPACE by Udai Pareek, 2002) for the women employees of banking sector in Bilaspur district of Chhattisgarh.

**Secondary Data:** The secondary data was collected through published data from journals, reference books related to management, business magazines, reports and publications of various associations connected with banking and management.

**Statistical Technique used:** The data collected from respondents through questionnaires had been well organized with the help of SPSS. Statistical rules ANOVA, Correlation and regression.

### Organisational Culture Scale: (OCTAPACE Profile)

The organisational culture scale (OCTAPACE profile) has been developed by Udai Pareek (2002). This profile or scale is having 40 structured questions related to the eight sub factors of the organisation. These different sub factors are openness, confrontation, trust, authenticity, pro-action, autonomy, collaboration and experimentation. The whole questionnaire has been divided in two parts: e.g. Part – 1 is values and Part – 2 is beliefs. Part – 1 are stated questions 1 to 24 for evaluating the values in his organisation and Part – 2 remaining sixteen questions are on beliefs.

**Table: 1 Dimensions Distribution of Sub Factors of Organisational Culture**

Tools	Dimensions	Item Numbers	Total
Organisational Culture Scale	Openness	1, 9, 17, 25*, 33	5
	Confrontation	2, 10, 18, 26*, 34	5
	Trust	3, 11, 19, 27, 35*	5
	Authenticity	4, 12*, 20, 28*, 36	5
	- - -	5, 13, 21, 29, 37	5
	Autonomy	6, 14*, 22*, 30*, 38	5
	Collaboration	7, 15, 23*, 31*, 39	5
	Experimentation	8, 16, 24, 32, 40*	5
<b>Total</b>			<b>40</b>

The asterisk mark indicates the negative items.

### Reliability and Validity

The reliability of the scale was found by split half method and coefficient of reliability of the organisational culture was found 0.80. The coefficient of validity was found 0.8973. The indices of reliability and validity show that the scale is a reasonably reliable and valid tool to measure organisational culture. Thus this tool is found to be reliable and valid.

### Job Satisfaction Survey: (JSS Scale)

The Job Satisfaction Survey (JSS), Paul E. Spector, 1994 is having nine sub factors under its 36 questions to assess' employee attitudes towards their job. The nine sub factors are pay, promotion, supervision, fringe

benefits, contingent condition, operating condition, co-workers, nature of work and communication. Although the JSS was originally developed for use in human service organisation, it is applicable to all organisations.

**Table: 2 Dimensions Distribution of Sub Factors of Job Satisfaction**

Tools	Dimensions	Item Numbers	Total
Job Satisfaction	Pay	1, 10*, 19*, 28	4
	Promotion	2*, 11, 20, 33	4
	Supervision	3, 12*, 21*, 30	4
	Fringe Benefits	4*, 13, 22, 29*	4
	Contingent Condition	5, 14*, 23*, 32*	4
	Operating Condition	6*, 15, 24*, 31*	4
	Co-workers	7, 16*, 25, 34*	4
	Nature of Work	8*, 17, 27, 35	4
	Communication	9, 18*, 26*, 36*	4
<b>Total</b>			<b>36</b>

### Reliability and Validity

The coefficient alpha of reliability of the job satisfaction survey (JSS) range from 0.60 to 0.82 for the sub factors and 0.91 for overall scale and validity correlation range in between 0.61 to 0.80 calculated for the sub scales.

### Analysis of Data

**Table: 3 Classification of Organizational Culture**

Categories of Organizational Culture	Frequency	Percent	Valid Percent	Cumulative Percent
Low Valued	34	26.6	26.6	26.6
Fair Valued	64	50.0	50.0	76.6
Highly Valued	30	23.4	23.4	100.0
<b>Total</b>	128	100.0	100.0	

The above Table: 3 represent the overall sample selected for the study. It is observed from the above table that the total sample selected for this study is 128 women employees of Public Sector Bank of BSP. With reference to the perception received 34 (26.6%) women employees were falling under bank with low valued organization culture, 64 (50%) under fair valued Organization Culture and 30 (23.40%) under highly valued Organization Culture.

H0a: There is no significant effect of different organization culture values on Job Satisfaction and its sub sections (pay, promotion, supervision, fringe benefits, contingent condition, operational condition, co-workers, nature of work, communication) among women employees in banking sector of Bilaspur of Chhattisgarh.



**Table: 4 One Way Analysis of Variance (ANOVA) presenting impact of Values of Organization Culture of women employees of public sector banks of Bilaspur on Job Satisfaction & its subsection**

<b>Organizational Culture</b>	<b>Low Valued</b>	<b>Fairly Valued</b>	<b>Highly Valued</b>	<b>F value</b>	<b>P Value</b>	<b>Sig</b>
<b>N</b>	<b>34</b>	<b>64</b>	<b>30</b>			
<b>Pay</b>	2.50	2.89	3.47	15.606	<b>0.01*</b>	Sig
<b>Promotion</b>	3.38	3.59	3.82	5.176	<b>0.05*</b>	Sig
<b>Supervision</b>	3.19	3.46	4.23	40.306	<b>0.01*</b>	Sig
<b>Fringe Benefits</b>	3.66	3.48	3.43	3.023	<b>0.05*</b>	Sig
<b>Contingent Condition</b>	2.92	3.17	4.36	22.896	<b>0.01*</b>	Sig
<b>Operational Condition</b>	2.79	2.88	3.07	3.436	<b>0.05*</b>	Sig
<b>Co-workers</b>	4.35	4.39	4.58	1.118	0.33	n.s
<b>Nature of work</b>	3.32	3.44	4.68	23.167	<b>0.01*</b>	Sig
<b>Communication</b>	3.51	3.34	4.60	26.972	<b>0.01*</b>	Sig
<b>Job Satisfaction</b>	3.28	3.39	4.01	38.524	<b>0.01*</b>	<b>Sig</b>

The above Table: 4 depicts the descriptive statistics results of One Way ANOVA for one independent categorical variable Value category of Organization Culture and one independent variable means of subsection of Job Satisfaction and overall job satisfaction of women employees working in public sector banks of Bilaspur.

The results of one way ANOVA revealed that, women employees from highly valued organization culture are satisfied with their pay (M=3.47). Followed by fair valued Organization Culture (M=2.89) and low valued OC (M=2.50) a significant variance between three categories F (15.606) p=0.01 is observed. Similarly, regarding promotion highly valued Organization Culture there is a significantly difference between different values of Organization Culture (F= 5.176), p=0.05, high valued Organization Culture (M=3.82), to fairly valued Organization Culture (M=3.59) and low valued Organization Culture (M=3.38) respectively.

The mean values of supervision are ranging between (M=3.19 to 4.23) low to high valued Organization Culture in that order. The one way ANOVA is showing a highly significant difference F=40.306 p=0.01 in different category of Organization Culture for supervision.

The results of fringe benefits are showing contrary results that the organizations (banks) with low culture values are providing more fringe benefits (M=3.66) followed by fair valued Organization Culture (M=3.48) and high valued Organization Culture (M=3.43) respectively. A statically significant difference at p=0.05 is depicted F=3.023.

Concerning the mean difference of contingent and operational conditions the high valued banks are having high mean values (M= 4.36, 3.07) followed by fair valued Organization Culture (M=3.17, 2.88) to low valued

(M=2.92, 2.79). Statically significant results were observed Contingent Conditions are highly significant at  $p=0.01$  ( $F=22.896$ ) and Operational Conditions at  $p=0.05$  ( $F=3.436$ ).

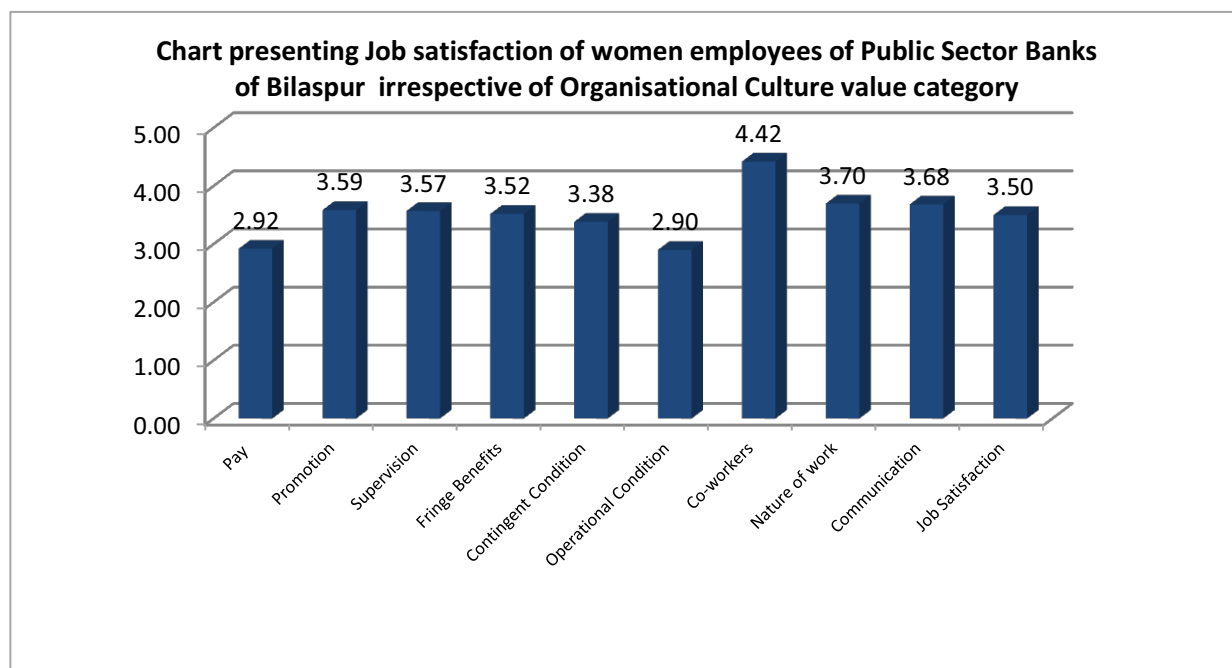
Results of Coworkers is presenting non significant results  $F(1,183) p=0.33$ . The mean difference between and with the groups are very meager. The perception of the women employees about different values of organization effects coworkers the mean values range from (M=4.58, 4.39, 4.35) in order to highly valued to low valued Organization Culture.

Nature of work and communication is presenting highly significant ( $F=23.167$  &  $27.972$ ) results at 0.01 significant level. The mean difference between and within all the three category of organization culture values are Nature of work (M=4.68, 3.44, 3.32) and Communication (M=4.60, 3.34, 3.51). The results of communication is showing slightly dissimilar outcome as high Organization Culture valued banks are having quite open communication system followed by banks with low valued Organization Culture showing high mean values in comparison to fairly valued Organization Culture.

The employees with high valued Organization Culture banks are showing more overall Job Satisfaction (M=4.01) followed by fairly valued Organization Culture (M=3.39) to low valued (M=3.28) respectively. The one way ANOVA results between and within category were observed statically highly significant at 0.01 level ( $F=38.524$ ), which means values of organization culture effects very much to overall job satisfaction.

The total means values from the analysis are showing a difference between all the 3 categories of value of organization culture and different subsection of Job satisfaction. But in figure – 1 the mean variance between and within all the 3 categories for subsection and overall Job Satisfaction are ranging between (2.90 to 4.42) disagree slightly to agree slightly.

Figure 1



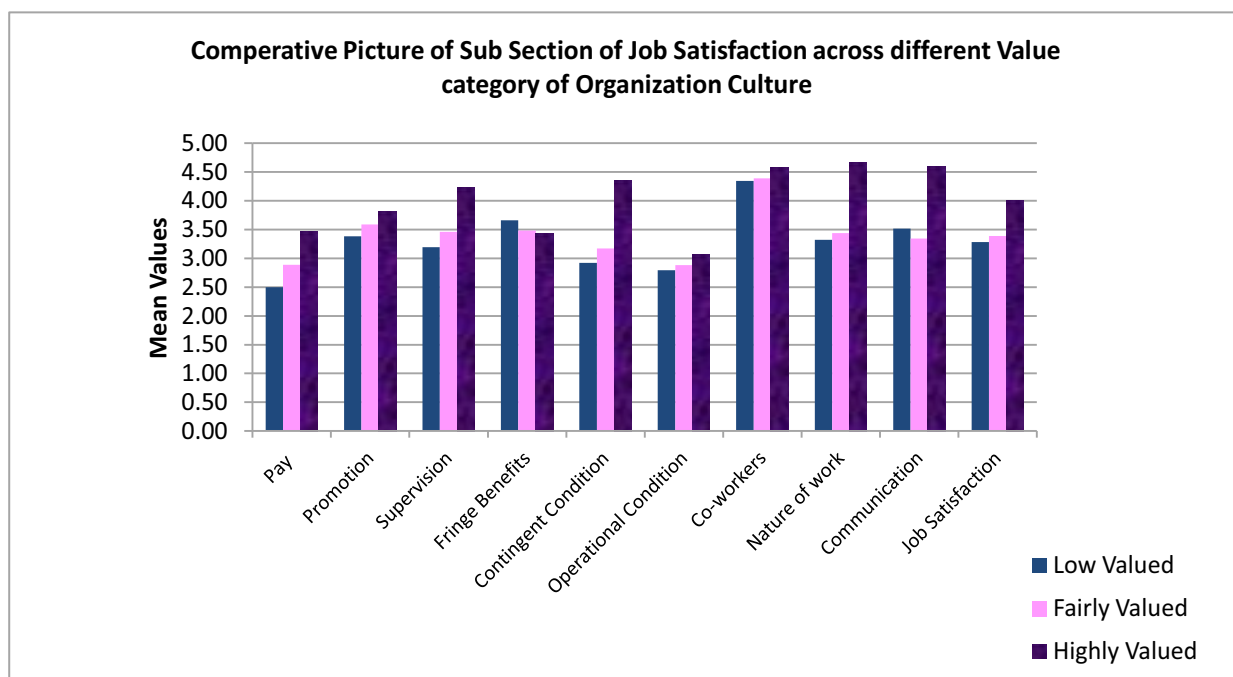
The category coworkers is showing high mean value (4.42) but while looking to the statically significance across values of organization culture no mean difference was observed but the mean value is tending from slightly agree towards moderately agree. This means most of the women employees are very much satisfied with their coworkers and their responses to the question asked were on positive side. However, operation conditions (2.90) pay (2.92) and contingent conditions (3.38) these three variables of job satisfaction are



showing mean values at tending towards slightly disagreement. Job satisfaction subsection variables mean values ranging between 3.50 to 3.70 are tending towards slightly agreed responses.

Hence, H0a: There is no significant effect of Organization Culture Values on job satisfaction and its subsection can be rejected and concluded that values of organization are creating impact on achieving job satisfaction to the women employees of public sector bank of Bilaspur.

Figure 2



H0b: There is no relationship of subsection (Openness, Confrontation, Trust, Authenticity, Proactive, Autonomy, Collaboration and Experimentation) of Organization Culture Values and overall job satisfaction among women employees in banking sector of Bilaspur of Chhattisgarh.

Table: 5 Karl Person Correlation Coefficient between Organization Culture values and Overall Job satisfaction

Variables	Person Correlation Coefficient	Significant
Openness	.034	n.s
Confrontation	.620**	Sig
Trust	.751**	Sig
Authenticity	.319**	Sig
Proactive	.241**	Sig
Autonomy	-.154	n.s
Collaboration	.288**	Sig
Experimentation	-.231**	Sig
**significant at 0.01 level		
*Significant at 0.05 level		

The above Table: 5 depicts that overall job satisfaction is positive, significant and moderately correlated with Confrontation  $r = (0.620)$ . This means increase in confrontation will increase job satisfaction among women employees as this involves taking up challenges.

A non correlation was observed between Job satisfaction and openness. It shows that the women employees in banking sector of Bilaspur district are not willing to share their suggestions. The more role clarity, improved problem solving and willingness to deal with problem gives employees more satisfaction as contrasted with turning one's back or escaping from the problems would lead to job satisfaction.

The relationship between Job satisfaction and Organizational Trust is also positive, strong and significant correlation  $r = (0.751)$  which presents that increase in trust will lead to women employees with increased satisfaction with their job. It means it includes high empathy, timely support, reduced stress and reduction of forms and procedures.

The strength of relationship with Authenticity and Job satisfaction is  $(0.319)$ , it means the correspondence between employees in this organization is not very strong like owning up to one's mistakes and in an unreserved sharing of feelings is lacking in this organization.

Proactive and Job Satisfaction  $(0.241)$  is positive, significant and weakly correlated, Job satisfaction would slightly change in positive direction as increase in it would show a proactive behavior and set up a new pattern behavior and lead to satisfaction in the job.

Furthermore, Collaboration  $r = (0.288)$  is weak, positive and significant correlated. This reflects that increase in collaboration job satisfaction will change in positive direction. Regarding Experimentation and Job satisfaction relationship  $r = (-0.231)$  is significant negative but weak correlation. This means more experimentation will reduce Job Satisfaction among the women employees of Public Sector Bank of Bilaspur. As bank employees are caught up with daily tasks so much that they often use only traditional tried and tested ways of dealing with problems especially women employees as they play dual role.

### Regression

Linear Regression Analysis (Entry method) was also done to predict the possible relationship between dependent variable Overall Job Satisfaction and independent variables openness, confrontation, trust, authenticity, proactive, autonomy, collaboration and experimentation to determine the impact of factors of organization culture on job satisfaction. From Table: 6 it is evident that the regression model identified altogether four factors which significantly explain of the variations in organizational culture impact on job satisfaction.

**Table: 6 Regression analyses between the Factors of Organization Culture and Overall Job satisfaction**

Dependent variable	Independent variables	Un standardized Coefficients	Std. Error	t	Sig.
Job Satisfaction	Openness	-.515	.517	-.996	0.321
	Confrontation	2.435	.628	3.876	<b>0.01*</b>
	Trust	3.576	.510	7.016	<b>0.01*</b>
	Authenticity	.908	.580	1.566	0.120
	Proactive	2.220	.951	2.334	<b>0.01*</b>
	Autonomy	.283	.760	.373	0.710
	Collaboration	-1.114	.855	-1.303	0.195
	Experimentation	-1.543	.655	-2.356	<b>0.01*</b>

- Significant at 0.01 level

Unstandardised beta Coefficient ( $\beta$ ) suggests that one unit positive change in Confrontation, will improve overall Job satisfaction by 2.435 units. However, one unit change in Trust, overall job satisfaction will improve by 3.576 units. Similarly, one unit change in Proactive will improve 2.220 units of Job Satisfaction. Finally one unit negative change (less experimentation) will improve job satisfaction by 1.543 units.

Hence, H0b: There is no relationship of subsection of Organization Culture Values and its sub - factors and overall job satisfaction can be rejected and concluded that good relationship of organizational culture and its sub-factors with overall job satisfaction to the women employees of public sector bank of Bilaspur.

### Findings

The study finds highly significant effect of overall organizational culture on overall job satisfaction. It shows that high value organization culture increases high level of overall job satisfaction of women employees. Similarly, organizational culture effect on sub factors of job satisfaction i.e. pay, supervision, contingent condition, nature of work and communication are highly significant whereas promotion, fringe benefits and operational condition are showing average significance which are in increasing trend of job satisfaction with respect to high value of organization culture. Co-worker is a sub factor which is not showing significance.

In the study of relationship between sub factors of organizational culture and overall job satisfaction, sub factors i.e. confrontation and trust are highly correlated with job satisfaction, whereas authenticity, proactive and collaboration are weakly correlated. Experimentation is also weak and negatively correlated with job satisfaction. Openness and autonomy are not correlated with job satisfaction.

### Conclusion

The study say that organizational culture effects level of job satisfaction whereas it is concluded that management of public sector banks of Bilaspur of Chhattisgarh should be highly concern and updated for the pay, supervision, contingent condition, nature of work and communication of women employees. Simultaneously, management should work with new ideas and policies to improve quality of promotion, fringe benefits and operational condition to meet high level of job satisfaction of women employees.

The relationship found between sub factors of organizational culture and job satisfaction that confrontation and trust of organizational culture should be maintain quantitatively and qualitatively as both factors are highly correlated with job satisfaction of women employees. Similarly, authenticity, pro-active and collaboration are weakly correlated which should be incorporated by new schemes to increase level of job satisfaction of women employees of public banking sector.

Experimentation is a sub factor which is weakly negatively correlated and shows that women employees not feeling comfortable or satisfied with innovation and new technologies. For that management should educate them in a proper way by conducting training program or theory classes, so that adoptability of experimentation also can be a factor to increase level of job satisfaction. Openness and autonomy are not correlated with job satisfaction, where management of organization culture can generate a way for women employees to express and participate with their new ideas and technology or problems freely may also lead a level of job satisfaction.

Overall we can say that organizational culture is highly effecting and deeply related to the job satisfaction of women employees of public sector bank of Bilaspur of Chhattisgarh and high quality work on organizational culture can change the era of women employees of the industry.

**Limitation of the Study**

- 1) The present study was confined to study the OCTAPACE culture prevailing in the public banks of Bilaspur district only.
- 2) The findings may not be same all over India, since the women employee's perception is likely to vary depending upon the prevalent environment.
- 3) The sample size was restricted to only women employees belonging to three different public banks of district Bilaspur of Chhattisgarh due to the paucity of time and adequate financial resource.

**Future Scope of the Study**

The present study analyzed the prevalence of organizational culture and job satisfaction among the women employees working in banking sector of Bilaspur of Chhattisgarh while such kind of study can be done in all typed of organization where human resources is the back bone of the organization. It also can be expanded to more banks, district, regions, states and countries.

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