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EVALUATION OF TEAM CLIMATE ATTRIBUTES AMONG THE BANKS IN NIZWA, SULTANATE OF OMAN

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ABSTRACT

The purpose of this paper is to analyse the level of team environment attributes in the banking sector. The objective is to examine the most influencing team climate attributes in the banks and to analyse the consistency of variables. Bernhard A Zimmermann's team climate model is used for this study. A sample of 88 bank employees is taken for the study from Nizwa, Sultanate of Oman. The analysis revealed that team climate variables are different in banks. Trust level of employees is high in Bank Dhofar and Sohar Islamic Bank. Employees in Bank Dhofar have shown high level of conflict management. The commitment level of employees is high in Sohar Islamic Bank. The employees in Bank Dhofar show better accountability. Employees in Sohar Islamic bank are result oriented than employees from other banks. Accountability and result orientation are the consistent and reliable factors among the employees in banking sector in Nizwa.

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Keywords: Trust, Conflict management, Commitment, Accountability and result orientation, Team climate.

Contribution/ Originality

This study is one of the very few studies that investigated on the various team attributes in the banking sector in Sultanate of Oman. This study helps the bank employees to gain awareness and to compare how they perform in a team.

1. INTRODUCTION

Team climate or environment explains the influence of behavior, attitudes and well-being of members that affects the organization. It is the way people perceive their work environment (Verbeke *et al.*, 1998). When employees in a particular work unit agree on their perceptions of the impact of their work environment, their shared perceptions can be aggregated to describe their

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organizational climate (Jones and James, 1979; Joyce and Slocum, 1984). If there is an agreement among individuals within a work unit, the individual perceptions are shared and can be aggregated to characterize the work unit (organizational climate), but the perceptions remain a property of the individuals of the unit (James, 1982).

2. LITERATURE REVIEW

Team climate is an important factor in the pursuit of team effectiveness. Participants had positive team experiences and, improved their team skills among other effects (Anderson and West, 1994). A study on three-dimensional organizational commitment affective, normative, and continuance commitment were investigated by multiple regression analyses. Continuance and normative commitment were both explained by job characteristics, i.e., by the perception of the job as interesting, affective commitment could not be explained with the set of variables. It is affective commitment which particularly accounts for variance in search intentions as well as in turnover intentions (Gautam et al., 2001). A study by Gautam et al. (2005) identified the structure of organizational citizenship behavior and its relation to organizational commitment in Nepal. Exploratory and confirmatory factor analyses revealed two factors of organisational citizenship behaviour, altruism and compliance. Structural equation analysis showed a positive relation between affective and normative commitment on the one hand and both citizenship factors on the other. Continuance commitment was negatively related to compliance and unrelated to altruism (Gautam et al., 2005). A study on Team Climate Inventory analyzed the four-factor theory underlying factor structure, internal homogeneity; predictive validity and factor replicability across groups of the summarized measure are presented. It demonstrates robust psychometric properties, with acceptable levels of reliability and validity (Anderson and West, 1998). Another study examined the factor structure and psychometric properties of the 38-item Team Climate Inventory and the 14-item short version using a sample of 72 four-person teams of management undergraduates in a Canadian university. The Team Climate Inventory shows promise as a multidimensional measure of the team climate construct in both student and employee teams (Robert and Pamela, 2002).

2.1. Scope of the Study

This study aims at exploring the effectiveness of team work in the banking sector and attempts to promote a better teamwork environment in the banking sector in Nizwa, Sultanate of Oman. The study evaluates the current team work environment of thirteen banks in Nizwa by adopting Bernhard A Zimmermann's model. It creates awareness for the banks and its employees to improve their team working culture. No empirical studies have been conducted in this area in Nizwa and hence this study serves as a reference for the banks and other organisations. To this extent this research is significant and relevant.

2.2. Objectives of the Study

- 1. To analyse the team environment variables of banks in Nizwa
- 2. To identify the most influencing team climate variable.

3. To determine the consistency and reliability of these variables.

2.3. Research Methodology

The study is conducted in the banking sector in Nizwa, Sultanate of Oman. The data is collected from 13 banks in Nizwa, Sultanate of Oman namely Bank Muscat, National Bank of Abu Dhabi, Sohar Islamic bank, HSBC, Bank Nizwa, Ahli Bank, Oman Arab Bank, National Bank of Oman, Alizz Islamic Bank, Qatar International Bank, Bank Sohar, Bank Dhofar, Habib Bank. A sample of 88 employees from these banks is collected at random by using a structured questionnaire. The duration of the study is from May 2014 to December 2014. A five point rating scale is used for the measuring the statements. Bernhard A.Zimmerman's model of team climate is adopted for the study. The variables analysed are trust, conflict management, commitment, accountability and result orientation. Hypothesis testing is done with the help of Chi square and the level of each variable is categorized as low, medium and high by using the formula: Average+-S.D. Coefficient of variation is adopted to analyze the consistency and reliability.

3. ANALYSIS AND DISCUSSION

3.1 Trust

A well-developed level of trust in a team enables the team to work openly with one another. If the level of trust is medium or reasonable the organization should plan activities to develop trust in the team.

Banks	Low	Medium	High	Total
National Bank of Abu Dhabi	0	4 (80)	1 (20)	5
Sohar Islamic Bank, Firq	0	1 (25)	3 (75)	4
HSBC	1 (20)	3 (60)	1 (20)	5
Bank Nizwa	0	10 (100)	0	10
Ahli Bank	0	2 (40)	3 (60)	5
Oman Arab Bank	0	7 (100)	0	7
National Bank of Oman	0	6 (100)	0	6
Alizz Islamic Bank	3 (38)	4 (50)	1 (12)	8
Qatar International Bank	0	1(33)	2 (67)	3
Bank Sohar	3 (27)	8 (73)	0	11
Bank Dhofar	0	1 (12)	7 (88)	8
Bank Muscat, Industrial Branch	1(17)	5 (83)	0	6
Bank Muscat, Firq	2 (20)	7 (70)	1 (10)	10
Total	10 (11)	59 (67)	19 (22)	88

Table-1. Level of Trust among the banks

The level of trust among the bank employees is shown in the table 1. It is found that 22% of the bank employees have high level of trust. The level of trust among Sohar Islamic Bank, Ahli Bank, Qatar International Bank, Bank Dhofar is high compared to the average. Trust level is very low for the remaining banks. Hence the following hypothesis is proposed and tested. *Ho: There is no difference in the trust level of employees between banks*. The calculated value of χ^2 (61.23) is greater than the table value (36.41) at 5% confidence level with 24 degrees of freedom. Hence the

hypothesis is rejected it is concluded that there is a significant relationship between trust level and the banks. It is concluded that trust level of employees is high in Bank Dhofar and Sohar Islamic Bank.

Banks	Mean	S.D	CV
National Bank of Abu Dhabi	4.56	0.19	4.16
Sohar Islamic Bank, Firq	4.87	0.15	3.08
HSBC	4.23	0.43	10.16
Bank Nizwa	4.16	0.17	4.08
Ahli Bank	4.83	0.23	4.76
Oman Arab Bank	4.16	0.19	4.56
National Bank of Oman	4.25	0.23	5.41
Alizz Islamic Bank	4.06	0.65	16.10
Qatar International Bank	4.66	0.57	12.23
Bank Sohar	3.96	0.45	11.36
Bank Dhofar	4.77	0.32	6.70

Table-2. Coefficient of Variation of trust among banks

Coefficient of variation is also done to analyse the consistency and reliability of trust variable among the banks. Trust level is more consistent and reliable in Sohar Islamic bank than other banks. Similarly, trust factor is least consistent in Bank Muscat, Firq branch and Alizz Islamic Bank. Table 2 reveals that trust is not consistent in many banks. This variable has to be improved as it is an important attribute in a team environment.

4.11

0.32

0.65

7.78

16.25

3.2. Conflict Management

Bank Muscat, Industrial Branch

Bank Muscat, Firq

A well-developed level of conflict management enables the team to handle conflicts, which in turn stimulates greater team creativity. If the conflict management is medium, an organization should plan some interventions to develop the team's ability to handle conflicts. A low level of conflict management reveals that either there are no conflicts or there are constant fights with each other with no resolution. There is a need of some external support to develop team's ability to handle conflicts constructively.

Banks	Low	Medium	High	Total
National Bank of Abu Dhabi	0	5 (100)	0	5
Sohar Islamic Bank, Firq	0	2 (50)	2 (50)	4
HSBC	1(20)	4 (80)	0	5
Bank Nizwa	2 (20)	8 (80)	0	10
Ahli Bank	0	1(20)	4 (80)	5
Oman Arab Bank	1(14)	6 (86)	0	7
National Bank of Oman	2 (33)	4 (67)	0	6
Alizz Islamic Bank	0	7 (88)	1 (12)	8
Qatar International Bank	0	2 (67)	1(33)	3
Bank Sohar	4 (36)	6 (55)	1 (9)	11
Bank Dhofar	0	0	8 (100)	8
Bank Muscat, Industrial Branch	3 (50)	3 (50)	0	6
Bank Muscat, Firq	2 (20)	7 (70)	1 (10)	10
Total	15 (17)	55 (63)	18 (20)	88

Table-3. Level of conflict management among banks

From table 3 it is revealed that 63% of the banks have medium level of conflict management. 20% of the bank employees stated that level of conflict management is high. The level of conflict management in Bank Dhofar, Ahli Bank Sohar Islamic Bank and Qatar International bank is high than the average (20%). Ho: There is no significant relationship between level of conflict management and the banks. The calculated value of χ^2 (67.95) is greater than the table value (36.41) at 5% confidence level with 24 degrees of freedom. Hence the null hypothesis is rejected and it is inferred that there is a significant difference between level of conflict management and the banks in Nizwa. It is proved that employees in Bank Dhofar are good in conflict management than other banks.

Banks	Mean	S.D	CV
National Bank of Abu Dhabi	4.08	0.10	2.45
Sohar Islamic Bank, Firq	4.75	0.3	6.31
HSBC	3.92	0.22	5.61
Bank Nizwa	4.06	0.41	10.09
Ahli Bank	4.76	0.43	9.03
Oman Arab Bank	4.25	0.35	8.23
National Bank of Oman	3.83	0.19	4.96
Alizz Islamic Bank	4.25	0.42	9.88
Qatar International Bank	4.4	0.53	12.04
Bank Sohar	4.05	0.56	13.82
Bank Dhofar	4.95	0.09	1.81
Bank Muscat, Industrial Branch	3.76	0.59	15.69
Bank Muscat, Firq	4.2	0.50	11.9

Table-4. Coefficient of variation of conflict management among banks

Table 4 shows the coefficient of variation of conflict management among the banks. Conflict management is the highly consistent and reliable factor in Bank Dhofar. At the same time it is revealed that conflict management is not consistent and reliable factor in Bank Muscat, Industrial Branch. Conflict management is also inconsistent in Bank Sohar and Qatar International bank.

3.3. Commitment

A high level of commitment among employees enables the team to work effectively and rely on each other. A medium level of commitment in a team is also acceptable. However, improvement in this level will help to manage interdependent tasks. If commitment is low, the employees are unaware of team tasks.

The level of commitment of employees is demonstrated in table 5. It is evident that 19% of the bank employees have low level of commitment. 67% of them have medium level of commitment. This analysis shows that the commitment of employees is low. From the sample respondents only 14% of the employees have high level of commitment. In Bank Dhofar, Alizz Islamic Bank, Sohar Islamic bank and National Bank of Abu Dhabi, the level of commitment is higher than this average (14%). All other banks are poor in commitment. Thus the following hypothesis is proposed. *Ho: The level of commitment is insignificant among the banks*. The calculated value of χ^2 (70.17) is greater than the table value (36.41) at 5% confidence level with 24 degrees of freedom. Hence it is

concluded that there is a significant difference between level of commitment and the employees in different banks. It can be confirmed that commitment level is high in Sohar Islamic Bank.

Table-5. Level of Commitment among banks

Banks	Low	Medium	High	Total
National Bank of Abu Dhabi	0	3 (60)	2 (40)	5
Sohar Islamic Bank, Firq	0	1 (25)	3 (75)	4
HSBC	0	5 (100)	0	5
Bank Nizwa	6 (60)	4 (40)	0	10
Ahli Bank	0	5 (100)	0	5
Oman Arab Bank	0	7 (100)	0	7
National Bank of Oman	0	6 (100)	0	6
Alizz Islamic Bank	1 (12)	5 (63)	2 (25)	8
Qatar International Bank	0	3 (100)	0	3
Bank Sohar	6 (55)	5 (45)	0	11
Bank Dhofar	0	3 (38)	5 (62)	8
Bank Muscat, Industrial Branch	1(17)	5 (83)	0	6
Bank Muscat, Firq	3 (30)	7 (70)	0	10
Total	17 (19)	59 (67)	12 (14)	88

Table-6. Coefficient of variation of commitment among banks

Banks	Mean	S.D	CV
National Bank of Abu Dhabi	4.48	0.36	8.03
Sohar Islamic Bank, Firq	4.8	0.28	5.83
HSBC	4	0	0
Bank Nizwa	3.84	0.45	11.71
Ahli Bank	4.28	0.10	2.33
Oman Arab Bank	4.25	0.25	5.88
National Bank of Oman	4	0.17	4.25
Alizz Islamic Bank	4.1	0.74	18.04
Qatar International Bank	4.46	0.23	5.15
Bank Sohar	3.8	0.59	15.52
Bank Dhofar	4.82	0.19	3.94
Bank Muscat, Industrial Branch	4.06	0.43	10.59
Bank Muscat, Firq	3.8	0.37	9.73

The coefficient of variation value of commitment is shown in table 6. Commitment is the most reliable and consistent factor in HSBC, and Ahli Bank. Coefficient of variation is least consistent in Alizz Islamic Bank and Bank Sohar. This shows that employees' commitment towards their organization in many banks is inconsistent.

3.4. Accountability

A good awareness of accountabilities in a team enables the team to work well and challenge one another. If the accountability is medium, the organization should develop the awareness for accountabilities in the team. If the accountability is low, organization should clarify the roles and

responsibilities. The level of accountability of employees is shown through table 7. It is found that 20% of the bank employees have shown low level of accountability. 66% of the employees have medium level of accountability. Only 14% of the employees have high level of accountability. The level of accountability is higher in Bank Dhofar, Ahli Bank and Sohar Islamic bank whereas the level of accountability is higher than the average (14%). None of the other banks shows a high level of accountability. Thus the following hypothesis is proposed. *Ho: There is no significant relationship between the level of accountability and the banks*. The calculated value of χ^2 (72.43) is greater than the table value (36.41) at 5% confidence level with 24 degrees of freedom. Hence the null hypothesis is rejected and it is concluded that there is a significant difference between level of accountability among the employees in different banks in Nizwa. Thus it is proved that Bank Dhofar is ideal and better in accountability in team environment.

Table-7. Level of accountability among banks

Banks	Low	Medium	High	Total
National Bank of Abu Dhabi	0	5 (100)	0	5
Sohar Islamic Bank, Firq	0	3 (75)	1 (25)	4
HSBC	1(20)	4 (80)	0	5
Bank Nizwa	4 (40)	6 (60)	0	10
Ahli Bank	0	2 (40)	3 (60)	5
Oman Arab Bank	1 (14)	6 (86)	0	7
National Bank of Oman	0	6 (100)	0	6
Alizz Islamic Bank	1(12)	6 (76)	1(12)	8
Qatar International Bank	0	3 (100)	0	3
Bank Sohar	3 (27)	8 (73)	0	11
Bank Dhofar	0	1(12)	7 (88)	8
Bank Muscat, Industrial Branch	3 (50)	3 (50)	0	6
Bank Muscat, Firq	5 (50)	5 (50)	0	10
Total	18 (20)	58 (66)	12 (14)	88

The consistency and reliability of accountability is analysed in table 8. Bank Dhofar is the most consistent and reliable in accountability factor. Accountability is least consistent factor in Bank Muscat, Industrial Branch and Bank Sohar.

Table-8. Coefficient of variation of accountability among banks

Banks	Mean	S.D	CV
National Bank of Abu Dhabi	4.26	0.34	7.98
Sohar Islamic Bank, Firq	4.41	0.44	9.97
HSBC	4	0.23	5.75
Bank Nizwa	3.93	0.40	10.17
Ahli Bank	4.76	0.36	7.56
Oman Arab Bank	4.21	0.29	6.88
National Bank of Oman	4.33	0.18	4.15
Alizz Islamic Bank	4.33	0.42	9.69
Qatar International Bank	4.16	0.28	6.73
Bank Sohar	4.09	0.47	11.49
Bank Dhofar	4.89	0.12	2.45
Bank Muscat, Industrial Branch	3.94	0.62	15.73
Bank Muscat, Firq	3.86	0.44	11.39

3.5. Result Orientation

A well-developed sense for results in a team enables the team to stay focused and deliver. If result orientation is medium, the firm should enhance performance and develop activities in the team. If result orientation is low, some external support is required to develop their result orientation.

Banks	Low	Medium	High	Total
National Bank of Abu Dhabi	0	5 (100)	0	5
Sohar Islamic Bank, Firq	0	0	4 (100)	4
HSBC	1(20)	4 (80)	0	5
Bank Nizwa	5 (50)	5 (50)	0	10
Ahli Bank	0	2 (40)	3 (60)	5
Oman Arab Bank	1 (14)	6 (86)	0	7
National Bank of Oman	1(17)	5 (83)	0	6
Alizz Islamic Bank	1 (12)	5 (63)	2 (25)	8
Qatar International Bank	0	3 (100)	0	3
Bank Sohar	2 (18)	9 (82)	0	11
Bank Dhofar	0	1(12)	7 (88)	8
Bank Muscat, Industrial Branch	2 (33)	4 (67)	0	6
Bank Muscat, Firq	4 (40)	6 (60)	0	10
Total	17 (19)	55 (63)	16 (18)	88

Table-9. Level of result orientation among banks

The level of result orientation of employees is presented in the table 9. It is clear that 19% of the bank employees have low level of result orientation. 63% of the employees have medium level of result orientation. The analysis shows that 18% of the employees have high level of result orientation. The level of result orientation is higher in Sohar Islamic bank, Bank Dhofar, Ahli Bank and Alizz Islamic bank are higher than the average (18%). None of the other banks shows a high level of result orientation. This also shows most of the banks are not result oriented. Thus the following hypothesis is proposed. *Ho: The level of result orientation is insignificant among the banks*. The calculated value of χ^2 (75.28) is greater than the table value (36.41) at 5% confidence level with 24 degrees of freedom. Hence the null hypothesis is rejected and it is inferred that there is a significant relation between level of result orientation and banks in Nizwa. It is concluded that employees in Sohar Islamic bank are result oriented than employees from other banks.

Banks	Mean	S.D	CV
National Bank of Abu Dhabi	4.43	0.34	7.67
Sohar Islamic Bank, Firq	5	0	0
HSBC	4.03	0.32	7.94
Bank Nizwa	3.9	0.30	7.69
Ahli Bank	4.6	0.48	10.43
Oman Arab Bank	4.19	0.33	7.87
National Bank of Oman	4.02	0.19	4.72
Alizz Islamic Bank	4.29	0.47	10.95
Qatar International Bank	4.11	0.09	2.18
Bank Sohar	4.09	0.35	8.55
Bank Dhofar	4.89	0.23	4.70
Bank Muscat, Industrial Branch	4	0.34	8.5
Bank Muscat, Firq	3.8	0.37	9.73

Table-10. Coefficient of variation of result orientation among banks

Result orientation is highly consistent and reliable in Sohar Islamic Bank. It is revealed from table 10 that result orientation in Ahli bank and Alizz international bank is least consistent and least reliable factor among the team climate factors.

Team climate variables	Mean	S.D	CV			
Trust	4.28	0.49	11.44			
Conflict Management	4.22	0.51	12.08			
Commitment	4.13	0.51	12.34			
Accountability	4.21	0.47	11.16			
Result orientation	4.21	0.47	11.16			

Table-11. Coefficient of variation of team climate variables

The average mean and standard deviation of each team climate attributes are analysed separately. From the study it is revealed that accountability and result orientation are the consistent and reliable factors among the employees in the banking sector in Nizwa.

Commitment is inconsistent and not a reliable team climate attribute among the employees which is shown in table 11.

4. FINDINGS OF THE STUDY

1. It is proved that the team climate attributes differ among the banks. Trust level of employees is high in Bank Dhofar (88%) and Sohar Islamic Bank (75%). Employees in Bank Dhofar have shown high levels of conflict management (100%) than other banks. The commitment level of employees is high in Sohar Islamic Bank (75%).

The employees in Bank Dhofar have shown better in accountability (88%) in team environment than other banks. Employees in Sohar Islamic bank are result oriented (100%) than employees from other banks.

- 2. Accountability and result orientation are the consistent and reliable factors among the employees in the banking sector in Nizwa. Commitment is inconsistent and unreliable team climate attribute among the employees.
- 3. Trust and result orientation are the most consistent and reliable factors in Sohar Islamic bank. Conflict management and accountability are the highly consistent and reliable factors in Bank Dhofar. Commitment is the most reliable and consistent attribute in HSBC and Ahli Bank.

5. CONCLUSION

Every organization should make a sincere effort in developing its team work environment. Effective team work has an impact on job satisfaction and productivity. The present research analysed the team work attributes of fourteen banks and identified that few banks were high on team work attributes and others were low.

Concentration should be given by those banks where the team attributes are low and improve themselves in order to become effective. The suggestions given through this study help the banks to improve their team work climate.

They should enrich the present knowledge and understanding on the building of an effective team. Though the study has its limitations, such as a relatively small sample size and a lack of control over extraneous variables, its findings have significant managerial and theoretical implications.

The results emphasize the significance of team attributes to ensure and nurture a positive team climate.

6. RECOMMENDATIONS

- 1. During the orientation and induction programs, employees should be made aware of the importance of team work environment.
- 2. The HR department in concurrence with the top management should initiate strategies for effective team work culture.
- 3. The evaluation on the effectiveness on team work should be done annually to give proper feedback to employees.
- 4. Those banks which are high on trust level, conflict management, commitment, accountability and result orientation can impart training to other banks which are low on these factors.
- 5. Banks low on team climate attributes should include more training programs for their employees and improve their team performance.

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