



EFFECT OF ORGANIZATION CULTURE ON ORGANIZATION PRODUCTIVITY IN MICROFINANCE INSTITUTIONS IN KENYA: A CASE STUDY OF YEHU MICROFINANCE SERVICES LIMITED

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ABSTRACT

The general objective of the study was to determine the effect of organization culture in organization productivity in Microfinance Institutions in Kenya. Specifically, this study sought to find out the effect of Collaborative culture, Innovation culture, Hierarchy culture and Competitive culture on organization productivity in Yehu Microfinance Services Limited. Organization culture is one of the key drivers of strategy in every organization and thus the study explored the roles noted above to support the Human Resource Management function as a strategic partner. The study adopted descriptive research design in data collection. A pilot study was conducted using questionnaires administered to selected employees whereby stratified simple random sampling technique was used. The researcher used quantitative data collection method whereby data was gathered using closed ended questionnaires that were self-administered physically or via email. SPSS V24 was used to analyze data collected. The study found out that two independent variables (Collaborative Culture and Competitive Culture) had a positive and significant effect on the organization productivity at YEHU Microfinance services limited with significant value (p) value less than 0.005. Innovation Culture and Hierarchy Culture did not have a significant effect on productivity at Yehu Microfinance Limited with a significant value (p) more than 0.005. The model summary indicated that the R² was 0.558 implying that 55.8% of organization productivity at YEHU microfinance LTD is attributed by a combination of all the four independent factors studied.

Key Terms: Culture in basic terms, Corporate culture, Organizational Performance

INTRODUCTION

Organization's culture requires that management recognize underlying dimensions of their corporate culture and its impact on employee-related variables such as satisfaction, commitment, cohesion, strategy implementation, performance, among others (Lund, 2003). Further evidence in support of organizational culture and performance relationship is found in Cooper, Cartwright and Earley (2001) who argue that culture acts as a stabilizer of individual behaviour. In addition, Denison, (2015) emphasize that culture is an integrating mechanism that guides organizational behavior and once established, culture tends to become self-reinforcing.

Despite the important role played by organizational culture in driving the behaviour of employees, several studies have reported inconsistent findings on the relationship between organizational culture and performance. Positive association between organizational culture and firm performance has been established many studies have tried to prepare some conceptual models and test the effect of organizational culture (Lund, 2003; Mehta & Krishnan, 2004; Zabid & Sambasivan, 2004; Navanjo-Valencia *et al.*, 2011). Conversely, Ahmadi *et al.*, (2012) argues that culture is not universally relevant to all organizations. He contends that not all organizations possess a culture developed to a point that it could have significant influence on performance.

Most firms can and do have elements of several types of cultures. Therefore it follows that identifying a typology of cultures also makes it possible to determine if organizations are dominated by one type or have attributes of several types and this has a relationship with their performance. Cameron and Quinn (2006) state that the significance of these clusters of organizational effectiveness criteria is that they "represent what people value about an organization's performance. They define what is seen as good, right and

appropriate and they define the core values on which judgments about organizations are made".

Quinn and Spreitzer (2009) shows that all organizational culture can be studied through three different perspectives: integration, differentiation and fragmentation and all the perspectives relate to staff productivity as a base line. They proposes that there is some of each perspective i.e. (integration perspective, differentiation perspective and fragmentation perspective) in every organization, the distribution of which is moderated by the concept of "culture strength" (the robustness or consistency of the shared meanings across contexts). This idea has received some support in the literature (Schneider, Ehrhart, & Macey, 2013).

Further, Aghina *et al.*, 2015 has highlighted three core organizational areas balancing stability and flexibility which defines the organizational performance as follows: organizational structure, which defines how resources are distributed; governance, which dictates how decisions are made; and processes, which determine how things get done, including the management of performance. All these concepts reflects the effect of organization culture in organization performance all factors held constant. This study therefore seeks to explore the effects of organization culture in organization productivity in Microfinance Institutions with a specific reference to Yehu Microfinance Services Limited. Owing to the different functions in the organization or organization development level certain culture trait are more dominant than others however there must be a balance of the stability and flexibly of an organization as this defines the productivity.

Every organization exists for profitability which is the outcome of the resource productivity. The most effective resource that influence performance in any organization is Human Resource. This resource is dynamic and its management has always been a great challenge for all managers to contend with. According to Schein (2002) Culture is what a

group learns over a period of time as that group solves its problems of survival in an external environment and its problems of internal integration. Such learning is simultaneously a behavioral, cognitive, and an emotional process. Culture ultimately defines the way things are done in a common set up in this case an organization. Organizational culture is a widely used term but one that seems to give rise to a degree of ambiguity in terms of assessing its effectiveness on change variables in an organization but can be demystified in analyzing the role of the organization culture. Watson (2006) argues that an important trend in managerial thinking in recent decades has been one of encouraging managers to try to create strong organizational cultures. Schein (2004) suggests that culture and leadership are conceptually intertwined. This is supported by O'Farrell (2006) in his analysis of the Australian public service, where he concludes that 'statements of values, codes of conduct, principles of public service management and so on set out in rules and regulation are simply rhetoric or aspirational statements without leadership to turn them into reality'.

This study therefore aims at examining the effect of organization culture in which the four organization culture namely: Collaborative culture, Innovation culture, Hierarchy culture and competitive culture will be evaluated on its effect in the realization of organization productivity.

Microfinance Institutions in Kenya aspires to maintain a balance between sustainability and flexibility for competitiveness in the financial industry under the Social Performance Management (SPM) system. Competition in the MFI sector has gradually increased following the recent downscaling of commercial banks through Agency banking and the ever growing base of microfinance service providers both in the formal and informal sector Elzahi A. E. (2015) Regulatory & Supervision Framework of Microfinance in Kenya Red Fame 3(5), 123. Yehu's traditional rural market

has further been encroached by the Mobile Network Operators (MNO) through mobile platforms such as M-Pesa, M-Swari. There is therefore a need to have a culture that maintains a market niche for the protection of their market segment.

While the culture of an organization is representative of the company as a whole, many smaller cultures also exist within this structure. Each individual culture has its own unique set of characteristics making it distinguishable from the other cultures, but together, they still operate as a whole striving for the same overall goals. The effect of organization culture to organization performance has not been established consistently (Schein, 2004; Wilderom, Glunk, & Mazlowski, 2000). However, the most illuminating studies is Hartnell, Amy Yi Ou, and Angelo Kinicki (2011) meta-analysis testing the predictions of the Competing Values Framework-CVF as a way to test the relationship between organizational culture and organizational performance. CVF contends that two dimensions, external vs. internal focus and flexibility vs. control, can be used to describe four types of organizational cultures: clans (flexibility/internal focus), hierarchies (control/internal focus), adhocracies (flexibility/external focus), and markets (control/external focus). Hartnell *et al*, (2011) found, as predicted, that the culture types proposed by the Competing Values Framework performed best at the types of effectiveness criteria most ideally suited for their culture type (e.g., satisfaction and commitment for clan cultures, efficiency and timeliness for hierarchies).

Research Hypothesis

The research was guided by the following hypothesis.

Hypothesis One

- **Ho₁:** Collaborative culture does not affect organization productivity in Yehu Microfinance Services Limited.

- **Ha₁**: Collaborative culture affect organization productivity in Yehu Microfinance Services Limited.

Hypothesis Two

- **Ho₂**: Innovation culture does not affect Organization productivity in Yehu Microfinance Services Limited.
- **Ha₂**: Innovation culture affect organization productivity in Yehu Microfinance Services Limited.

Hypothesis Three

- **Ho₃** : Hierarchy culture does not affect organization productivity in Yehu Microfinance Services Limited.
- **Ha₃**. Hierarchy culture affect organization productivity in Yehu Microfinance Services Limited.

Hypothesis Four

- **Ho₃** : Competitive culture does not affect organization productivity in Yehu Microfinance Services Limited.
- **Ha₃**. Market culture affect organization productivity in Yehu Microfinance Services Limited.

RELATED LITERATURE

Theoretical Framework

Organizational Culture Theory

The Competing Value Framework (CVF), to be appreciated must be viewed against the definition of organization culture. The organization culture definition as provided by Chad, Hartnell, Amy and Angelo (2011) depicts the underlying philosophy behind the CVF. They have defined organizational culture as being shared among members existing at

multiple levels (e.g., group and organizational levels; influencing employees’ attitudes and behaviors and consisting of collective values, beliefs, and assumptions. As implied earlier that a lot of work has been done on organizational culture, early work, however, gave little attention to empirically investigating the relationship between organizational culture and organizational effectiveness. Instead, researchers were concerned with developing organizational developmental theories (Chad *et al.* 2011). It is our considered position that the organizational effectiveness is a direct function of staff productivity which translates to organization productivity, the focus of this study. The Competing Value Framework (CVF), is a combination of three long and standing competing theories; bureaucracy, human relations, and conflict (Bess, 1988). Cameron & Quinn. (2006) proposed that an organization is made up of competing values and that these values exist within an organization as the culture of the organization. Kwan & Walker (2004) in their studies established that three underlying dimensions that represent the competing core values in an organization. These are; focus, structure and means-ends. According to them, these represented what people value about an organization’s performance. On the basis of the focus and structure dimensions, four cultural types of culture were derived that comprise the CVF (Chad, *et al.* 2011).

The four types of culture and their attributes are summarized in table 1 below.

Table 1: Competing Value Framework

Type of culture	Thrust	Means	Ends
Clan	Collaborate	Cohesion, participation, communication & empowerment	Morale, people development, commitment
Adhocracy	Create	Adaptability, creativity,	Innovation and cutting

Hierarchy	Control	agility Capable consistency, control, measurement.	processes, process	age output. Efficiency, timeliness, smooth functioning
Market	Compete	Customer productivity, competitiveness	focus, enhancing	Market share, profitability, goal achievement.

Adapted (Chad,... et al, 2011)

Characteristics of the Cultural Types under CVF

Table 2 illustrates the characteristics of the cultural types within the context of the competing value framework.

Table 2: Culture type characteristics

Cultural Type	Assumptions	Orientation	Support structure
Clan	Human affiliation	Internal	Flexible organizational structure
Adhocracy	Change	External	Flexible organizational structure
Market	Achievement	External	Rigid structure
Hierarchy	Stability	Internal	Rigid structure

Adapted (Chad, et al 2011)

In conclusion, the CVF theory suggests that culture types consist of a combination of the organization's focus and structure as illustrated in the discussion above. The cultures represent unique sets of attributes and characteristic that influence the organization in difference dimensions and perspectives to enable it attain desired objectives and outcomes. Thus, CVF theory suggests that organizational culture which may be an integration of sub-culture types is expected to have an effect to different drivers of performance that determine the overall organizational performance.

Resource Based Theory

Nikolaos, Theriou & Theriou and Aggelidis (2009) observed that the resource-based view comprises a rising and dominant area of the strategy literature which addresses the question of an organization's identity and it is principally concerned with the source and nature of strategic capabilities. This predisposition is further amplified by Barney (1991) when he perceives the resource based perspective in terms of an intra-organizational focus and argues that organizational performance is a result of firm-

specific resources and capabilities. The Resource Based View (RBV) suggests that competitive advantage and performance results are a consequence of firm-specific resources and capabilities that are costly to copy by other competitors. These resources can be tangible or intangible or a varying combination of both these categories. For these resources to have a strategic competitive orientation, they should be valuable, increasing efficiency and effectiveness, rare, imperfectly imitable and non-substitutable (Rothaermel, 2008).

The RBV has two assumptions in analyzing sources of competitive advantage. It first assumes that the firms within an industry may be heterogeneous with respect to the bundle of resources that they control and secondly, that the source of heterogeneity may persist over time because the resources used to implement firm's strategies are not perfectly mobile across firms (Barney, 1991 and Peteraf and Barney 2003). In other words, a resource heterogeneity (uniqueness) is considered a necessary condition for a resource bundle to contribute to a competitive advantage. Boniface

(2009), identifies organizational culture that stands out as one of the components that are important in sustaining performance and competitive advantage. However, according to Grant (2010), the most important capabilities are likely to be those which arise from an integration of individual functional capabilities. Grant (2010) provides a model to illustrate this point in that while the company is strong in various functional capabilities such as product development, market research, human resource management, and operations management, it is the integration of these functional capabilities to deliver value consistently above other players in the industry that can give it its core competences, a term coined by Hamel and Prahalad (2006).

It has been argued that creating resource capabilities for competitiveness is a challenging matter. It involves complex patterns of coordination between people and between people with other resources. Organizational routines which is an aspect of culture has been found to catalyze creation of capabilities as organization's resource for competitiveness. Organizational routines according to Grant (2010) involve sequence of routines which govern the passage of raw materials and components through production process, and top management routines which include monitoring business unit performance, for capital budgeting and for strategy formulation. All these activities influence organization productivity.

Human Relations Theory

Although the concept of organizational culture was popularized in the early 1980s, its roots can be traced back to the early human relations view of organizations that originated in the 1940s. Human relations theorists viewed the informal, nonmaterial, interpersonal, and moral bases of cooperation and commitment as perhaps more important than the formal, material, and instrumental controls stressed by the rational

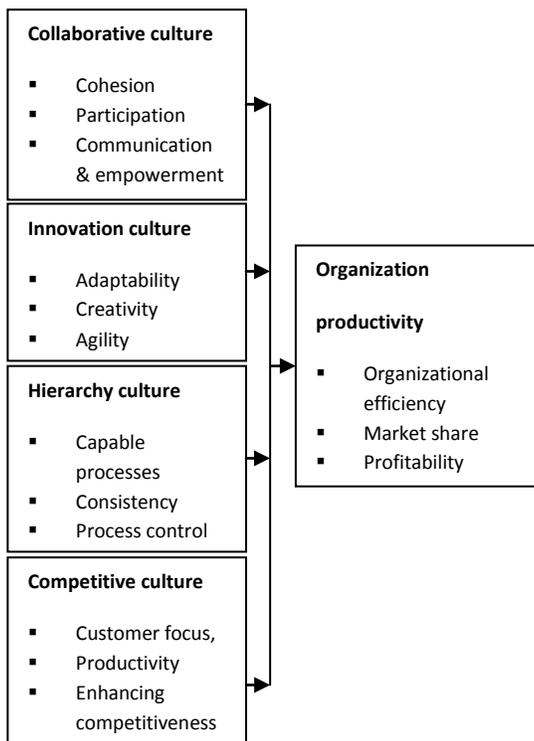
system theorists Baker (2002). The human relations perspective drew its inspiration from even earlier anthropological and sociological work on culture associated with groups and societies. Attention to organizational culture lost ground as organizational science, and social science in general, became increasingly quantitative. To the extent that research on organizational culture survived, its focus shifted to its more measurable aspects, particularly employee attitudes and perceptions and/or observable organizational conditions thought to correspond to employee perceptions (i.e., the level of individual involvement, the degree of delegation, the extent of social distance as implied by status differences, and the amount of coordination across units). This research, referred to as organizational climate studies, was prominent during the 1960s and 1970s (Denison 1990). The renewed interest in organizational culture that emerged in the late 1970s and resulted in more deeper and complex anthropological approach was necessary to understand crucial but largely invisible aspects of organizational life.

According to Baker (2002) four basic views of organizational culture were identified that can be translated into four distinct theories: The consistency theory – explains a common perspective, shared beliefs and communal values among the organizational participants enhancing internal coordination and promoting meaning and a sense of identification on the part of its members. The mission theory – A shared sense of purpose, direction, and strategy can coordinate and galvanize organizational members toward collective goals. The involvement/participation theory – the idea that involvement and participation will contribute to a sense of responsibility and ownership and, hence, organizational commitment and loyalty. The adaptability theory – explains that norms and beliefs that enhance an organization's ability to receive, interpret, and translate signals from the environment into internal organizational and

behavioral changes will promote its survival, growth, and development.

The first two theories tend to encourage/promote stability; the second two allow for change and adaptability. The first and third theories see culture as focusing on internal organizational dynamics; the second and fourth see culture as addressing the relation of the organization to its external environment. These theories about organizational culture correspond closely to Cameron and Quinn (2006) categorization of organizational effectiveness perspectives and associated types of Organizations.

Conceptual Framework



Independent Variables Dependent Variables

Figure 1: Conceptual Framework

Collaborative Culture

The collaborative culture is internally oriented and is reinforced by a flexible organizational structure. Human affiliation produces positive affective

employee attitudes directed toward the organization. In other words, “organizations succeed because they hire, develop, and retain their human resource base” (Cameron *et al.*, 2006). The organization’s trust in and commitment to employees facilitates open communication and employee involvement. Consequently, collaborative organizations value attachment, affiliation, membership, and support (Cameron & Quinn, 2006). Behaviors associated with these values include teamwork, participation, employee involvement, and open communication. These means are expected to promulgate the outcomes of employee morale, satisfaction, and commitment (Cameron 2004).

According to Wood *et al.* (2001) shared values are taken to mean a set of coherent values held by members of the organization that determine the way they perform their work. On the other hand common assumptions are termed as the collection of truths that organizational members share as a result of their joint experiences and which guide values and behaviours thereby defining the ultimate outcome on their performance. Carlopio (2001) cites that effective team management successfully identifies the areas of need for the team and offers support and direction. Fekete & Böcskei (2011) cites that this collaborative culture is positively related to organizational productivity. The attributes of this culture which include teamwork/cohesion, participation, employee involvement, and open communication in the workplace are likely to have positive impact on organizational productivity.

Innovation Culture

The innovation culture is externally oriented and is supported by a flexible organizational structure. A fundamental assumption in adhocracy cultures is that change fosters the creation or garnering of new resources, an idealistic and novel vision induces members to be creative and take risks. Hence,

innovative organizations value growth, stimulation, variety, autonomy, and attention to detail (Cameron and Quinn, 2006). Behaviors that emanate from these values include risk taking, creativity, and adaptability. Consequently, these means are predicted to cultivate innovation and cutting-edge output thus defining organizational productivity (Quinn and Spreitzer, 2009).

Innovation culture emphasizes on new product and service development, adaptability, growth, change, productivity, efficiency and experimentation. According to Tseng, (2010) these characteristics reflect external orientation and have better developed knowledge conversion and corporate performance. Innovation culture related characteristics seem to have the great potential to affect performance outcomes which defines organizational productivity.

Hierarchy Culture

The hierarchy culture type is internally oriented and is supported by an organizational structure driven by control mechanisms. Core assumption in hierarchical cultures is that control, stability, and predictability foster efficiency. A predominant belief in hierarchy cultures is that employees meet expectations when their roles are clearly defined. As a result, hierarchical cultures are hypothesized to value precise communication, routinization, formalization, and consistency (Quinn & Spreitzer, 2009). Behaviors that result from these values include conformity and predictability. These means in turn are expected to promote efficiency, timeliness, and smooth functioning (Denison, 2015). This is an organizational culture type which the leadership is effective because it is in mechanical and bureaucratic organizations that give importance to order and rules. Formalized and structured places along with procedures, well-defined processes and a smooth running organization are often regarded as the main

characteristics of hierarchy culture (Cameron, 2004).

Harris & Ogbonna (2001) argued that more formalized companies usually possess formalized controls and processes, thus, they have better developed organizational productivity mechanism because of its effective management. However, some studies show hierarchy culture is not the best performer compared to other cultural dimensions (Tseng, 2010).

Competitive Culture

The competitive culture type is externally oriented and is reinforced by an organizational structure steeped in control mechanisms. According to the CVF, an assumption underlying competitive cultures is that an achievement focus produces competitiveness and aggressiveness, resulting in productivity and shareholder value in the short and immediate term (Cameron & Quinn, 2006). In these types of culture there is a clear goals and contingent rewards that motivate employees to aggressively perform and meet stakeholders' expectations. Therefore, market organizations value communication, competence, and achievement. Behaviors associated with these values include planning, task focus, centralized decision making, and articulation of clear goals. These means are hypothesized to result in a company beating its competitors, achieving its goals, improving product quality, and enhancing its market share and profitability (Quinn & Spreitzer, 2009).

According to Lim, (2010) competitive culture refers to a type of organization that functions as a market itself. It is oriented towards the external environment instead of internal affairs. This means a great bias on transactions with (mainly) external constituencies such as suppliers, customers, contractors, licensees, unions, and regulators. The market operates primarily through economic market mechanisms, mainly the monetary exchange to create a competitive advantage which translates

to an organization's productivity levels increase. Market oriented corporate culture has been increasingly considered a key element of superior corporate performance and facilitate organizational innovativeness, which in turn affect organization's productivity (Kim *et al.*, 2004).

Organization Productivity

According to Chad *et al*, (2011) the four organizational culture types have a positive correlation indicating that the culture types may not possess mutually independent competing values. However, this concept should be interpreted with caution, due to common method bias. Researchers have argued that various initiatives and programs improve the performance of organizations which defines its productivity. However optimal definitions or measures of productivity remain controversial (Njugi, *et al*, 2014). Some attributes like, leadership, commitment and attitudes of employees have been found to enhance organization productivity (Omega, 2012).

The perception of the various outcomes remains contextual, the measures used to represent performance are selected based on circumstances of the organization being studied. Most organizational performance measures will however be based on market based share, customer satisfaction, profitability, financial, employee turnover (Gallagher & Brown, 2007), which are mostly inward looking. According to Njugi and Agusioma (2014) organizational culture significantly influence performance or productivity by enhancing organizational philosophy, work atmosphere, performance targets and organizations stability. Lunenburg (2011) cites that effect of organization culture on organizational productivity differ in terms of work procedures and systems having a significant impact on employees' performance which ultimately translates to organization productivity.

METHODOLOGY

Coopers and Schindler (2006), research design was described as a blue print for the collection, measurement, analysis of data and a plan to obtain answers to research questions. Descriptive research was designed to provide a picture of a situation as it naturally happens (Burns and Grove 2003). It may be used to justify current practice and make judgment and also to develop theories. This study adopted descriptive research designs to identify, analyze, and describe the effect of organization culture on organization productivity in Yehu Microfinance Services Limited YMSL.

Stratified random sampling technique was used. This is because the respondents required in this survey have different roles and functions which is necessary to capture the various experiences of each category in line with their job function.

In this case, the stratum comprises of nine job functions in the organization and this increases the assurance that the survey is fully inclusive of all views needed. According to Patton, (2002) the sample size depends on what one wants to know for reliable data analysis thus for stratum with numbers below 10% a representation of 1 was used. The advantage of stratified random sampling method is that it gives the assurance of equitable distribution of needed population characteristics through the selection of persons from the strata list (Hitzig, 2004; Brusco, 2012). In determining the sample size Slovic's formula was used to create the sample size (at 95% confidence level and P value = 0.05 as follows:

$$n = N/1+N (e)^2$$

Where:

n=desired sample size

N=the population size

e=the margin of error at 95% confidence level (error term)

A sample size of Yehu Microfinance Services Ltd was arrived at as follows:

$$n=132/1+132(0.05)^2$$

n=99

The inferential statistics was done through Pearson product moment correlation and multiple regression analysis to establish if the relationship between the independent variables and the dependent variables were statistically significant.

The model is shown below:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Y = Organization Productivity

X₁ = Collaborative Culture

X₂ = Innovative Culture

X₃ = Hierarchy Culture

X₄ = Competitive Culture

ε = error term

α = alpha value

β₀ = constant of regression

β₁ – β_n = the beta coefficients for the corresponding X (independent terms)

FINDINGS

Effect of Collaborative Culture on organization productivity

Table 3: effect of Collaborative Culture on organization productivity

	N	Minimum	Maximum	Mean	Std. Deviation
The organization is a very hospitable, personal workplace as it is like an extended family as people seem to share a lot of ideas among themselves in the organization.	55	3	5	3.56	.570
The leadership in the organization is generally considered to exemplify mentoring, facilitating, or nurturing	55	3	5	4.31	.540
The organization emphasizes human development as high trust, openness, and participation persist.	55	2	5	4.05	.951
The management style in the organization is characterized by teamwork, consensus, and participation.	55	2	5	4.11	.685
The glue that holds the organization together is loyalty and mutual trust as commitment to this organization runs high	55	3	5	4.11	.737
The organization defines success on the basis of the development of human resources, teamwork, employee commitment, and concern for people.	55	3	5	3.52	.895

The study sought to identify the effect of Collaborative Culture on organization productivity. Respondents gave their sentiments and agree that the organization is a very hospitable, personal workplace as it is like an extended family as people

seem to share a lot of ideas among themselves in the organization. With mean of 3.56 and standard deviation of 0.570. They also agreed that the leadership in the organization is generally considered to exemplify mentoring, facilitating, or

nurturing with mean of 4.31 and standard deviation of 0.540. Respondents agreed that the organization emphasizes human development as high trust, openness, and participation persist. With mean of 4.05 and standard deviation of 0.951. They further agreed that the management style in the organization is characterized by teamwork, consensus, and participation with mean of 4.11 and standard deviation of 0.685. Respondents also agreed that the glue that holds the organization together is loyalty and mutual trust as commitment to this organization runs high with mean of 4.11 and standard deviation of 0.737. Finally they agreed to the statement that the organization defines success on the basis of the development of human resources, teamwork, employee commitment, and concern for people. With mean of 3.52 and standard deviation of 0.895. The result is consistent

to the study by Cameron & Quinn, (2006) that the organization's trust in and commitment to employees facilitates open communication and employee involvement. Cameron (2004) cites that the drivers of collaborative culture which include teamwork, participation, employee involvement, and open communication promulgate the outcomes of employee morale, satisfaction, and commitment thereby affecting the organizational productivity. According to Wood *et al.* (2001) shared values are taken to mean a set of coherent values held by members of the organization that determine the way they perform their work. Carlopio (2001) cites that effective team management successfully identifies the areas of need for the team and offers support and direction. Fekete & Böcskei (2011) cites that this collaborative culture is positively related to organizational productivity.

Effect of Innovation Culture on organization productivity

Table 1: Effect of Innovation Culture on organization productivity

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
The organization is a very dynamic entrepreneurial workplace as people are willing to stick their necks out and take risks in the organization.	55	3	5	4.24	.576
The leadership in the organization is generally considered to exemplify entrepreneurship, innovating, or risk taking	55	2	5	4.35	.865
The organization emphasizes acquiring new resources and creating new challenges as trying new things and prospecting for opportunities are valued.	55	3	5	3.71	.658
The management style in the organization is characterized by individual risk-taking, innovation, freedom, and uniqueness	55	2	5	4.11	.712

The glue that holds the organization together is commitment to innovation and development as there is an emphasis on being on the cutting edge 55 2 5 4.05 .870

The organization defines success on the basis of having the most unique or newest products as it is a product leader and innovator 55 1 5 3.96 .796

The study sought to examine the effect of Innovation Culture on organization productivity. Respondents agreed to statements that the organization is a very dynamic entrepreneurial workplace as people are willing to stick their necks out and take risks in the organization with mean of 4.24 and standard deviation of 0.576. They also agreed that the leadership in the organization is generally considered to exemplify entrepreneurship, innovating, or risk taking with mean of 4.35 and standard deviation of 0.865. Respondents agreed to the organization emphasizes acquiring new resources and creating new challenges as trying new things and prospecting for opportunities are valued with mean of 3.71 and standard deviation of 0.658. They further agreed that the management style in the

organization is characterized by individual risk-taking, innovation, freedom, and uniqueness mean of 4.11 and standard deviation of 0.712. Respondents further agreed that the glue that holds the organization together is commitment to innovation and development as there is an emphasis on being on the cutting edge with mean of 4.05 and standard deviation of 0.870. Finally respondents agreed that the organization defines success on the basis of having the most unique or newest products as it is a product leader and innovator with a mean of 3.96 standard deviation of 0.796. Quinn and Spreitzer, (2009) also cited that behaviors that emanate from values that relate to innovation are predicted to cultivate innovation and cutting-edge output thus defining organizational productivity.

Effect of Hierarchy Culture on organization productivity

Table 2: effect of Hierarchy Culture on organization productivity

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
The organization is a very controlled and structured workplace as formal procedures generally govern what people do in the organization	55	2	5	4.02	.757

The leadership in the organization is generally considered to exemplify coordinating, organizing, or smooth running efficiency.	55	3	5	4.15	.678
The organization emphasizes permanence and stability as efficiency, control and smooth operations are important.	55	2	5	4.00	.694
The management style in the organization is characterized by security of employment, conformity, predictability, and stability in relationships	55	2	5	4.09	.752
The glue that holds the organization together is formal rules and policies as maintaining a smooth-running organization is important	55	2	5	3.93	.766
The organization defines success on the basis of efficiency as dependable delivery, smooth scheduling and low-cost operation are critical	55	2	5	4.41	.623

The study sought to identify the effect of Hierarchy Culture on organization productivity. Respondents agreed that the organization is a very controlled and structured workplace as formal procedures generally govern what people do in the organization with mean of 4.02 and standard deviation of 0.757. Responders agreed that the leadership in the organization is generally considered to exemplify coordinating, organizing, or smooth running efficiency with mean of 4.15 and standard deviation of 0.678. They further agreed that organization emphasizes permanence and stability as efficiency, control and smooth operations are important with mean of 4.00 and standard deviation 0.694. Respondents also agree to the statement that the management style in the organization is characterized by security of employment, conformity, predictability, and stability in relationships with mean of 4.09 and standard deviation of 0.752. Respondents further

agreed that the glue that holds the organization together is formal rules and policies as maintaining a smooth-running organization is important with mean of 3.93 and standard deviation 0.766 finally they agreed that the organization defines success on the basis of efficiency as dependable delivery, smooth scheduling and low-cost operation are critical with mean of 4.41 and standard deviation.623. The study was consistent to the study by Denison (2015) that the behaviors that results from hierarchy culture include conformity and predictability which in turn are expected to promote efficiency, timeliness and smooth functioning thereby affecting organizational productivity. Harris & Ogbonna (2001) cites that more formalized companies usually possess formalized controls and processes, thus have better developed organizational productivity mechanism because of its effective management.

Effect of Competitive Culture on organization productivity

Table 3: effect of Competitive Culture on organization productivity

Descriptive Statistics	N	Minimum	Maximum	Mean	Std. Deviation
The organization is very results oriented workplace, people are very competitive and achievement oriented as a major concern is with getting the job done in the organization	55	2	5	4.16	.688
The leadership in the organization is generally considered to exemplify a no-nonsense, aggressive, results oriented focus	55	2	5	4.31	.858
The organization emphasizes competitive actions and achievement as hitting stretch targets and winning in the marketplace are dominant	55	3	6	3.78	.712
The organization style in the organization is characterized by hard-driving competitiveness, high demands, and achievement	55	2	5	4.24	.637
The glue that holds the organization together is the emphasis on achievement and goal accomplishment as aggressiveness and winning are common themes in the organization	55	2	5	2.05	1.731
The organization defines success on the basis of winning in the marketplace and outpacing the competition as competitive	55	1	5	2.98	.989

The study sought the effect of Competitive Culture on organization productivity. Respondents agreed to the statement the organization is very results oriented workplace, people are very competitive and achievement oriented as a major concern is with getting the job done in the organization with mean of 4.16 and standard deviation of 0.688. Respondents agreed that the leadership in the organization is generally considered to exemplify a no-nonsense, aggressive, results oriented focus mean of 4.31 and standard deviation of 0.858. Respondents further agreed that the organization emphasizes competitive actions and achievement as hitting stretch targets and winning in the

marketplace are dominant mean of 3.78 and standard deviation of 0.712. They also agreed that the organization style in the organization is characterized by hard-driving competitiveness, high demands, and achievement mean of 4.24 and standard deviation of 0.637. Respondents however disagreed to the statement that the glue that holds the organization together is the emphasis on achievement and goal accomplishment as aggressiveness and winning are common themes in the organization. 2.05 standard deviation of 1.731. They further disagreed that the organization defines success on the basis of winning in the marketplace and outpacing the competition as competitive

market leadership is common theme in the organization with mean of 2.98 and standard deviation of 0.989. The study is consistent to Lim, (2010) who cited that competitive culture is oriented towards external environment instead of internal affairs. The market operates primarily through economic market mechanisms, mainly the monetary exchange to create a competitive

advantage which translates to an organization's productivity levels increase. Competitive culture facilitates organizational innovativeness which in turn affects organization's productivity thus an external orientation that is reinforced by an organizational structure steeped in control mechanisms (Kim *et al.*, 2004).

Organization Productivity

Table 4: organization productivity

	N	Minimum	Maximum	Mean	Std. Deviation
Employees have high morals while at work	55	2	5	3.98	.952
The organization invests in people development	55	2	5	4.04	.719
Employees are committed to what they do for higher productivity	55	2	5	4.09	.752
The organization invest in innovation for growth and sustainability	55	3	5	3.98	.593
Organization gets value for money timeliness & smooth functioning	55	2	5	4.11	.629
Goal achievement is emphasized to realize productivity	55	2	5	4.02	.702

The finding above indicated that organization productivity can greatly be achieved through employees having high morals while at work mean =3.98, standard deviation of 0.952. Respondents indicated that the organization invests in people development mean = 4.04 standard deviation of 0.719. They further stated that employees are committed to what they do for higher productivity mean of 4.09 standard deviation of 0.752. Respondents also stated that the organization invest in innovation for growth and sustainability

mean of 3.98 standard deviation of 0.593. Respondents agreed that organization gets value for money timeliness & smooth functioning mean of 4.11 and standard deviation of 0.629 finally respondents agreed that goal achievement is emphasized to realize productivity mean of 4.02 and standard deviation of 0.702. The study agrees to Chad *et al*, (2011) that the four organizational culture types have a positive correlation indicating that the culture types may not possess mutually independent competing values. Njugi and Agusioma

(2014) also cited that organizational culture significantly influence performance or productivity by enhancing organizational philosophy, work atmosphere, performance targets and organizations stability. Lunenburg (2011) cites that effect of

organization culture on organizational productivity differ in terms of work procedures and systems having a significant impact on employees' performance which ultimately translates to organization productivity.

Correlation Analysis

Table 5: Correlation

Correlations		Collaborative Culture	Innovation Culture	Hierarchy Culture	Competitive Culture	organization productivity
Collaborative Culture	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	55				
Innovation Culture	Pearson Correlation	.571**	1			
	Sig. (2-tailed)	.000				
	N	55	55			
Hierarchy Culture	Pearson Correlation	.318*	.376**	1		
	Sig. (2-tailed)	.018	.005			
	N	55	55	55		
Competitive Culture	Pearson Correlation	.107	.410**	.643**	1	
	Sig. (2-tailed)	.435	.002	.000		
	N	55	55	55	55	
organization productivity	Pearson Correlation	.506**	.498**	.668**	.432**	1
	Sig. (2-tailed)	.000	.000	.000	.001	
	N	55	55	55	55	55

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

The researcher used Pearson correlation to identify the relationship between organization productivity and the four independent variables in the study (Collaborative Culture, Innovation Culture, Hierarchy Culture and Competitive Culture). Table 8 indicated that there was a strong positive correlation between Collaborative Culture and organization productivity (r=0.506, and P value of

0.00). The value implies that Collaborative Culture greatly and positively influences the productivity of microfinance organizations. The study also found out that there was a strong and positive correlation between organization productivity and Innovation Culture with (r=0.498, and a P value of 0.000) portraying a strong significant relationship between innovation culture and productivity of microfinance

organizations. The study further found out that there was a strong and positive correlation between Hierarchy Culture and organization productivity with ($r=0.668$, and a P value of 0.000) implying that the productivity of microfinance is greatly and positively influenced by hierarchical culture in an

Regression Analysis

Table 6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.747 ^a	.558	.523	.27298

a. Predictors: (Constant), Collaborative Culture, Innovation Culture, Hierarchy Culture, Competitive Culture
Coefficient of determination explains the extent to which changes in the dependent variable can be explained by the change in the independent variables or the percentage of variation in the dependent variable that is explained by all independent variables. Table 9 showed that the coefficient of determination R Square was 0.558. This implied that 55.8% of organization productivity

organization. Lastly the study found out that there was a positive correlation between Competitive Culture and organization productivity with a ($r=0.432$ and a P value of 0.000).indicating that competitive culture greatly influences the productivity of microfinance.

at YEHU microfinance LTD is attributed by a combination of all the four independent factors studied. This implied that Collaborative Culture, Innovation Culture, Hierarchy Culture, and Competitive Culture. However, the study also indicates that 44.2% represents other factors not factored in this study.

ANOVA

Table 7: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4.706	4	1.177	15.788	.000 ^b
	Residual	3.726	50	.075		
	Total	8.432	54			

a. Dependent Variable: organization productivity

b. Predictors: (Constant), Collaborative Culture, Innovation Culture, Hierarchy Culture, Competitive Culture

Analysis of Variance (ANOVA) is used to establish the significance of the regression model from which f-significance at the value of (P) is less than 0.05. The study model was statistically significant in predicting effect of organization culture on organization productivity in microfinance institutions in Kenya, a case study of YEHU Microfinance Services limited. Table 10 showed the

DF value was (4, 50) at significant level of $0.00 < (P) < 0.05$. This implies that the regression model had a confidence level of above 95% hence high reliability of the results obtained. The null hypothesis therefore is rejected and an alternative one adopted. The result in table 11 further indicates that the study findings were statistically obtained.

Coefficients

Table 8: Coefficients

Model	Unstandardized Coefficients		Standardized	t	Sig.	
	B	Std. Error	Coefficients Beta			
	(Constant)	.129	.556		.142	.794
1	Collaborative	.165	.142	.247	2.395	.004
	Culture, Innovation	.136	.145	.158	1.646	.009
	Culture, Hierarchy	.496	.121	.531	4.086	.000
	Culture, Competitive Culture	.351	.157	.071	.010	.062

a. Dependent Variable: organization productivity

The researcher conducted a multiple regression analysis as shown in Table 11 to determine effect of organization culture on organization productivity in microfinance institutions in Kenya, a case study of YEHU Microfinance Services Limited. The study investigated the effect of Collaborative Culture, Innovation Culture, Hierarchy Culture and Competitive Culture on organization productivity. The regression equation was:

$$Y = 0.129 + 0.165X_1 + 0.136X_2 + 0.496 X_3 + 0.351 X_4 + \epsilon$$

Where:

α : is a constant term,

β_n : coefficients to be determined

ϵ : the error term.

Y: the dependent variable (organization productivity)

X1: Collaborative Culture

X2: Innovation Culture

X3: Hierarchy Culture

X4: Competitive Culture

From the regression equation, taking all factors constant at zero, organization productivity would be

0.129. When all other independent variables are at zero; a unit increase in Collaborative Culture will give an increase of a $0.165X_1$ in organization productivity at YEHU microfinance services limited; a unit increase in Innovation Culture will provide an increase of 0.136 increase in organization productivity at YEHU microfinance services. The study also indicates that, a unit increase Hierarchy Culture will provide an increase of 0.496 increase of organization productivity at YEHU microfinance services limited, further the research shows that a unit increase of Competitive Culture provides an increase of 0.351 increase of organization productivity at YEHU Microfinance Services Limited. The study further established that two independent variables (Collaborative Culture and Hierarchy Culture) had a positive and significant effect on the organization productivity at YEHU Microfinance services limited with significant value (p) value less than 0.005. Innovation Culture and Competitive Culture did not have a significant effect on productivity at Yehu Microfinance Limited with a significant value (p) more than 0.005.

Hypothesis Testing

Table 9: Hypothesis testing

Hypothesis statement	Test Model	Result
Collaborative Culture	$Y = \alpha + \beta_1 X_1 + \epsilon$	$P < 0.05$ Rejected
Innovation Culture	$Y = \beta_2 X_2 + \epsilon$	$P < 0.05$ Fail to Reject

Hierarchy Culture	$Y = \beta_3 X_3 + \hat{\epsilon}$	P < 0.05 Rejected
Competitive Culture	$Y = \beta_4 X_4 + \hat{\epsilon}$	P > 0.05 Fail to Reject

The table above shows a summary of the hypothesis testing. The table gives a brief overview of rejected null hypothesis and fails to reject null hypothesis. The study therefore dictated that only two null hypothesis, hypothesis one and hypothesis three are rejected and alternative hypothesis adopted. Hypothesis three and four failed to reject thus remains accepted. The study therefore gives the following hypothesis:

$$Y = 0.129 + 0.165X_1 + 0.136X_2 + 0.496X_3 + 0.351X_4$$

Hypothesis One

Ha₁: Collaborative culture affect organization productivity in Yehu Microfinance Services Limited. The result is consistent to the study by Cameron & Quinn, (2006) that the organization's trust in and commitment to employees facilitates open communication and employee involvement. Consequently, collaborative organizations value attachment, affiliation, membership, and support. Cameron (2004) cites that the drivers of collaborative culture which include teamwork, participation, employee involvement, and open communication promulgate the outcomes of employee morale, satisfaction, and commitment thereby affecting the organizational productivity. According to Wood *et al.* (2001) shared values are taken to mean a set of coherent values held by members of the organization that determine the way they perform their work. Carlopio (2001) cites that effective team management successfully identifies the areas of need for the team and offers support and direction. Fekete & Böcskei (2011) cites that this collaborative culture is positively related to organizational productivity.

Hypothesis Two

Ha₂: Innovation culture does not affect organization productivity in Yehu Microfinance Services Limited. The finding is consistent to the study by Tseng, (2010) that innovation culture is supported by a flexible organization culture since it is externally oriented. Quinn and Spreitzer, (2009) also cited that behaviors that emanate from values that relate to innovation are predicted to cultivate innovation and cutting-edge output thus defining organizational productivity.

Hypothesis Three

Ha₃: Hierarchy culture affect organization productivity in Yehu Microfinance Services Limited. The study is consistent to the study by Denison (2015) that the behaviors that results from hierarchy culture include conformity and predictability which in turn are expected to promote efficiency, timeliness and smooth functioning thereby affecting organizational productivity. Harris & Ogbonna (2001) cites that more formalized companies usually possess formalized controls and processes, thus have better developed organizational productivity mechanism because of its effective management.

Hypothesis Four

Ho₄: Competitive culture does not affect organization productivity in Yehu Microfinance Services Limited. The study is consistent to Lim, (2010) who cited that competitive culture is oriented towards external environment instead of internal affairs. The market operates primarily through economic market mechanisms, mainly the monetary exchange to create a competitive advantage which translates to an organization's productivity levels increase. Competitive culture facilitates organizational innovativeness which in

turn affects organization's productivity thus an external orientation that is reinforced by an organizational structure steeped in control mechanisms (Kim *et al.*, 2004).

CONCLUSIONS

Based on the findings of this study the following conclusions were drawn. The results show that two independent variables namely Collaborative Culture and Hierarchy Culture have a positive and significant effect on the organization productivity at YEHU Microfinance Services Limited. Innovation Culture and Competitive Culture did not have a significant effect on organizational productivity at Yehu Microfinance Limited. These findings indicate that the existing strategic planning practices and technological competitiveness are not addressing the external environment in management approach. The multiple regression analysis revealed that Innovation culture and Competitive culture both of which have an external orientation do not have a significant effect on organizational productivity while the Collaborative culture and hierarchy culture have a strong and significant effect on organization productivity. This result was an emphasis on the need to embrace organization culture that supports organization productivity with an inclusive strategic focus for both internal and external factors.

RECOMMENDATIONS

Based on the findings of this study and the conclusions drawn, the following recommendations were made:

Policy Recommendations

- Policy makers should clearly define the employees' engagement in the work place from recruitment to termination to support a conducive work environment that defines a collaborative culture for optimal organizational productivity. Some of these attributes include,

recruitment, training and development, reward or incentives and organization communication among others.

- There should be an innovation policy that stipulates clearly all attributes of innovation in the organization that is tied to a reward system to motivate staff to embrace innovation in the institution.
- To assure the sustainability of the organization the succession plan should be developed and implemented as a policy by the directors and management. This will cushion the organization in the event that the current leadership in the organization exits there would be a going concern to support organization productivity at all times.
- The Technological advancement should be embraced as a strategic objective in order to place the organization at a competitive edge through automation of processes which improves efficiency and promotes innovation thereby impacting organization productivity.

Managerial Recommendations

- The strategic planning practices and technological competitiveness practices should be improved towards modern strategic planning practices and technological competitiveness practices in order to improve organization productivity.
- Bottom up approach in policy development in order to incorporate all ideas and get a buy-in which support organizational productivity in the end.
- In development of the succession plan policy, management to be involved in the implementation through staff empowerment at smaller units.
- Management to proactively source for competitor's information through their units and motivate the best approach in combating any emerging threats.

- Introduction of SWOT analysis on a quarterly basis in order to place the organization at a competitive edge always taking advantage of the strengths and opportunities to address the weaknesses and strengths to maintain organizational productivity on an upward trend.
- The organization communication structure should be made elaborate to support a sustained collaborative culture which in return promotes organization productivity

Areas for further studies

The study aimed at the effect of organization culture on organization productivity of Yehu Microfinance in Kenya. The study looked at four specific variables namely, collaborative culture, innovation culture, hierarchy culture and competitive culture. Further study can be done considering other variable not mentioned in this study. Additional research work can also be done taking into consideration of public institutions to ascertain the organization culture on organization productivity.

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