

# Role of Team for Innovative Work Behaviour of Indian Bank Officers

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## Abstract

*After the 1991 economic crisis, the central government launched economic liberalization, opening the door for rest of the globe. India has progressed towards a modern market-based system and has a growing middle class. As a result, the Banking systems in India are also facing some challenges in their day-to-day activities. World Bank research recommended that besides increase of the efficiency in the business services sector and international production networks etc., there is a need to invest in education quality and quantity, as well as in R&D and related innovation policies, creation and maintenance of positive work environment and appropriate work group or through team effectiveness. In this study, intention was to find out how far team relationship in Indian banks influence in the creation or development of innovative work policies and behaviour. The study was conducted with the help of standardized questionnaires, to identify the level of Team Effectiveness and Innovative Work Behaviour dimensions of Indian banks, as perceived by the bank officers. Results indicated that the Team Cohesiveness to some extent, facilitated Innovative Work Behaviour.*

**Key words:** Economic Liberalization, Team Effectiveness, Innovative Work Behaviour.

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## INTRODUCTION

After the 1991 economic crisis, the central government launched economic liberalization, opening the door for rest of the globe. As a result India with its growing middle class has progressed towards a modern market-based system. This wave also touches the Indian banking system to implement of Basel II to create an international standard, latest technology, reduction of non performing assets, practice of corporate governance, new way of man power planning, talent management or knowledge management, risk management, transparency and disclosures: CSR programme, challenges in banking security, competition with other financial institutes and foreign banks and enhancing customer services. All these are to revitalize the banking systems to establish facilities for enabling Indian bank to compete in the global marketplace.

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The creation and proper use of this system is not possible only by the selection and the use of required level of tangible factors of the organization but also by the creation and maintenance of positive work environment and appropriate work group or through team effectiveness. Recent World Bank research (Yusuf and Evenett, 2002) also recommended that beside increase of the efficiency in the business services sector, international production networks etc., there is a need to invest in education quality and quantity, as well as in R&D and related innovation policies.

So, a question arises in the mind that how far team relationships in Indian banks influence in the creation or development of innovative work policies and behaviour.

### OBJECTIVES OF STUDY

1. To find out level of team effectiveness and innovative work behaviour of the Indian bank officers.
2. To identify effect of team relationship on innovative work behaviour of the Indian bank officers.

### TEAM AND TEAM EFFECTIVENESS

A team is more than just a collection of people where a strong sense of mutual commitment creates synergy, thus generating performance greater than the sum of the performance of its individual members" (Businessdictionary.com, 2010). Pareek (2002), defined "a team is a collection of individuals with interdependent roles working for some goals(s) which is also congruent with individual's goals". Team members (1) operate with a high degree of interdependence, (2) shared authority and responsibility for self-management, (3) are accountable for the collective performance, and (4) work toward a common goal and shared rewards(s). Hence, team cohesion is the "total field of forces causing members to remain in the group" (Festinger, Schachter & Back, 1950). Carron, (1982) defined as "a dynamic process which is reflected in the tendency for a group to stick together and remain united in the pursuit of its goals and objectives".

### INNOVATIVE WORK BEHAVIOUR

Psychological definitions of creativity generally contain two separate components. In the first place, creativity requires that we make or think something new, or a new combination of existing elements. This is the element of novelty or innovation. To be creative, the idea must also be useful or valuable i.e. 'fitness for purpose'. An idea might be new to the person who conceives of it, but as soon as this idea is expressed, it becomes clear that person have got the first. Boden (1994) distinguishes between these two levels of innovation as 'P-creativity' - that which is new to the individual - and 'H-creativity' - that which is new to the world. For an idea to be innovative in business or in art, it must deviate from the historically established norms and conventions, not just from our personal history (Bilton, 2007). So Boden's H-creativity is the prerequisite for the competitive advantage of the organization. But the idea or innovation must be tested in respect to utility, intention and time, and must be accepted by the organization, by the formal group members and ultimately by the team members. Obstacles, which inhibit creativity, are: negativity in individuals and in teams, fear of failure. Lack of quality thinking time and experience to draw from, over-conformance with rules and regulations, a lack of freedom to develop, making assumptions that are not necessarily true, applying too much logic and not listening to the depth of mind, thinking that I am not a creative (Thomas, 2005). So, in an organization a team demands a balanced composition of adapters and innovators (Kirton, 1984). The scope of innovation ranges from the development and implementation of new ideas that have an impact on theories, practices or products across the whole organization (Axtell et al., 2000).

Implementation of innovative process is extremely valid in case of banking system, where apart from price/profit competition, customers give importance to the process of dealing, time duration for completion of job, user friendly communication system etc.

## REVIEW OF LITERATURE

### Team Effectiveness

From survey of literature it has been realized that components of team effectiveness in an organization may be as follows:

- Empowerment (Edmondson, 2002)
- Interpersonal relationship (Edmondson, 2002, Eby and Dobbins, 1997, Szulanski, 1996, Argyris, 1957)
- Structural features such as team task (King III 2002, Goodman et al., 1987, Hackman, 1987); Composition of team (Schippers et al., 2003, King III, 2002, Goodman et al., 1987, Hackman 1987); context (King III 2002, Edmondson, 1991); Knowledge (King III 2002, Szulanski, 1996, Argyris, 1993, Goodman et al., 1987).
- Autonomy (Edmondson 2002)
- Role of leadership (King III, 2002, Edmondson, 2002)

With this view major components of team effectiveness in organization system may be summarized as (Pareek, 2002):

- Team Functioning: cohesion, confrontation and collaboration.
- Empowerment: role clarity, autonomy, support and accountability.

### Innovative Work Behaviour

Effectiveness of innovative work behaviour is possible because of the following factors:

- Reality oriented implementation and maintenance (Greenhalgh et al., 2004).
- Individuals (Scott and Bruce, 1994) in interaction of cognitive and motivational process (Amabile et al, 1996; Oldham and Cummings, 1996; Scott and Bruce, 1994; Woodman et al., 1993); knowledge and cognitive capability (Belussi et al., 2002; Cohen et al, 1990; Jones et al., 1971).
- Development of team (Janssen, 2003); disagreement and frustration, (Villiers, 2002);

coworkers (Jones, 2001; Argyris, 1957; Likert, 1967; Lewin, 1951; Bantel et al., 1989); presence of adapter and innovator (Kirton, 1984) insecurity, uncertainty and stress they may bring (Argyris, 1957; Jones, 2001; Lewin, 1951; Likert, 1967).

- Perceived work related problems (Drucker, 1985); job demands (Kanter, 1988 and Scott and Bruce, 1994; Bunce et al., 1994; West, 1989; Organ et al., 1989); feedback and recognition (Scott and Bruce, 1994; Organ et al., 1989).
- Social activities (Galbraith, 1982; Kanter, 1983, 1988; Festinger, 1954; Antonelli, 2000).
- Organizational culture (Farmer, et al., 2003; Jones, 2001; Zammuto, et al., 2000; Bilton, 2007; Michela et, 2000 ; Fichman and Kemerer, 1997; Foray and Freeman, 1993).
- Quality of supervisor - subordinate relationship (Van de Ven, et al., 1989; Grace and Scandura, 1987).
- Individual, leader, work group and climate for innovation (Scott and Bruce, 1994; West and Farr 1989); organization structure and practices (Van de Ven et al., 1992).
- Difficult to isolate from change management (Greenhalgh et al., 2004); coupling of continuous innovation and industrial evolution (Baba, 1989).
- Long term survival of organization (Amabile, 1988; Ancona and Caldwell, 1987; Oldham and Cummings, 1996; Shalley, 1995; Van de Ven, 1986; West and Farr, 1989, 1990; Woodman, Sawyer and Griffin, 1993) and related innovativeness (Datta and Ray, 2003; Datta, 1997).

## RESEARCH METHODOLOGY

### Variables

**Dimensions of Team Effectiveness:** To measure the effectiveness of team the original scale Team Effectiveness Assessment Measure (TEAM) developed by Pareek, 2002, consisted with seven components, viz, - cohesion (trust and closeness among the team members),

confrontation (solving the problems as they arise rather than shying away from them) and collaboration (working together, giving and receiving help to each other), and team empowerment - task clarity (clarity of rules of different members of the team), autonomy (power and responsibility for ultimate decision making), support (support provided to the teams in terms of the resources) and accountability (to achieve the goals to which a commitment has been made) was used (McGregor, 1960; Likert, 1961).

**Dimensions of Innovative Work Behaviour:** Innovative work behaviour of the bank employees was defined as the self reported level of three different behavioural tasks, namely idea generation (the pattern of activities by the employees for novel and useful ideas, critical thinking, searching for new methods and techniques etc in the bank), idea promotion (were related to the social activities of the officer for acquiring approval, awareness and support for innovation), and idea realization (the nature of participation and application of innovative ideas by the bank officers). These job related components were recognized as important personal level factors related to innovation in the workplace (Amabile et al., 1996; Kanter, 1988; Scott and Bruce, 1994; Woodman et al, 1993). These three factors were considered to combine additively as the measures of innovative work behaviour.

**Public and Private Sector Banks:** For this study among the nationalized banks viz. altogether, 23 branch offices including regional offices of The State Bank of India (SBI), United Bank of India (UBI), The Industrial Development Bank of India (IDBI) and Oriental Bank of Commerce (OBC) were considered. Among the private sector banks, 28 branch offices including regional offices of The Bank of Rajasthan Ltd (BOR), ICICI Bank, Federal Bank and AXIS Bank Ltd were considered.

### Tools Used

**Locally adopted (Basu & Ray, 2010) The Team Cohesiveness Scale (Udai Pareek, 2002),** covering seven components of an organization; indicating cohesiveness of Team for Team

effectiveness of the banking system was selected for the study. The respondents were required to rate 28 items (4 items per domain) on an equidistant 'Likert Type' 5 point scale along with the dimension bearing logical weightage 4-0 indicate how much the item was true about his / her organization (score range 0 - 16 per domain and total score range 0 - 112). The 'item total correlation' scales ranged from .463 - .872 and the reliability coefficient range for the scale Spearman Brown,  $r=.870$ , Cronbach's Alpha  $r=.908$  and Split half,  $r=.872$  were found to be high. The higher the score, the more was the degree of proneness towards the cohesiveness of team in organization.

**Innovative Work Behaviour Scale (Developed):** Considering the concept of Janseen (2000) nine items measuring device for individual innovative work behaviour in the work place, an attempt had been made by the present investigator to develop the said measures for banking situation and accordingly the number of items of the scale have been extended from 9 to 18 through the maximum possible score was 42 and the minimum was 7 for each of the three enquiry areas of the scale. The 'item total correlation' scales ranged from .455 - .943 and the reliability coefficient range for the scale Spearman Brown,  $r=.762$ , Cronbach's Alpha  $r=.812$  and Split half,  $r=.845$  were found to be high. The higher the score the more was the degree of proneness towards the cohesiveness of Innovative Work Behaviour in organization.

### Sample

Data were collected randomly from bank officers from different nationalized ( $n_1=100$ ) as well as private sector banks ( $n_2=100$ ) of eastern region of India.

### Procedure

Responses were treated statistically to determine mean, as well as subjected to correlation and regression.

## RESULTS

Data were treated to find out the level of Team Effectiveness and Innovative Work

**Table 1: Case Summary of Team Effectiveness and Innovative Work Behaviour and the Components as Perceived by Bank Officers of Indian Banks (Nationalized and Private) (N=200)**

Types of Bank	Team Effectiveness and its Components							Innovative Work Behaviour and its Components				
	Cohesion	Confrontation	Collaboration	Task Clarity	Autonomy	Support	Accountability	Team Effectiveness	Idea Generation	Idea Promotion	Idea Realization	Innovative Work Behaviour
Total	3.28	3.20	3.49	3.90	3.60	3.64	3.60	3.41	3.02	3.27	3.30	3.30

Behaviour and shown in Table 1.

Table 1 shows that Team Effectiveness, Innovative Work Behaviour and the components of each are moderately high for

Indian bank officers as perceived by them.

Data were further treated to find out the correlation between Team Effectiveness and its components with Innovative Work Behaviour

**Table 2: Correlation between Team Effectiveness and Its Components with Innovative Work Behaviour and Its Components as Perceived by Bank Officers of Indian Banks (Nationalized and Private) (N=200)**

Factors	Idea Generation	Idea Promotion	Idea Realization	Innovative Work Behaviour
Cohesion	.513**	.326**	.226*	.412**
Confrontation	.174	-.048	.093	.077
Collaboration	.161	-.153	-.179	-.075
Task Clarity	.417**	.037	-.029	.145
Autonomy	.355**	.176	.210*	.284**
Support	.336**	.075	-.034	.141
Accountability	.355**	.176	.210*	.284**
Team Effectiveness	.401**	.079	.066	.193

and its components and shown in Table 2.

Table 2 indicates that there exist significant positive correlation ( $r \geq 0.4$ ) between Idea Generation of Innovative Work Behaviour with components of Team i.e Cohesion ( $r=0.513$ ), Task Clarity ( $r=0.417$ ) and Team Effectiveness ( $r=0.401$ ) and between Innovative Work Behaviour with components of Team i.e. Cohesion ( $r=0.412$ ). It can be assumed that Idea Generation may be exhibited by Team Cohesion, Task Clarity and overall Team Effectiveness. Overall Innovative Work Behaviour may be exhibited by Team Cohesion.

To verify the assumption developed in the previous interpretation, stepwise regression analyses are conducted for correlated variables of Team Effectiveness and its components with Innovative Work Behaviour and its components and shown in Table 3.

Table 3A shows, that all the correlated variables have regression effect on Idea Generation of Innovative Work Behaviour.

R square change in Table 3B signifies that Team Cohesion has 26.3% effect on Idea Generation. In addition to Team Cohesion, Task Clarity and

**Table 3A: Variables Entered/Removed<sup>a</sup> in Stepwise Regression**

Model	Variables Entered	Variables Removed	Method
1	Cohesion	.	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
2	Task Clarity	.	
3	Team Effectiveness	.	

a. Dependent Variable: Idea Generation

**Table 3B: Variables Entered/Removed<sup>a</sup> in Stepwise Regression**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.513 <sup>a</sup>	.263	.256	.75	.263	35.06	1	98	.000
2	.551 <sup>b</sup>	.303	.289	.73	.040	5.56	1	97	.020
3	.578 <sup>c</sup>	.334	.313	.72	.030	4.37	1	96	.039

a. Predictors: Idea Generation (Constant), Cohesion

b. Predictors: Idea Generation (Constant), Cohesion, Task Clarity

c. Predictors: Idea Generation (Constant), Cohesion, Task Clarity, Team Effectiveness

Significant Colinearity exists with Idea Generation, Team Cohesion and Task Clarity in Team. Hence, it specifies the following

relational equation for prediction of opportunity for idea generation within team:

**Table 3C: Coefficient of the Variables Entered in Stepwise Regression and Colinearity Statistics**

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
		B	Std. Error				Tolerance	VIF
1	(Constant)	1.222	.313		3.907	.000		
	Cohesion	.789	.133	.513	5.921	.000	1.000	1.000
2	(Constant)	.802	.354		2.265	.026		
	Cohesion	.656	.142	.427	4.630	.000	.843	1.186
	Task Clarity	.250	.106	.218	2.358	.020	.843	1.186
3	(Constant)	.796	.348		2.287	.024		
	Cohesion	.839	.164	.546	5.102	.000	.606	1.649
	Task Clarity	.650	.218	.566	2.983	.004	.193	5.190
	Team Effectiveness	-.089	.042	-.446	-2.091	.039	.153	6.546

a. Dependent Variable: Idea Generation

**Idea Generation=0.802 + 0.427 Team Cohesion + 0.218 Task Clarity in Team**

regression effect on overall Innovative Work Behaviour.

It has seen that Team Cohesion has no

## CONCLUSION AND RECOMMENDATIONS

The study intended to search out the answer to that question which arises in the mind that how far team relationships in Indian bank facilitate the creation or development of innovative work policies and behaviour in work situation. It was seen that perceived level of innovative work behaviour is moderately high in banking system, but overall team effectiveness only facilitate for the generation of idea in the organization.

So, in bank a team demands a balanced composition of adapters (idea promotion and idea realization) and innovators, which also supports the findings of Kirton (1984). Considering the findings of Chesbrough (2006), it is suppose to be the fact the ideas are not moving in and out of the bank that can motivate to get its ideas faster to market. Hence, proper development of team (Janssen, 2003); positive handling of disagreement and frustration, (Villiers, 2002); relationship with co-workers (Jones, 2001; Argyris, 1957; Likert, 1967; Lewin, 1951; Bantel et al., 1989) helps to exhibit innovation.

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