Organizational Culture as a Predictor of Overall Job Satisfaction: The Case of Development Bank of Ethiopia

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Abstract

An explanatory study was conducted with the aim of examining organizational culture as a predictor of overall job satisfaction of professional and clerical employees of the Development Bank of Ethiopia. A total sample of 225 respondents out of 542 total populations were drawn for the study. Cameroon and Freeman's (1991) model of organizational cultures comprising of clan, adhocracy, hierarchy and market was adapted as the conceptual framework for analysis. Organizational culture was examined through Organizational Culture Assessment Instrument (OCAI). Job satisfaction was measured by asking respondents about their overall job satisfaction. Data were collected through structured and unstructured questionnaire interview. Data were analyzed through descriptive statistics, narrative and regression analyses. The results indicated that job satisfaction levels varied across the four cultures. Among the four types of organizational cultures, clan (collaborate) and adhocracy (create) cultures had significant, positive effect on the overall job satisfaction of employees. But, market (compete) and hierarchy (control) cultures showed negative effect towards overall job satisfaction. However, caution is needed in inferring that organizational culture is the sole cause for the increasing level of employees' overall job satisfaction as there are also other organizational variables which can affect employees job satisfaction. The results of the study is useful to organizations who wish to see their employees satisfied in their jobs. Leaders / Managers should be aware that understanding the organizational culture can help to improve their employees' job satisfaction.

INTRODUCTION

Background

Organizational culture is the pattern of shared basic assumptions——invented, discovered, or developed by a given group as it learns to cope with its problems of external adaptation and internal integration——that has worked well enough to be considered valid and, therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems (Schein, 1985). Furthermore, organizational culture refers to a system of shared meaning held by members, in the end distinguishing one organization from the other (Robbins & Judge, 2007). Job satisfaction is probably the most heavily examined concept in the field of organizational behavior (Blau, 1999). Its major impact on organizational outcomes, such as extra-role behaviors, and performance has urged researchers to delineate its antecedents (i.e. Dormann and Zapf, 2001; Fassina et al., 2008). Although antecedents of job satisfaction that have been identified belong in two categories, organizational and individual, the latter has received the greatest attention by far (Judge et al., 2002). Among the most important organizational level antecedents is organizational culture.

Culture has attracted some attention, mostly with regards to the effect that different types of it or its dimensions have on job satisfaction (i.e. Huang and Wu, 2000; Lund, 2003; McKinnon et al., 2003; Odom et al., 1990; Silverthorne, 2004). This study – in accordance with the suggestions of George and Jones (1996) – looks into the effect that distinct organizational values have on job satisfaction, in an attempt to provide a clearer and more detailed picture of their relationship. The expectation is that findings will enrich our knowledge regarding the organizational values that are critical for employees, foreseeing their job satisfaction and in turn influencing their

career decisions (Vigoda-Gadot and Grimland, 2008). The research employed both qualitative and quantitative methods but emphasized mostly on quantitative type. For addressing the objective of the study explanatory type of research became appropriate.

Robert Quinn and John Rohrbaugh (1983) determined that two major dimensions could account for four organizational culture types. These four organizational culture types are hierarchy, market, clan, and adhocracy (Cameroon & Freeman, 1991). Their Competing Values Framework combines these two dimensions, creating a 2x2 matrix with four clusters. The first dimension places the values of flexibility, discretion, and dynamism at one end of the scale with stability, order, and control on the other. The second value dimension is marked by internal orientation, integration, and unity at one end of the scale with external orientation, differentiation, and rivalry on the other.

The study is mostly explanatory type. Therefore, this study focused on analyzing how organizational culture can be a predictor of employees' overall job satisfaction, particularly the role of hierarchy, clan, market and adhocracy cultures.

Background of DBE

The history of Development Bank of Ethiopia goes back to 1909 when the first attempts of its kind known as The Societe Narionale d' Ethiopie Pour le Development de l' agriculture et de Commerce (The Society for the promotion of Agriculture and Trade) was established in the Menelik II era. Since then the Bank has taken different names at different times although its mission and business purpose has not undergone significant changes except for occasional adjustment that were necessitated by change in economic

development policies of the country. The under listed names and periods are its predecessors since initial establishment: -

➢ Agricultural Bank of Ethiopia from 1945-1949
➢ Agricultural and Commercial Bank of Ethiopia from 1949-1951
➢ Development Bank of Ethiopia 1951-1970
➢ The Ethiopian Investment Corporation Share Company from 1964-1970
➢ Agricultural and Industrial Development Bank Share Company from 1970-1979
➢ Agricultural and Industrial Development Bank from 1979-1994
➢ Development Bank of Ethiopia from 1994-2003.
➢ Development Bank of Ethiopia (after reestablishment from 2003 till now)

Since its establishment in 1909, the bank has been playing a significant role in promoting the overall economic development of the country. The Bank's organizational set-up comprises a Supervisory Agency, a Management Board, a president and the necessary staff pursuant to the service enterprise Proclamation No. 25/1992. The Bank has regional and branch offices which are strategically located throughout the country. In order to facilitate the services rendered to its customers, the Bank has recently given all regional offices the authority to appraise, grant and disburse loans on their own up to certain earmarked limit. In its long years of existence, DBE has established recognition at national and international levels. Nationally, it is the sole bank with reputable experience in long-term investment financing. Internationally, it is recognized as an important Bank on lending channel for development programs financed by bilateral and multi-lateral sources. The recent focus of the Government in relation to DBE is to provide Medium loan(a loan

repayable within three to five years and mainly used for the purpose of building construction, machinery and equipment, furniture and vehicles) and long-term loan(a loan whose repayment period ranges between 5 and 20 years used for the purpose of acquisition of machinery, irrigation, plantation of crops, vehicles, communication equipment and for any other infrastructure) for investment projects, which are engaged in Commercial Agriculture, Agro-Processing and Manufacturing Industries, preferably export focused.

Statement of the Problem

A large number of studies have been conducted on the relationship between job satisfaction and other organizational variables; like organizational climate, organizational commitment, organizational performance and structure. Organizational culture has been studied in relation to major organizational ideas and activities like creativity and innovation (Martins & Terblanche, 2003); productivity and quality (Mathew, 2007) and knowledge transfer (Lucas, 2006). Notwithstanding the above investigation, few studies have been conducted on how job satisfaction is affected by organizational cultural dimensions and this attracted considerable attention for the study.

Job satisfaction is likely to be affected by aspects of organizational culture. Job satisfaction is important because of well established association with a range of organizational outcomes. Employees who are more satisfied experience lower rates of absenteeism (Hackett & Guion, 1985), have reduced intention to leave, are more likely to engage in organizational citizenship behavior, and report being satisfied with their lives in general (Judge & Watanabe, 1993). It appears that individuals tend to experience greater levels of job satisfaction when their abilities, values and experiences

can be utilized in the working environment and when their expectations are met. Organizational culture is used as a powerful tool to quantify such outcomes. Many research confirmed that organizational culture is able to influence the thoughts, feelings, interactions and organizational performance (Saeed & Hassan, 2000). Many researches show that organizations with different types of organizational culture differ in the level of job satisfaction of employees. Thus, these indicate there should be thorough study conducted on such area to increase the level of understanding as well as to narrow such gap to the smallest level. Thus, the study has been analyzing how organizational culture can be a predictor of employees' overall job satisfaction and examined the role each of the four organizational cultures has on employees job satisfaction taking Development Bank of Ethiopia (DBE), head office located at Addis Ababa as a case for this study.

CONCEPTUAL FRAMEWORK

Organizational Culture

As a comprehensive concept that includes belief, ideology, custom, norm, tradition, knowledge, and technology, organizational culture is an essential factor that influences the behavior of an organization and its members (Lee, 1999). In this study, organizational culture is conceptualized using the Competing Values Framework Approach (CVF) by Cameron & Freeman (1991). CVF provides a method for helping managers and their organizations analyze their culture and develop reliable and valid measurement tools, and thus, it is widely used as a framework to diagnose organizational culture. Competing Values Framework Approach (CVF) yields four cultural types: clan (collaborate), market (compete), adhocracy (create) and hierarchy (control).

First, **clan type of** culture focuses on concern for people, and thus, values teamwork, participation, and loyalty. Under this culture, the organization can be a friendly place to work where people share a lot of themselves and the leaders are considered to be mentors and perhaps, even parent figures. Second, **market** emphasizes results and getting the job done. People are competitive and goal-oriented. The leaders are hard drivers, producers, and competitors who are tough and demanding of their staff. The organization is held together by an emphasis on winning and increasing market share and penetration. Third, **adhocracy** can be described as a dynamic, entrepreneurial, and creative place to work. People are encouraged to take risks and to focus on innovation and individual initiative and freedom. The leaders are considered to be innovators and risk takers. Commitment to experimentation and innovation holds the organization together. Finally, **hierarchy** culture is a formalized and structured place to work. Procedures govern what people do. The leaders are good organizers and coordinators and care about efficiency. Formal rules and policies hold the organization together. Success is defined in terms of dependable delivery, smooth scheduling, and low cost. Although the CVF proposes these four different cultures, they are suggested as archetypes, and organizations are expected to reflect all four cultures to some extent. The CVF also does not specify a preferred organizational culture, and specific cultures or combinations of cultures can vary in degree in each organization and under different conditions.

Job Satisfaction

Job satisfaction could be defined as a 'pleasurable emotional state resulting from the appraisal of one's job' (Weiss, 2002); 'an emotional reaction to one's job'. Weiss has argued that job satisfaction is an attitude, but points out those researchers should clearly distinguish the objects of cognitive evaluation which affect emotion, opinions and behavior. Based on these, the

study developed the following conceptual framework which is tested and finally addressed through statistical analyses.
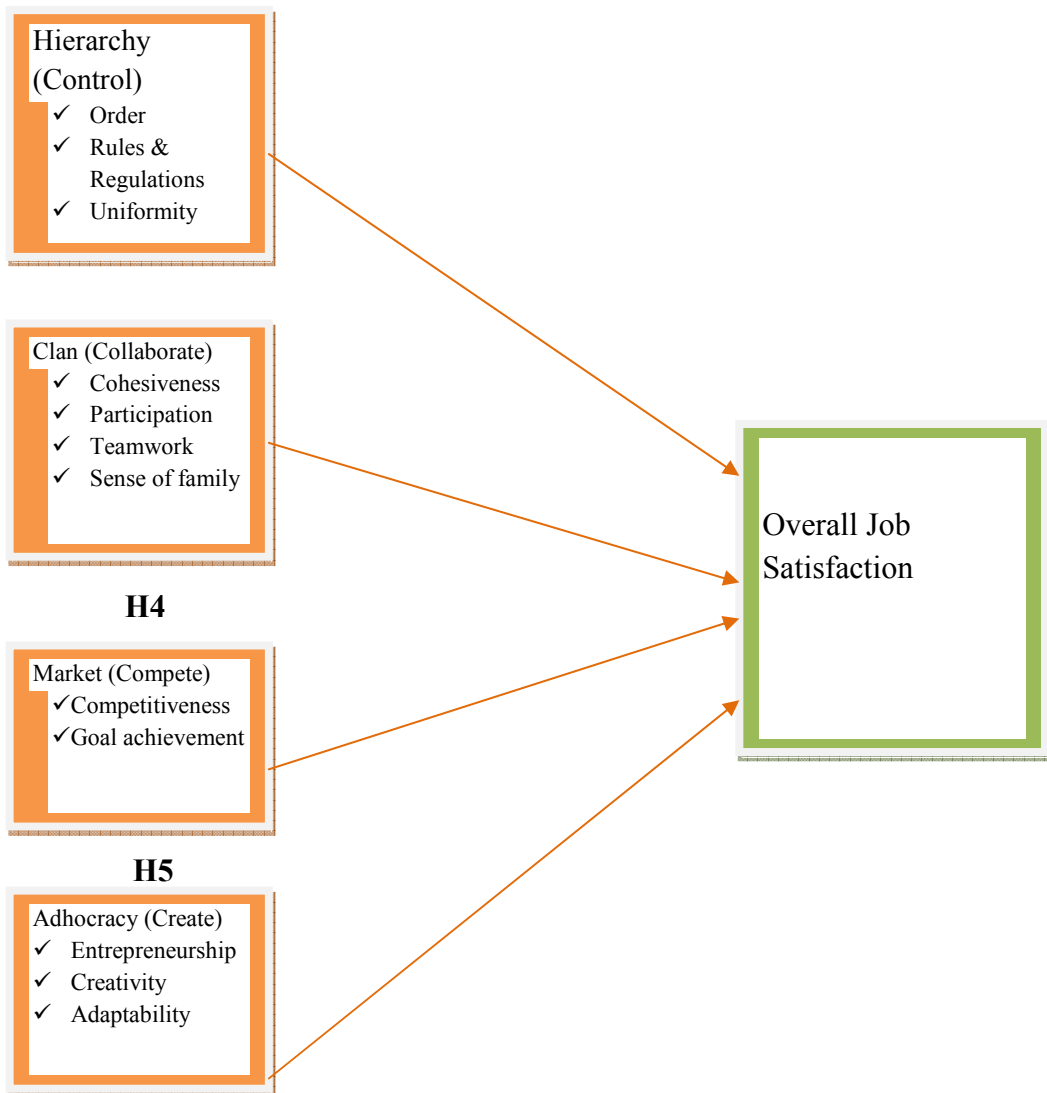

Figure 1: Conceptual framework; four organizational culture types, predicting overall job satisfaction.

Source: Own construction

Hypotheses

Assuming that the organization has a formal organizational culture and based on the above problem alluded, the study formulates the following hypotheses.

H1: Each organizational culture type is equally applied in the organization

H2: Hierarchy (Control) type of organizational culture leads to low levels of job satisfaction

H3: Clan (Collaborate) type of organizational culture leads to high levels of job satisfaction

H4: Market (Compete) type of organizational culture leads to low levels of job satisfaction

H5: Adhocracy (Create) type of organizational culture leads to high levels of job satisfaction

Objective of the study

The primary objective of this study focuses on analyzing how organizational culture can be a predictor of employees' overall job satisfaction taking DBE, head office located at Addis Ababa, as a case for the study. The specific objectives are:

1. Examine the level at which each type of organizational culture is practiced in the organization.
2. Explain the effect each of the four organizational culture type (clan, market, adhocracy and hierarchy) has on the level of employees' job satisfaction.

Significance of the study

One of the significant contributions which this study adds to the body of existing knowledge in organization theory and management is its findings

that can be used to tackle problems arising from work situations. One way of doing this is to examine critically how the culture of a particular organization affects employees' job satisfaction. Much of the research into organizations neglects and fails to investigate the important relationship between organizational culture and employees' job satisfaction. In the light of this observation, it is envisaged that the results of this study become helpful to fill some gaps and at the same time make modest contributions to knowledge. Contribute some inputs to the literature area and can also be a stepping stone for further research.

Scope and Limitation of the study

This study was conducted for the purpose of analyzing how organizational culture can be a predictor of employees' overall job satisfaction and moreover to evaluate which type of organizational culture positively or negatively affects the level of job satisfaction. To do this the nature of the study requires a lot of factors to be fulfilled like taking large number of organizations as well as respondents, devote and invest large number of resources i.e., time and money respectively and other related factors. However, the researcher couldn't get all these factors and limited to conduct the study only within one organization. Thus, in this case only employees and managers of DBE located in Addis Ababa were taken for the study.

The term culture is one of the most difficult aspects to study. Taking such area of research under consideration, the study was conducted within a single organization (DBE). Therefore, the generalizability of the results could be doubtful. Longitudinal study could have been a better method for exhaustively investigating on such matters and also strongly recommended as well as long overdue. There were few numbers of respondents who are failed to return the questionnaire and the difficulty created to get the president as

well as the human resource director even through appointment were some of the limitations observed during the data collection. Controlling for extraneous and confounding variables would have been improved the study and a more rigorous research design could have facilitated this. Looking in to the specific facets of job satisfaction would have strengthened the findings. Another limitation was an important type of culture for one person is not necessarily so important for another. This makes it difficult to judge whether certain type of cultures are predominantly better than others.

Ethical clearances

When human beings are the focus of investigation, it is necessary to look at the ethical implications of what we are proposing to do. Most ethical issues fall in to one of four categories: protection from harm, informed consent, right to privacy, and honesty with professional colleagues (Leedy & Ormrod, 2005). Therefore taking the nature of this study under consideration, participants have been told the nature of the study to be conducted and given the choice of either participating or not participating because any participation should be strictly voluntary. More specifically, for ethical clearance the study confirmed containing the following information: a brief description of the nature of the study, a description of what participation contains in terms of activities and duration, the guarantee that all response remains confidential and anonymous, an offer to provide detailed information about the study (e.g., summary of findings upon its completion) and the researcher reports the findings in a complete and honest fashion and give appropriate credit where credit is due and acknowledge any indebtedness to others.

Operational definitions

Culture: is a system of inherited conceptions expressed in symbolic forms by means of which people communicate, perpetuate, and develop their knowledge about and attitudes toward life.

Organizational Culture: denotes a wide range of social phenomena, including an organization's customary dress, language, behavior, beliefs, values, assumptions, symbols of status and authority, myths, ceremonies and rituals, and modes of deference and subversion.

Employees: are individuals which are hired legally in an organization with payment.

Professional Employees: are those who are above diploma holders and performs professional tasks in DBE.

Clerical Employees: are those who perform clerical related tasks and who support the works of professional employees in DBE.

Clan\Collaborate Culture: is typical for an organization that concentrates on internal maintenance with flexibility, concern for people, and sensitivity for customers. It places emphasis on human relations and adopts flexible operation procedures focusing on internal relationships. Core values include co-operation, consideration, agreement, fairness and social equity.

Adhocracy\Create Culture: where the organization concentrates on external positioning with a high degree of flexibility and individuality that is supported by an open system that promotes the willingness to act. It is generally a dynamic, entrepreneurial and creative place to work where people stick their necks out and take risks. Leaders are visionary and innovative and success means producing unique and original products and services.

Hierarchy\Control Culture: when it focuses on internal maintenance and strives for stability and control clear task setting and enforcement of strict rules.

Market\Compete Culture: working towards clear and rational goals that are achieved through high productivity and economical operation. Tends to be results oriented and concentrate on getting the job done and its members value competitiveness, diligence, perfectionism aggressiveness and personal initiative. Its leaders are inclined to be hard-driving producer's intent on outperforming competitors and being at the forefront of their field of endeavor by maintaining stability and control.

Overall Job Satisfaction: a pleasurable or positive emotional state that results from the evaluation of one's job.

LITERATURE

The Notion of Culture

The first anthropologist to introduce the term culture apparently is Edward B. Taylor in 1871 (Brown, 1998). He described culture as consisting of knowledge, beliefs, art, morals, law, custom, and any other capabilities and habits acquired by a human as a member of a society. A huge amount of research followed this and the original conception of Taylor's culture has been refined by other anthropologists (Ibid, 1998). What exactly is culture? Unfortunately a fixed, universal understanding does not exist; there is little consensus within, let alone, across disciplines. Often "culture" is applied so broadly, merely as "social pattern," that it means very little. Highly specific, idiosyncratic definitions also abound where the term is used in various contexts in support of any agenda. When "culture" first appeared in the Oxford English Dictionary around 1430 it meant "cultivation" or "tending the

soil," based on the Latin culture. Into the 19th century "culture" was associated with the phrase "high culture," meaning the cultivation or "refinement of mind, taste, and manners." This generally held to the mid-20th century when its meaning shifted toward its present American Heritage English Dictionary definition: "The totality of socially transmitted behavior patterns, arts, beliefs, institutions, and all other products of human work and thought."

Origins of Organizational Culture

The field of organizational behavior and the related discipline of management science began investigating organizations in terms of culture as early as the 1930s. The final phase of the famous Hawthorne studies at the Western Electric Company marked the first systematic attempt to use a concept of culture to understand the work environment. While an important step forward in qualitative research, the investigation was rather blunt and the understanding of organizational culture remained fairly primitive during the following decades. Most mid-century attempts at understanding were conducted by scholars steeped in quantitative psychology and sociology, though by the 1970s researchers more explicitly and emphatically appropriated the theories and methods of anthropology. The late-century upsurge of interest in organizational culture is credited largely to the economic conditions of the 1970s when international competition had heightened and more foreign companies were operating factories in the United States. Specifically, the success of the Japanese in many industries sparked curiosity about whether their differing corporate values, attitudes, and behaviors were responsible for their often superior performance.

According to Coopey (1990) culture can be carried, for example, in the form of artifacts, language, myths and ideologies and provides the basis for "shared meanings" which can be used to guide behaviors and interpret experience. Cultural knowledge can exist as beliefs and values that provide framework for simplifying events i.e. Surface Knowledge. An organization can develop a strong culture that will represent identity and power and is deeper than the explicit aims and needs of a job. Development of a culture can arise from the interaction of the founder's and individual member's beliefs and values, and the internal and external environment. The founder may have the greatest influence on the culture when the organization is in its earliest stages. This influence may be weakening as the organization grows and develops. A general culture may merge but subcultures may also be apparent. These may arise due to the heterogeneous nature of the aims and goals of the different departments and the individual working within them. In times of "environmental turbulence" these subcultures should pull together by recognizing the general culture of the organization and preventing a breakdown between subcultures.

Changes in the organization that have arisen due to changes in the environment have to be met by considering the culture of the fundamental role it plays in the life of the organization. Coopey (1990) considers three main viewpoints for approaching culture: comparatively, focusing on organizations of different cultures; looking at corporate culture to enable understanding of the performance of the organization; and viewing the organization as a culture in its own right.

The Functions of Organizational Culture

According to Wager and Hollenbeck (1998), an organization's culture is thus an informal, shared way of perceiving life and members in the organization that binds members together and influence what they think about themselves and their work. In the process of helping to create a mutual understanding of the organizational life, organizational culture fulfills four basic functions. These are: 1) It gives members an organizational identity: sharing norms, values, and perceptions give people a sense of togetherness that helps promote a feeling of common purpose; 2) It facilitates collective commitment: the common purpose that grows out of a shared culture tends to elicit strong commitment from all those who accept the culture as their own; 3) It promotes organizational stability: by nurturing a shared sense of their identity and commitment, culture encourages lasting integration and cooperation among the members of an organization; and 4) It shapes behavior by helping members make sense of their surroundings: an organization's culture serves as a source of shared meanings to explain why things occur the way they do. By performing these four functions, the culture of an organization serves as a sort of social glue that helps reinforce persistent, coordinated behaviors at work.

Communicating organizational culture

Goldhaber and Barnett (1988) state that, an organization's culture is communicated in many ways. The most important of these is through the organization's informal interpersonal networks. A specific culture of an organization may be considered as emergent property of interpersonal interactions. It is through interactions with long-time members that new recruits are acculturated. This is how they learn the language and appropriate behaviors of the group, hear stories and legends, and observe rites and rituals in which its members engage. These interactions make possible nonverbal

communication. Members must determine what appropriate dress is, how to arrange one's office, and how much leeway they have in being on time for appointments and in meetings deadlines. An organization's culture is also communicated through a variety of other channels. Internally, cultural information reaches members through formal or informal written communication, in the form of memos, house-organs, annual reports, statements of corporate philosophy, and official policy messages.

The culture of an organization may be communicated by sources external to the organization. Advertisements in the mass media, both print and electronic, provide cultural information. As an organization communicates to the environment, it reveals that it values and style to those outside the organization, as well as, to its members. How it conducts its public relations, announcements of new products, or services and speeches by its officers tell the public what it would be like to be part of the organization. Interpersonal interactions of the organization's members with individuals in the environment communicate its culture. The way in which sales people and buyers interact with customers and suppliers reinforces the cultural image of the organization to its members. In other words, the external communication feeds back to impact upon its internal culture. The more frequently these channels communicate these messages, the more the organization acts to reinforce its culture. One result of organizational communication will be less variance in members' perceptions of the organization. There will be greater integration of members' meaning systems, particularly concerning the domain of symbols related to the organization. Overtime, the culture will become more consistent with similar messages about the organization coming from a variety of different sources.

The Competing Values Framework (CVF)

The CVF was originally proposed by Quinn & Rohrbaugh (1981) to investigate organizational culture in various organizational settings. Quinn & McGrath (1985) introduced the use of the CVF applied to organizational culture. The CVF (Quinn & McGrath, 1985) was driven by the Competing Values Model (Quinn & Rohrbaugh, 1981, 1983), which examines dimensions and values that underline organizational effectiveness. The CVF has been considered a useful tool in helping organizations study the change of organizational culture needed to reach a desired quality culture (Cameron & Quinn, 1999). This framework makes assumption that organizations can be characterized according to cultural traits or dimensions common to all human organizations (Colyer, 2000). In detail, the first value dimension is related to organization focus, from an internal, micro emphasis on the well-being and development of people in the organization to an external, macro emphasis on the well-being and development of the organization itself. The framework consists of four cultural value types: clan\ collaborate, adhocracy\create, market\compete, and hierarchy\control. Each cultural value is characterized by particular set of organizational characteristics: bonding, style of leadership, dominant attributes and strategic emphases.

As illustrated in Figure 2, the vertical axis indicates organizational focus ranging from flexibility and spontaneity to stability and control external while the horizontal axis describes organizational culture in terms of internal versus external orientation. Each cultural type competes or is in direct contrast to the set of values expressed in the opposing cultural type. The clan culture is primarily concerned with human relations. This culture emphasizes flexibility and maintains a primary focus on the group culture for group maintenance. Second, although the adhocracy culture also focuses on

flexibility and change, it maintains a primary focus on the external environment. Third, the market culture emphasizes productivity, performance, goal fulfillment, and achievement. The purpose of organizations with emphases on the market culture tends to be the pursuit and attainment of well-defined objectives. Finally, the hierarchy culture emphasizes internal efficiency, uniformity, coordination, and evaluation. The focus is on the logic of the internal organization and the emphasis is on stability. The purpose of organizations with emphases on the hierarchy culture tends to be the execution of regulations. Motivating factors include security, order, rules, and regulation (Cameron & Quinn, 1999). One of the most important applications of the CVF is as a guide for change. Thus, the main purpose of the CVF is to allow researchers to diagnose organizational culture and make recommendations for facilitating change in organizations.
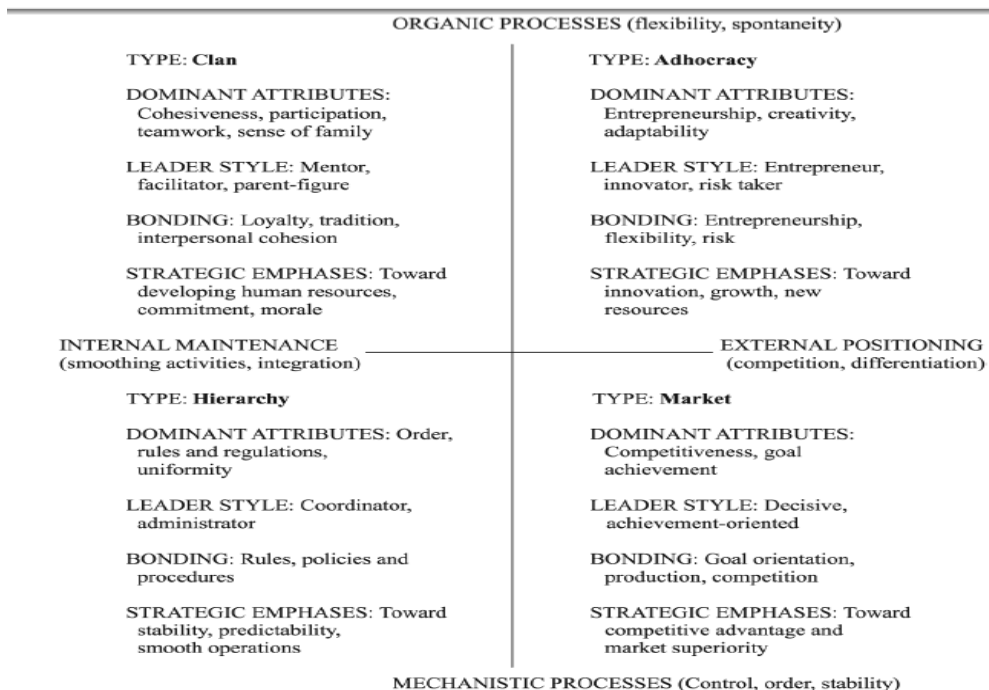
ORGANIC PROCESSES (flexibility, spontaneity)

TYPE: **Clan**	TYPE: **Adhocracy**
DOMINANT ATTRIBUTES: Cohesiveness, participation, teamwork, sense of family	DOMINANT ATTRIBUTES: Entrepreneurship, creativity, adaptability
LEADER STYLE: Mentor, facilitator, parent-figure	LEADER STYLE: Entrepreneur, innovator, risk taker
BONDING: Loyalty, tradition, interpersonal cohesion	BONDING: Entrepreneurship, flexibility, risk
STRATEGIC EMPHASES: Toward developing human resources, commitment, morale	STRATEGIC EMPHASES: Toward innovation, growth, new resources

INTERNAL MAINTENANCE (smoothing activities, integration) ——————— EXTERNAL POSITIONING (competition, differentiation)

TYPE: **Hierarchy**	TYPE: **Market**
DOMINANT ATTRIBUTES: Order, rules and regulations, uniformity	DOMINANT ATTRIBUTES: Competitiveness, goal achievement
LEADER STYLE: Coordinator, administrator	LEADER STYLE: Decisive, achievement-oriented
BONDING: Rules, policies and procedures	BONDING: Goal orientation, production, competition
STRATEGIC EMPHASES: Toward stability, predictability, smooth operations	STRATEGIC EMPHASES: Toward competitive advantage and market superiority

MECHANISTIC PROCESSES (Control, order, stability)

Figure 2: The Model of Organizational Culture (Source: Cameroon and Freeman (1991)

Brief description of the four organizational cultures

"Collaborate (Clan)" Culture

An open and friendly place to work where people share a lot of themselves. It is like an extended family. Leaders are considered to be mentors or even parental figures. Group loyalty and sense of tradition are strong. There is an emphasis on the long-term benefits of human resources development and great importance is given to group cohesion. There is a strong concern for people. The organization places a premium on teamwork, participation, and consensus.

"Create (Adhocracy)" Culture

A dynamic, entrepreneurial, and creative place to work. Innovation and risk-taking are embraced by employees and leaders. A commitment to experimentation and thinking differently are what unify the organization. They strive to be on the leading edge. The long-term emphasis is on growth and acquiring new resources. Success means gaining unique and new products or services. Being an industry leader is important. Individual initiative and freedom are encouraged.

"Control (Hierarchy)" Culture

A highly structured and formal place to work. Rules and procedures govern behavior. Leaders strive to be good coordinators and organizers who are efficiency-minded. Maintaining a smooth-running organization is most critical. Formal policies are what hold the group together. Stability, performance, and efficient operations are the long-term goals. Success means dependable delivery, smooth scheduling, and low cost. Management wants security and predictablity.

"Compete (Market)" Culture

A results-driven organization focused on job completion. People are competitive and goal-oriented. Leaders are demanding, hard-driving, and productive. The emphasis on winning unifies the organization. Reputation and success are common concerns. Long-term focus is on competitive action and achievement of measurable goals and targets. Success means market share and penetration. Competitive pricing and market leadership are important.

Job Satisfaction, Organizational Culture and Their Relationships

Locke (1976) described overall job satisfaction as a pleasurable or positive emotional state that results from the evaluation of one's job. Brooke et al. (1988) claimed that job satisfaction reflects an individual's general attitude towards the job, stemming from the gratification of needs and wants, while Hirschfeld (2000) referred to an expression of one's feelings about his/her job. It appears, however, that individuals tend to experience greater levels of job satisfaction when their abilities, values and experiences can be utilized in the working environment and when their expectations are met (Buitendach and De Witte, 2005; Roberts and Roseanne, 1998).

Fare Organizational culture has been receiving increasing attention over the years. Goodenough (1971) considered organizational culture to be a system of knowledge and standards that an employee acquires in order to perceive and evaluate the organizational environment. Later on, Uttal (1983) defined culture as "a system of shared values (what is important) and beliefs (how things work) that interact with an organization's people, organizational structures and control systems to produce behavioral norms" while Shein (1985) as "the deeper level of basic assumptions and beliefs that are shared by members of an organization, that operate unconsciously and that define in a basic taken-for-granted fashion on organization's view of itself and its environment". Although there is no consensus regarding its definition, the present study adopts the one proposed by Deshpande and Webster (1989), referring to "the pattern of shared values and beliefs that help individuals understand organizational functioning and thus provide them with norms for behavior in the organization".

Concerning specifically job satisfaction, previous researchers have basically examined the effect that different types of organizational culture or cultural dimensions have on it. For instance, Odom et al. (1990) examined the impact of organizational culture on job satisfaction – along with organizational commitment and work-group cohesion – and found that the bureaucratic culture is the less likely to cause all three responses. Lund (2003), adopting Cameron and Quinn's (1999) typology of cultures, identified a positive relationship between clan (emphasizing flexibility and internal focus) and adhocracy (emphasizing innovation, creativity, and adaptability) cultures and job satisfaction and a negative relationship between market (stressing goal achievement and beating competition) and hierarchy (stressing efficiency and smooth functioning) culture. Similarly, Silverthorne (2004) concluded that the greatest level of job satisfaction is more likely to be produced when culture is supportive, then when it is innovative and finally when it is bureaucratic.

As for cultural dimensions, McKinnon et al. (2003) argued that respect for people; innovation, stability and aggressiveness had a positive effect on job satisfaction whereas Huang and Wu (2000) concluded that result orientation, professional features, and severe control and management increase employee job satisfaction. Finally, Platonova et al. (2006), examining hospital employees, found that employees who felt that the organization recognized their job performance were more likely to be satisfied. Despite all these studies, it is possible to understand that the direct link between organizational culture and job satisfaction needs further investigation. Additionally, to our knowledge, there is no other study incorporating the Organizational Culture Profile (OCP) in the examination of the relationship between culture and job

satisfaction, although it has been widely acknowledged as a key measure of culture (Sarros et al., 2005).

RESEARCH METHODOLOGY

The study employed both qualitative and quantitative methods even though it is mostly emphasized on explanatory type of research. The selection of sample, measuring instruments, procedure for data collection and the statistical techniques utilized relating to the research hypotheses are clearly delineated.

Population and Sampling

The population for this research includes 542 (five hundred forty two) employees of DBE. From the types of probability sampling, this study finds stratified random sampling appropriate for selecting samples from the population. In the study employees of DBE have been categorized in to two strata i.e., professional and clerical. Moreover, 223 employees are decided to be the size of the samples from a total of 542 employees[5]. To take such amount of samples from the above two strata, simple random sampling technique particularly lottery method was used.

$n = \underline{Z^2 \, P*(1-P)}$

C^2

where; 'Z' is the confidence level which is represented by 95% or 1.96 in this case

'P' is the largest possible proportion, 50% in this case

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[5] For sample size calculator see www.surveysystems.com

'C' is the margin of error or the confidence interval, 5% in this case

Based on the above formula, the sample size can be calculated as;

n= 1.96² .5*(1–.5)

0.05²

Hence, the total sample size for this study is 225 of which 223 are non-managers and only two are the president and human resource director of DBE. Unlike the method of selecting 223 sample employees through randomization, non-probability sampling particularly purposive sampling has been used to select the president and human resource director of the bank. Purposive sampling helps the researcher to use his\her judgment to select cases that will best enable the study address the hypotheses or research question(s) and to meet the objective of the research (Sekaran, 2003). Therefore, the study considers the president and human resource director of DBE so appropriate.

Data Collection Processes

The data collection was a very critical aspect for acquiring all the necessary data to properly conduct this explanatory type of research. The data have been collected by using two sources; the primary and secondary data sources. Primary data are helpful to get original information from the respondents themselves to know their opinions, feelings, attitudes and perceptions towards a particular issue. Furthermore, to collect the primary data the study used proper instruments like questionnaire and interview. Questionnaire is a printed and distributed to sample respondents of DBE which doesn't require face to face contact. Rating questions are often used to collect opinion data and most frequently used Likert-style rating scale in which the respondent is

asked how strongly she\he agrees or disagrees with a statement or series of statements, usually on a four, five, six, or seven point rating scale (Saunders et al. 2007). The later is characterized by giving chances to respondents to explain their reactions, feelings, experiences, etc. in a statement from using the space provided on the questionnaire. This study distributed both closed and open-ended questionnaires to the sample respondents. The response rate is shown in Table 1 below. This study also used unstructured interview which gives the interviewee full opportunity to express his\her ideas through in-depth manner in relation to the questions raised. The study has used unstructured interview to get data from the president as well as the human resource director of DBE. In addition, this study used books, reputable journals which are listed under the bibliographic heading and important documents of the bank like magazines, brochures and reports as sources of secondary data.

Table 1: Response rate for respondents of DBE

Description	Respondents\Employees
Sample selected	223
Questionnaires distributed	223
Questionnaires returned	177
Response rate (%)	79.4%
Usable responses	177

Measurement Instruments

Organizational Culture

The Organizational Culture Assessment Instrument (OCAI) was used to measure organizational cultural types. The OCAI consists of four subscales; clan, adhocracy, market, and hierarchy. Each subscale is comprised of four

items (16 items in total) that addressed employee perceptions of core cultural elements, such as dominant organizational values, leadership style, organizational bonding, and strategic emphases. Participants were asked to rate the extent to which they agreed with each statement, using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"). A reliability analysis is already conducted to investigate the internal consistency of the OCAI by using Cronbach's alpha coefficient. The reliability coefficients for the four cultural types were ranged from 0.76 to 0.85.

Job Satisfaction

To measure the job satisfaction of employees, overall job satisfaction rating was used with a five point Likert-scale ranging from 1 ("highly dissatisfied") to 5 ("highly satisfied")

Description of Variables and Measurements

Organizational culture

In this study, organizational culture conceptualized using the Competing Values Framework (CVF) by Cameron and Freeman (1991). CVF provides a method for helping managers and their organizations analyze their culture and develop reliable and valid measurement tools, and thus, it is widely used as a framework to diagnose organizational culture. Competing Values Framework (CVF) yields four cultural types: Clan (Collaborate) culture, Adhocracy (Create) culture, Hierarchical (Control) culture, and Market (Compete) culture. First, collaborate type of culture focuses on concern for people, and thus, values teamwork, participation, and loyalty. Under this culture, the organization can be a friendly place to work where people share a lot of themselves and the leaders are considered to be mentors and perhaps, even parent figures. Second, compete culture emphasizes results and getting

the job done. People are competitive and goal-oriented. The leaders are hard drivers, producers, and competitors who are tough and demanding of their staff. The organization is held together by an emphasis on winning and increasing market share and penetration. Third, create culture can be described as a dynamic, entrepreneurial, and creative place to work. People are encouraged to take risks and to focus on innovation and individual initiative and freedom. The leaders are considered to be innovators and risk takers. Commitment to experimentation and innovation holds the organization together. Finally, control culture is a formalized and structured place to work. Procedures govern what people do. The leaders are good organizers and coordinators and care about efficiency. Formal rules and policies hold the organization together. Success is defined in terms of dependable delivery, smooth scheduling, and low cost.

Job satisfaction

As a global construct, job satisfaction can be defined as the feelings an employee has about the job in general as well as satisfaction with specific aspects, such as supervision, pay, opportunity for advancement, and morale (McNeese-Smith, 1997; Kangas et al., 1999). In other words, job satisfaction includes not only the degree of an individual's feelings toward and satisfaction with current job activities, achievements and responsibilities, but also the degree of an individual's satisfaction with all aspects.

Data Analyses Approaches

The data measured by 5 point Likert-scale was analyzed using the Statistical Package for Social Science (SPSS, version 16.0) for the quantitative analyses. First, this study examined descriptive statistics for the general information

and for the four organizational cultures as well as the overall job satisfaction of respondents. Second, the study employed regression analyses to check causal relationship between the independent and dependent variables. In this study the four organizational cultures are the independent variables and overall job satisfaction is the dependent variable. For the qualitative data, narrative analysis was used. For the purposes of testing the research hypotheses, a number of statistical techniques were employed. Descriptive statistics such as frequencies, mean and standard deviation are used to describe the four organizational cultures and overall job satisfaction.

RESULTS AND DISCUSSIONS

Descriptive statistics

About 62% of the sample respondents are male and 38% are female. Most of the respondents' age ranged between 26-35 years old (48%) and 28% of them have the age of less or equal to 25 years. Around 19% and 5% of the respondents have the age ranged between 36-45 years and greater or equal to 46 years respectively. With respect to marital status of the respondents, about 56% of them are single; 40% of them are married; around 1% of them are widowed(er) and around 3% are divorced. From the educational attainment, around 89% of the sample respondents are diploma and first degree holders while 10% and 1% of the respondents are MA\MSC degree and others respectively.

In the occupational level category, the majority of the respondents are at professional level (around 75%) and the remaining 25% of the respondents assumed clerical type of positions. Around 31% of the respondents have less or equal to 2 years of experience in DBE and around 47% of them have experience ranging from 3-10 years. Moreover, 17% of them are found

between 11-18 years of experience whereas 5% of the sample respondents have greater or equal to 19 years of work experience in DBE.

Table 2: Descriptive Statistics for organizational culture types

Dimensions	N	Mean	Std. Deviation
Clan	177	4.01	0.74
Adhocracy	177	3.06	0.56
Hierarchy	177	3.15	0.55
Market	177	3.16	0.56

Table 2 above shows the degree of presence\availability of the four organizational culture types in DBE. Based on this, Clan (also known as collaborate) culture has shown prominent score given by the respondents with a mean of 4.01 with a standard deviation of 0.74 which merely ensures most of the respondents have showed their agreements towards issues related with such type of organizational culture. In addition to clan culture, participants seem to believe that Adhocracy (Mean= 3.06, SD=0.56), Hierarchy (Mean= 3.15, SD= 0.55) and Market (Mean= 3.16, SD= 0.56) cultures are relatively less emphasized by their organization. Therefore, clan culture is identified as the most applicable type of culture in the organization. Based on the above finding it is possible to conclude that the four organizational cultures are not applied equally. Hence Hypothesis one (H1) which was stated as each organizational culture type is equally applied in the organization is rejected.

Table 3: Descriptive Statistics for overall job satisfaction

Variable	N	Mean	Std. Deviation
Overall job satisfaction	177	3.91	1.089

Under the overall job satisfaction of respondents shown in Table 3 above, the mean score is 3.91with standard deviation of 1.089 which literally means they, the respondents, are satisfied with their overall job satisfaction.

Regression results: This study adopted simple linear regression analysis in order to verify the direction\predicting effect of each organizational culture on overall job satisfaction of respondents. From Table '4 A' up to 4 D' presents the results of regression analyses for identifying the level of effect each of the four organizational cultures has on the overall job satisfaction of respondents.

Table 4A: Effect of clan culture on overall job satisfaction

Variable	R Square	Adjusted R Square	Std. Error	F	Beta	t
Clan	0.43	0.43	0.83	130.95*	0.65	11.44*

* p < 0.001

Table 4A shows results by regressing clan culture against overall job satisfaction. Results indicate the R-Squared value of 0.43 indicates that 42.8% of the variation on the job satisfaction can be accounted for clan culture variable. This implies the remaining 57.2% of the variation is explained by other variables yet to be shown. The *F* statistic of 130.95 is statistically significant at the 0.001 level which ensures that there is less than 1% probability for 130.95 large score happened by chance. Based on this finding, it may be concluded that the clan culture significantly explain 42.8% of the variation in the overall job satisfaction. Hence, Hypothesis 3 is accepted. With a Beta-value of 0.65 and *t*-test result of 11.44, the clan culture showed a statistical significance at the 0.001 level, and is the best predictor of overall job satisfaction of respondents so far. Moreover, the finding is in line

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with Lee and Choi (2003) who found a positive relationship between clan culture and job satisfaction in a Korean Stock Exchange.

Table 4B: Effect Adhocracy culture on overall job satisfaction

Variable	R Square	Adjusted R Square	Std. Error	F	Beta	T
Adhocracy	0.15	0.14	1.01	29.88[*]	0.38	5.47[*]

* p < 0.001

Table 4B depicts results of regression analyses, by regressing adhocracy culture against overall job satisfaction of respondents. The R-Square value shows that approximately 14.6% of the variation on the overall job satisfaction is explained by adhocracy culture (F= 29.88, p < 0.001). The regression result also confirms the role of adhocracy culture as a predictor of overall job satisfaction (β = 0.38, t= 5.47, p < 0.001). Furthermore, based on the finding Hypothesis 5 which was stated as 'adhocracy culture leads to high levels of job satisfaction' is accepted. Therefore, where there is a room for taking risk, creating new way accomplishing tasks and giving the chance for employees to take different initiatives increases the overall job satisfaction towards their job (s).

Table 4C: Effect of Hierarchy culture on overall job satisfaction

Variable	R^2	Adjusted R^2	Std. Error	F	Sig F	Beta	t	Sig
Hierarchy	0.003	-0.003	1.09	0.51	0.48[a]	-.054	-0.71	.477

The regression analysis of hierarchy culture against overall job satisfaction is presented in the Table 4C. The R-Square value tells that the only 0.3% of the variation on overall job satisfaction is accounted for hierarchy culture (F= 0.51, which is not statistically significant). Based on the finding, Hypothesis

2 is accepted. Therefore, it can be concluded that organization whose culture is characterized by orders, formal rules, very tight regulations and highly structured (hierarchy culture) they exhibit decreased level of job satisfaction of their employees.

Table 4D: Effect of market culture on overall job satisfaction

Variable	R^2	Adjusted R^2	Std. Error	F	Sig F.	Beta	t	Sig
Market	0.002	-0.004	1.09	0.31	0.578[a]	-0.042	-0.56	0.58

Table 4D illustrates that only 0.2% of the variation on overall job satisfaction is explained by market culture (F= 0.311, which is not significant). The sign for the variable market culture is negative though statistically insignificant.

It can be understood that 44.8% of the variation on the overall job satisfaction of employees is created by the four organizational cultures where as the remaining 55.2% of the variation is explained by other variables. Generally, the predicting level of each of the four organizational cultures on overall job satisfaction of employees is clearly shown in figure 3 below:

Results of Qualitative analyses
Question 1. What is organizational culture mean to you?

From the responses provided, majority\more than half of the respondents replied that it, organizational culture, is a kind of personality an organization has and whose members are tuned with. More specifically, they explained that organizational culture is the major value, beliefs, shared meanings where employees can feel, understand and exercise it. But, few of the respondents answered that it is the reflection of some dominant managers' personality and clearly shows these managers' interests, attitudes and behaviors.

Nevertheless, it is possible to conclude that organizational culture is something which speaks about the artifacts, values, glues, management style and major emphases considered by the organization.

Question 2. How do you explain your organizational culture (s)?

As per few of the respondents, their organizational culture(s) is\are characterized by strictly implementing the rules and regulations, receiving commands, less chance of participation in different decision making aspects, less concern towards employees' ability to create new things rather completing tasks effectively addressing organizational objective. This can be understood from the perspective of the four organizational culture types (clan, adhocracy, market and hierarchy) and according to these few respondents the culture of their organization belongs to hierarchy, market, clan and adhocracy based on their order of ranking. However, majority of the respondents explained the culture(s) of their organization as involving employees, performing tasks collectively, interacting and loving each other, exposing to different activities and training to enhance their creating capability, pressing hard towards organizational goal achievement and being flexible while the organization is administering its policies and regulations. Therefore it is possible to conclude that the organization is friendly, increases cohesiveness and highly concerned about its employees.

Question 3. How do you explain your overall job satisfaction related with your current\existing   organizational culture(s)?

This question is very essential to find the heart beat of respondents about their feelings, attitudes and believe towards the current\existing organizational culture(s). More than half of the respondents stated that they are satisfied with their managers, in the way they are performing jobs together, they are satisfied with the different involvement they are making

but they are less satisfied with frequent pressures coming from the formal rules, and orders. But few of them showed low agreement about their overall job satisfaction to the current organizational culture (s). However, taking the voice of the majority it can be concluded that they are satisfied with their job related with the values, management styles and emphases observed in the existing organizational cultures.

Unstructured interview questions and corresponding analyses

The study also employed unstructured interview prepared to both the president and human resource director of Development Bank of Ethiopia. Based on the responses provided from the two higher officials, this study analyzed through narrative statements as follows.

Question No 1. How do you explain the term organizational culture?

According to the responses given by the president, organizational culture is the basic characteristics an organization has which greatly determines its goal achievements through values, rituals, behaviors, management systems and so on. More specifically, the president added more points about the term organizational culture & he said 'for organization to carry out its objectives and plans there should be clearly understood common behaviors which are accepted and applied by members of the group\organization & these generally mean there is a culture which bonds employees together, shapes their behavior and determines their reactions as well'. From the president's response organizational culture is image of the organization which mostly speaks about the unique behavior, philosophy, values and artifacts of the organization.

According to the human resource director, organizational culture can be seen as the major characteristics of an organization which distinguishes it from other organizations. Therefore, the answers given by the two respected bodies seem similar.

Question No 2. What are the most important characteristics of organizational culture which are highly emphasized by your organization?

With regard to the important characteristics which are frequently observed as well as highly emphasized by DBE, the president said 'in our bank some of the important characteristics emphasized are making employees how to work with their team mate, encouraging them to express their ideas freely, updating themselves through training which is part human resource development, the manager of each department approaches the employees as a partner, respect and live with the formal policies and regulations of the bank in order to successfully achieve objectives of our bank, and other related characteristics.' The human resource director also explains that organization should give the employees a chance at least to express their inner feelings and they, the employees, should be listened. He also summed up that our employees are the most valuable asset as well as the means that enables the organization to achieve its objectives. Thus, our Bank is enabling employees to develop, improve and train themselves and making them creative enough as well as to interact with their managers and co-workers. But working in a group and exposing employees to different experiences for enhancing their creating skills are the most important attributes currently emphasized. Therefore, the bank identified clan and adhocracy cultures as the most important cultures of the organization. However, relatively to a lesser degree hierarchical and market type of cultures are also emphasized by the bank too.

Question No.3 How do you explain the effect of organizational culture on the employees' level of job satisfaction?

As per the responses of the president organizational culture shows the grand behavior exercised by any organization where employees' feelings, attitudes, actions, interests, behaviors and fate can be determined. Job satisfaction is the outcome that employees will show their message towards their job. Therefore, whenever employees are shaped, felt and administered by the existing organizational culture characteristics they will be having different level of job satisfaction. This forces us to recognize the potential effects organizational culture or cultures will have on the level of employee's job satisfaction. According to the response of the human resource director, the job satisfaction of employees is the reflection or outcome of the organization's philosophy, values, principles, and the working environment at large. Therefore, if organizational culture gives employees freedom, let them participated in the decision making, has flexibility and avoids unnecessary and extreme control, employees' job satisfaction will be enhanced and vice versa. Then it can be understood that organizational culture can influence and predict the level of employees' job satisfaction.

Question No 4 Which characteristics do you think significantly increase the level of employees' job satisfaction and vice versa?

When employees are approached by their managers, when they are encouraged while they are performing their tasks, when they are allowed or given a chance to express their feelings, if they are solving their problems and minimize confusions through team approach, if the organization is worried about the development of its employees, if the system is flexible for doing tasks harmoniously and if most of these characteristics are applicable within the organization employees' level of job satisfaction will result astonishing improvement.

The human resource director also identified the important characteristics which can possibly increase the level of employees' job satisfaction. Some of these can be communicating the basic values, emphases, beliefs, and priorities of the organization to minimize confusions of employees, making employees feel happy by approaching them, recognizing them as important employees, encouraging the way they are doing their tasks, letting them do their jobs collectively, improving their level of risk taking and live with the dynamic environment, making them feel the organization as if it is their homes. The human resource director also added that if organizations generally become people concern and emphasizes a lot towards the development and good fate of its employees, all these can be factors for increasing employees' job satisfaction to the better level. From the above responses it can be understood that flexible, risk taking, team working, interaction, cohesiveness, etc type of cultures increases the satisfaction of employees.

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Summary of Findings

From the results of descriptive statistics for the four organizational cultures, mean values indicate that cultural differences have been observed and clan culture (Mean = 4.0113, SD = .73942) is found to be preferable. Overall job satisfaction of employees (Mean = 3.9096, SD = 1.08856) indicates that they are satisfied with their current job.

This study tested a conceptual model which is depicted in figure 3. More specifically, the results showed that clan culture has a significant influence on overall employee job satisfaction (42.8% of the variation on the job

satisfaction can be accounted for clan culture variable). The study indicated this variable has strong role of predicting overall job satisfaction of employees ($\beta = .654$, $t = 11.444$, $p < 0.01$). The result is consistent with those of the study by Lund (2003) who found that there is a strong predicting ability of clan culture on the overall job satisfaction of employees. Hence Hypothesis 3 is accepted. Adhocracy culture also significantly explains 14.6% of the variation in the overall job satisfaction of employees. The regression result also confirms the role of adhocracy culture as a predictor of overall job satisfaction. However, Market and Hierarchy type of organizational culture have negatively predicted overall job satisfaction of employees. Hence, Hypothesis 4 & 2 respectively are supported through the findings.

Conclusions
Organizational Culture

In conclusion this study which was explanatory type aimed at analyzing organizational culture as a predictor of employees' overall job satisfaction conducted by taking employees of Development Bank of Ethiopia (DBE). The study investigated organizational culture of DBE to its effect on overall job satisfaction of employees. First, the four major cultural types were assessed in this study to develop a cultural profile of DBE. There were differences in employees' perceptions of organizational culture. The clan culture was viewed as stronger than market, hierarchy and adhocracy cultures. The clan culture emphasizes an internal maintenance in terms of developing human resources, commitment and morale of employees. According to Cameron & Freeman (1991), previous research in organizational culture study has revealed that strong cultures are associated with homogeneity of effort, clear focus, and higher performance in

environments where unity and common vision are required. A strong culture is also more effective in dealing with new environments and change compared to weak cultures.

In the quantitative analyses presented conducted in DBE the mean values indicates that cultural differences have been observed and clan culture is found to be preferable. According to Cameron & Quinn (1999), each cultural value should be considered as important in influencing organizational effectiveness. Deal & Kennedy (1982) suggested that no single type of culture is best in all environmental conditions, and that a match must exist between culture and environment.

Organizational Culture and Job satisfaction

This study tested a conceptual model of organizational culture as a predictor of employees' job satisfaction and found organizational culture a good predictor of the overall job satisfaction of employees. More specifically, the results suggest that clan culture has a significant influence on overall employee job satisfaction as it predicted overall job satisfaction. These results were consistent with those of the study by Lund (2003) which found that there was a strong predicting ability of clan culture on the overall job satisfaction of employees.

The positive impact of the clan culture on employee job satisfaction can be explained by the fact that the importance of personal values and respect for people is presumptively universal regardless of cultural boundaries (Mckinnon et al., 2003). In addition, Kerr & Slocum (1987) indicated that an organization that is people oriented and respects its employees tends to create

reciprocal responses of commitment, satisfaction, and intention to stay with the organization. Sheridan (1992) found that corporations whose culture emphasizing respect for people and team orientation had better voluntary retention rates than those having a culture emphasized the completion of work tasks. Clan culture emphasizes flexibility and maintains a primary focus on the group culture for group maintenance. The clan culture also encourages trust and participation as core values, and emphasizes cohesiveness and membership satisfaction. The low level of job satisfaction is explained by market and hierarchy cultures. The results are consistent with previous research conducted by Lund (2003) and empirically supported that job satisfaction was negatively related to market and hierarchy cultures.

In the qualitative analyses majority of the respondents said that organizational culture is like a personality an organization exercises and which bonds all the members of the organization together. From the findings for respondents the current culture of their organization can be characterized as performing tasks collectively, interacting and loving each other, exposed to different activities to enhance their creating capability but few disagreed. Based on the responses provided by the president and human resource director of DBE, giving a chance for employees to express their ideas, approaching employees like a family, developing them for future careers are some of common characteristics greatly emphasized by their Bank. They, the president and the human resource director, also showed their strong believes about the potential effects of organizational culture on their employees overall job satisfaction.

Recommendations

Taking the findings and conclusions under considerations but notwithstanding the limitations of the study, a number of recommendations for the Bank as well as for future research are suggested. The findings indicate that clan and adhocracy culture have a positive effect on the overall job satisfaction of employees but market and hierarchy cultures showed a negative effect on overall job satisfaction. Thus, DBE must pay attention to its organizational culture. To increase its employees' job satisfaction the Bank should build organizational culture with the characteristics of greater team work approach, increasing participation of employees to consider their organization like an extended family, high group cohesiveness to solve their problems collectively, developing creativity, most importantly being flexible in a different task related issues. In addition to the important characteristics forwarded in the above statement, the Bank should develop adequate coordination.

If the Bank is not successful in meeting the above important characteristics, it should endeavor to avoid the damage of organizational culture on overall job satisfaction of its employees. For instance, the organization can drive culture change through organization wide actions, department actions, team actions and\or leader\manager actions and clearly address those important characteristics. The findings showed that about the characteristics that will enhance job satisfaction there is a difference between what the president & human resource director said and the employees. This implies that what was explained by the two respected bodies are not fully practiced actually in the Bank. Therefore, the Bank should pay attention and check the real implementation of its values, basic assumptions and strategic emphases regularly to improve its employees' job satisfaction

Organizational culture is a complex concept which requires proper administration and it requires thorough communication of the values, strategic emphases and other dominant attributes of the Bank for creating cultural awareness in the workplace. This is important because one of the low job satisfactions of employees emanates from being confused about the important organizational culture of the organization and its purpose .Thus, knowing better about the important characteristics of the organization as well as properly administrating it will greatly pay off because it can make the difference in enhancing the job satisfaction of employees. Therefore, employees should be communicated about the values, strategic emphases, belief and interests of the organization. Creating a work environment that fosters the cultural dimensions involving connectedness and good relations programming, while limiting the constraining aspects of too formalization and extreme control over employees are important for increasing employee job satisfaction. This empirical study although limited to a single organization opens a multitude of new possibilities for future research. The results of this study could be redrafted in a similar study in order to gain better understanding of whether organizational cultures strongly predict overall job satisfaction.

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