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Knowing Me Knowing You: Organizational Culture in Insurance Industry, Malaysia

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Abstract

Organizational culture plays an important and significant role in understanding organizational dynamics, its cultural profile and gaining competitive advantage. Organizational culture studies found that an organization that able to maintain and sustain a strong culture, is likely to flourish to higher level of performance. The main stimulus of this study is to diagnose the domain "perceived" type of organizational culture in the insurance industry. Data were collected from n=312 respondents among the seven participating major insurance firms. The measuring instrument Organizational Culture Assessment Instrument (OCAI) is used to diagnose the type of organizational culture. The finding shows that the insurance industry has been dominated by market culture. Hence, the characteristics of market culture on shaping the organization culture and its implication to the organization have been discussed. Further diagnosis is required of the spread of the culture profiles in terms of geographical regions and enterprise size.

Keywords

Organizational Culture, Organizational Culture Assessment Instrument, Market Culture

1. Introduction

The impact of globalization, market force, market deregulation and highly competitive market have forced the organization to be competitive [27]. The insurance industry in Malaysia is expected to remain a strong contributor to the sustained growth of the Malaysian economy. Moreover, the insurance industry remains the largest source of employment opportunities and as a result, organizational culture plays a significant role in generating, reinforcing and sustaining employees to achieve competitive advantage, globally and locally. Besides, the insurance industry provides an environment that captures central elements of resource-based view such as firm-specific intangible sources. Not only insurance industry captures such element, but the study on its type of organizational culture at macro perspective in the insurance industry is relatively new in Malaysia.

In this regard, special attention has been given to the research study on organizations and their culture. It was greatly noted that organizational culture can affect the success or failure rates of the organizational performance [11]. Understanding of organizational culture in an organization provide the glimpse of what goes on in organization, how to run them and how to improve them [44]. Besides, organizational culture is known as one of the most influential and stable force operating in organization [28]. Similarly, organizational scholars recognize that organizational culture has a powerful effect on various measures of organizational performance and long-term effectiveness of organizations, [22, 4, 24, 31, 51].

Organizational culture is gaining popularity among the organizational researchers as a predictive and explanatory construct in organization science. It is observed that successful and established companies such as Google, Procter & Gambler, Disney, Microsoft, Pizza Hut, General Eletric, Toyota, etc have gained competitive advantage via their unique and inimitable organizational culture. Their sustainability of successes is strongly related with their distinctive type of culture rather than their financial or product capabilities, [2, 33]. By focusing on creating and building a strong culture, and transforming the perceived

culture into a preferred one, the leader can form a successful organization, [37, 10, 42, 12, 26, 7, 30, 1, 45, 4, 13, 39, 46, 16, 29, 50, 21, 52, 36, 53, 6, 17].

This study is aimed to diagnose the perceived cultural profile of the insurance industry. Furthermore, it is aimed to find out the reasons lying behind the perceived type of organizational culture, as it is important for the survival and success of the organization.

2. Literature Review

From the literature reviews, there are numerous definitions of organizational culture have been identified. Generally, two main disciplinary foundations of organization culture can be classified, namely, sociological (e.g. organizations have culture) and anthropological (e.g. organizations are culture). In each of these disciplines, two different approaches to culture were developed: a functional approach (culture emerges from collective behavior) and semiotic approach (culture resides in individual interpretations and cognitions) [3]. Table 1 presents the compilation of the definitions of organizational culture and the shared features of the many definitions and its core cultural components. This study only includes selected definitions that have guided theory building.

Table 1. *Definitions of Organizational Culture by the Scholars.*

Definition of Culture in the Organization Context from Previous Research
A system that is publicly and collectively accepted meanings operating for a given group at a given time. This system of terms, forms, categories, and images interprets a people's own situation to themselves, [38].
The shared values of organizational members, [37].
The pattern of shared beliefs and values that give members of an institution meaning and provide them with the rules for behaviour in their organization, [9].
Familiar management tasks or practices, [49].
The shared and relatively enduring pattern of basic values, beliefs, and assumptions in an organization, [48].
A pattern of shared and stable beliefs and values that are developed within a company across time, [18].
A pattern of shared basic assumptions that the group learn as it solved 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 problem, [47].
Commonly held beliefs, attitudes and values that exist in an organization, [15].
Basic assumptions made by employees, do not necessary appear in a document, and are not necessarily transmitted in a training programme, although they can be expressed in written form, [32].
A system of shared values and beliefs about what is important, what behaviours are important and about feelings and relationships internally and externally, [40].

Examination of the different definitions suggests that organizational culture is the pattern of basic assumptions, values, norms and artefacts shared by organization members. These shared meanings help members of the organization to make sense out of the organization e.g. how work is to be done and evaluated, how employees are related to each other and its significance to others, such as customers, suppliers, competitors and government agencies.

In sum, there are many ways to define organizational culture because it is influenced heavily by factors such as the industry in which the company operates, its geographic location, events that have occurred during its history, the personalities of its employee, and their patterns of interaction, [8, 46, 20, 23]. According to [46], even within an organization that has a strong or dominant culture, there will also be many subcultures form within the organization for many reasons, [19, 25], due to functional differences in the organization (Finance, Human Resource, Marketing, Production, etc), or to ethnic or geographic differences among the employees. To sustain its competitiveness, the dominant culture in the organization has to be strong enough for members of various subcultures within the organization to identify with, share, believe, accept and embrace it.

This study adapts [47] and [40]'s definition of the organizational culture. These definitions imply that a culture is widely shared, strongly held (dominant), important to its members, involves internal and external factors and proven of its effectiveness. Both scholars' definition of organizational culture suits this study analysis for several reasons. First, values and belief typically operate as the defining and fundamental elements of a culture in an organization. This study aims to understand the fundamental elements that are representative of the organizational culture studied. Second, these definitions imply the analysis at the organizational level, aimed at understanding the collective basic assumption of the members. Finally, culture is perpetuated to be a vital role to influence on the individual behaviors and actions and passed down through the generations which lead this study to examine the perceived culture and its effectiveness to attain high performance. This study posits that different type of organizational cultures are related to adopting, formulating, supporting, mediating, promoting, and/or reinforcing organization strategic management.

This study also adopted [4] methodology in examining organizational culture. They have established a classification of organizational culture comprising of four forms that is now widely used and empirically proven by most researchers for culture audit and comparison purposes. [4] proposed that organizational culture is classified into four types as presented in Table 2.

Table 2. *Typology of Organizational Culture by Cameron and Quinn.*

Clan Culture This culture is typical for an organization that concentrates on internal maintenance with flexibility, concern for people, and sensitivity for customers. It places an emphasis on human relations and adopts flexible operation procedures focusing on internal relationship. Core values include co-operation, consideration, agreement, fairness and social equality. Such an organization is generally a very friendly place to work where people share a lot of themselves. It is like an extended family where leaders are thought of as mentors and loyalty and tradition hold the organization together.
Hierarchical Culture This culture focuses on internal maintenance and strives for stability and control through clear task setting and enforcement of strict rules. Accordingly, it tends to adopt a formal approach to relationships where leaders need to be good coordinators and organisers and toe the party line. It places a high value on economy, formality, rationality, order and obedience.
Adhocracy Culture This culture 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, innovative and success means producing unique and original products and services. The organization values creativity, experimentation, risk, autonomy, and responsiveness.
Market Culture This culture works toward clear and rational goals that are achieved through high productivity and economical operation. Tends to be results orientated 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 endeavour by maintaining stability and control. The term market is not to be confused with the marketing function or with customers in the market place. It represents a focus on transactions with external bodies such as suppliers and customers.

One of the most popular instrument is the Organizational Culture Assessment Instrument (OCAI), which has now been used in almost 10,000 organizations worldwide in most sectors (e.g. private sector, public sector, education, health care, new start-up, NGOs. OCAI was developed from 39 organizational effectiveness indicators, then expressed in terms of two- dimensional framework patterns representing the core values of an organization, [42, 41].

OCAI is an instrument for determining the relative importance of cultural trait within an organization and to establish the organization's dominant culture type characteristics and overall culture profile in terms of the four cultural forms mentioned above and six dimensions of organizational culture, namely;

a) Dominant Characteristics: the degree of teamwork and sense of belonging, level of creativity and dynamism, focus on goals and competition, reliance upon systems and emphasis on efficiency.
b) Organizational Leadership: leadership style and approach that permeates the organization. The roles identified were mentor, facilitator, innovator, broker, producer, director, coordinator and monitor.
c) Management of Employees: how employees are treated, degree of consultation, participation and consensus and working environment.
d) Organizational Glue: bonding mechanisms that hold the organization together such as cohesion and teamwork, loyalty and commitment, entrepreneurship and flexibility, rules and policies, goal orientation and competitiveness.
e) Strategic Emphasis: organizational strategy drivers, long term development of human capital, innovation, stability and competitive advantage, growth and acquisition, achievement of goals.
f) Criteria for Success: how is success defined and who gets rewarded profits, market share and penetration, sensitivity to customers and concern for people, development of new products and services, dependability and optimum cost.

These competing values concept has been embodied into much of the current research and theory research and is well accepted as accurately determining both type and strength of culture prevalent in an organization. OCAI method has been rated as one of the 50 most important models in the history of business study and has proven its worth since its conception in the mid-1980s [24].

Most academicians and human resource practitioners believe that the sharing of organizational culture leads to supreme organizational performance. Thus, management focuses of developing the "right type of culture" proposing that the "right" type of culture will influence how effective organizations are. Knowing the "now" type of culture enables the organization to diagnose the members' mindset with regard ways of doing business and its effectiveness. For this reason, the study reported in this paper, aims to contribute to an understanding of the perceived type of organizational culture in the insurance industry in Malaysia context. In this regard, diagnosing the perceived culture will play a significant role in forming the right and leading to the "preferred" organizational culture.

3. Data and Methodology

Questionnaire survey was employed in this study. Self-administered structured questionnaire survey is chosen in this study because it offers anonymity and avoids bias. This descriptive study was conducted among the selected major insurance firms in Klang Valley. In this study, a survey research design was employed. This method was chosen because the sampled elements and the variables that are being studied were observed as they are without making any attempt to control, influence, or manipulate them. Moreover, the researcher will be able to interact with the respondents in the organization which will make it possible to understand the dynamic factors of the research and experiencing the culture by having a first-hand experience. The surveys were

administered in English and printed questionnaires were distributed by hand with the assistance of the Human Resource Personnel of each firm. A total of 350 questionnaires were distributed to the selected insurance firms which are based in Klang Valley.

The unit of analysis in this study is the firm and multi-rater (multi respondents) response approach was adopted. For effective coverage and lower cost, stratified random sampling was adopted. A total of seven out of twenty-eight major insurance firms participated. The seven major participating firms are classified as general insurance and life companies that provides personal insurance, commercial insurance, and investment-linked funds services. A quota sampling technique was used to select a total of 350 employees that constituted the sample size. Permission was granted with only 50 respondents of each participating insurance firms. Employees in the selected insurance firms were divided into three strata namely Management staff (10 respondents), Executive staff (20 respondents) and Non-Executive staff (20 respondents) of each selected insurance firms.

To ensure high response rates, the following steps were taken: 1) enclosed a cover letter indicating the objectives of the study and the importance of participation, 2) the participating firms were promised to have access to the output of the study results, 3) follow-up mailings on the status of the participation, and 4) free consultations to participating firms on organizational culture issues. Another method the researcher employed to increase the response rate is to send an email reminder to the individual Human Resource Manager approximately two weeks after the first mailing by hand. The Human Resource Manager will inform the respondents that they can have alternative to response to the questionnaire using electronic mailing at their convenience. Researcher is required to acknowledge and sign the Non-Disclosure Agreement to protect the confidentiality of data collected from the respondents.

The self-administered questionnaire took approximately 30 minutes on average to complete. Participation in this study was voluntary and confidentiality was guaranteed. Respondents can complete the questionnaire at their convenience during or after working hours. Respondents had the choice to hand back the questionnaire during the same visit or to send it back to their Human Resource Department. A total of 312 respondents from the seven participating firms returned the questionnaire and were used for final analysis in this study. This shows a response rate of 89%, which is a good response rate. The questionnaire consists of two parts. In the first part; questions regarding demographic variables and the second part is regarding organizational culture profiles.

Demographic Variables: The demographics measured in this study covered seven demographic characteristics. They were gender, name of the organization, age, education, year of service, designation, and total employee. Name of the organization was omitted as this item function is to indicate the participating firm's name.

Organizational Culture Assessment Instrument: The study adopted the framework of Cameron and Quinn's Competing Values Framework (CVF) as the theoretical framework for the study on organizational culture. The CVF was measured using the Organizational Cultural Assessment Instrument (OCAI) that assessed the organizational culture profile through a self-reported questionnaire. The questionnaire uses an ipsative response scale in which individuals were asked to divide 100 points among the four different alternatives (clan culture, adhocracy culture, market culture, and hierarchy culture). The alternatives provided four declarative sentences that represent six content dimensions of organizational culture namely: 1) the dominant organizational characteristics, 2) organizational leadership style, 3) management of employees, 4) organizational glue, 5) strategic emphases, and 6) criteria of success. When the scores are combined and assessed, it will reflect the fundamental cultural values and implicit assumptions about the way the organization functions. The scores are tabulated, and means are derived for each characteristic, the culture types can then be plotted on the CVF chart to identify the most dominant type of organizational culture and its characteristic.

4. Result and Discussion

4.1. Profile of Respondents

The demographic results in this study provide a valuable feature of the similarities among the seven insurance firms. Hence, the demographic composition of the total respondents is examined to shed some light on the characteristics of the insurance industry and the generalizability of these results are assessed.

The finding shows that 57.4% of the respondents are female while 42.6% of the respondents are male. This implies that insurance industry in this country gives female preference. The study also indicates majority of the respondents are aged 31 years and above (80.4%) implying that age is an important factor in appointment of executives, manager and top management. These are responsible positions with high accountability and required a great deal of experience in carrying out their duties efficiently and effectively. A total of 64.7% of respondents obtained Degree and it is presumed that overwhelming majority of the respondents were well educated in their area of expertise. 60.3% of the respondents have been in the industry for at least 5 years of working experience.

4.2. Diagnosing Organizational Culture Profile

During the data reporting and analysis, the insurance firm name was removed, and all data reporting will exclude any links to individual institution names. Respondents were given 100- point to divide among the alternatives how closely each choice describes their organizational culture. Ipsative scales force the respondent a "fixed choice" to describe each culture type that best represent their organization [43]. Ipsative

scales are naturally dependent on one another, and if respondents rate one particular culture type high then they are in essence rating another particular culture type low, creating an accentuated and exaggerated view of a strong or weak organizational culture.

The cultural profile in insurance industry in Malaysia was investigated for each firm by averaging the respondent's rating for each cultural type across the six dimensions. This produced four scores, one for each of the clan, adhocracy, market, and hierarchy cultures. Table 3 and 4 show the results obtained from the survey are analyzed, the mean score of each insurance firm's culture characteristics were tabulated to compute the total score point of each type of organizational culture profile exist in their respective firm. Results from each survey respondents were entered in an Excel spreadsheet and an average based on all respondents has been calculated in total for each firm.

Mean score was calculated and computed to the roundup score nearest decimal point as the OCAI software template does not allow decimal points entry. This average roundup score is used for plotting the OCAI quadrant throughout this chapter. Therefore, the total point score of each type of organizational culture ranges from 99 points to 102 points due to this factor. According to [5], these ipsative data total points were acceptable in this descriptive analysis to identify one distinct cultural type as being dominant or "strong". Nevertheless, this study will compute data analysis based on the actual score instead of the roundup scores to analyse the significant difference among the culture types.

Table 3. *Mean Score on Perceived Organizational Culture Characteristics.*

Firm	IA-NOW	IIA-NOW	IIIA-NOW	IVA-NOW	VA-NOW	VIA-NOW	IB-NOW	IIB-NOW	IIIB-NOW	IVB-NOW	VB-NOW	VIB-NOW
Org A	28.1	29.7	30.6	22.8	22.5	28.1	16.6	17.5	17.2	23.4	22.2	20.0
Org B	20.0	18.9	28.9	21.4	18.6	31.1	16.4	25.0	18.6	20.4	24.3	21.4
Org C	28.1	25.1	25.3	21.1	21.2	22.6	21.2	19.3	22.0	22.0	23.3	18.6
Org D	12.1	17.8	23.2	17.3	13.9	19.6	14.0	15.7	17.7	18.1	20.3	18.4
Org E	28.7	24.1	30.5	24.2	20.3	24.6	15.6	23.3	18.9	19.1	27.0	19.6
Org F	26.0	22.1	31.9	30.4	21.3	23.5	13.7	20.3	13.5	17.1	20.6	17.8
Org G	24.8	29.0	30.1	23.2	23.0	25.8	19.3	19.4	16.8	21.2	20.7	17.9
Overall	24.0	23.8	28.6	22.9	20.1	25.0	16.7	20.1	17.8	20.2	22.6	19.1

Table 3. *Continued.*

Firm	IC-NOW	IIC-NOW	IIIC-NOW	IVC-NOW	VC-NOW	VIC-NOW	ID-NOW	IID-NOW	IIID-NOW	IVD-NOW	VD-NOW	VID-NOW
Org A	30.3	20.3	22.5	29.7	23.8	24.1	25.0	32.5	29.7	24.1	31.6	27.8
Org B	25.4	32.1	29.3	36.8	27.9	25.4	38.2	23.9	23.2	21.4	29.3	22.1
Org C	29.0	28.3	31.7	30.1	28.3	33.2	21.7	27.2	21.0	26.8	27.1	25.7
Org D	38.2	35.0	34.2	34.5	35.0	37.9	35.7	31.5	24.9	30.1	30.8	24.1
Org E	30.5	22.9	29.1	31.7	27.8	35.4	25.2	29.7	21.5	25.0	24.9	20.4
Org F	29.1	24.7	27.9	27.8	29.7	34.3	31.2	32.9	26.6	24.7	28.4	24.4
Org G	30.6	22.1	29.9	31.4	32.6	36.0	25.3	29.4	23.2	24.1	23.8	20.3
Overall	30.4	26.5	29.2	31.7	29.3	32.3	28.9	29.6	24.3	25.2	28.0	23.5

Note: A = CLAN Culture; B = ADHOCRACY Culture; C=Market Culture; and D=HIERARCHY Culture

Table 4. *Mean Score on Perceived Organizational Culture Profile.*

Firm	CLAN	ADHOCRACY	MARKET	HIERARCHY
Org A	27.0	19.5	25.1	28.5
Org B	23.2	21.0	29.5	26.4
Org C	23.9	21.1	30.1	24.9
Org D	17.3	17.4	35.8	29.5
Org E	25.4	20.6	29.6	24.5
Org F	25.9	17.2	28.9	28.0
Org G	26.0	19.2	30.4	24.4
Overall	24.1	19.4	29.9	26.6

The following data shows the current dominant culture type for each insurance firm as perceived by their respective employees. In the organization A, hierarchy culture is more dominant (X= 28.50) (Figure 1) when compared to the other three culture type. In contrast, organization B (X = 29.50) (Figure 2), C (X = 30.10) (Figure 3), D (X = 35.80) (Figure 4), E (X = 29.60) (Figure 5), F (X = 28.90) (Figure 6), and G (X = 30.40) (Figure 7) are dominated by market culture. Therefore, the prevailing dominant culture, of overall insurance industry in Malaysia happens to be market culture (X = 29.90) (Figure 8), according to the highest mean score analysis.

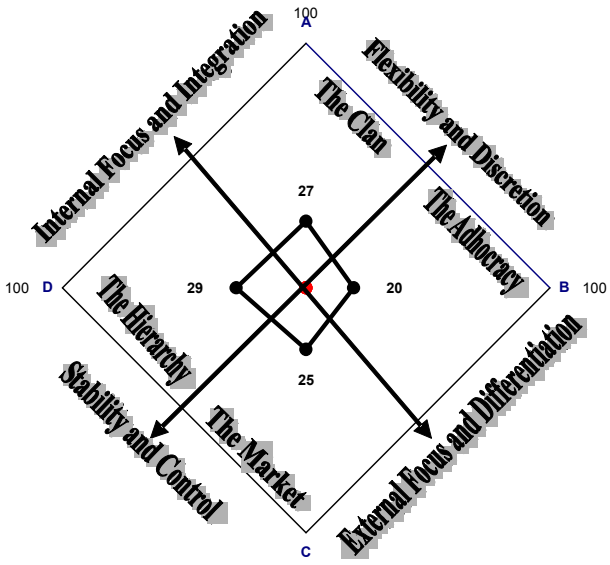


Figure 1. *Organizational Profile for organization A.*

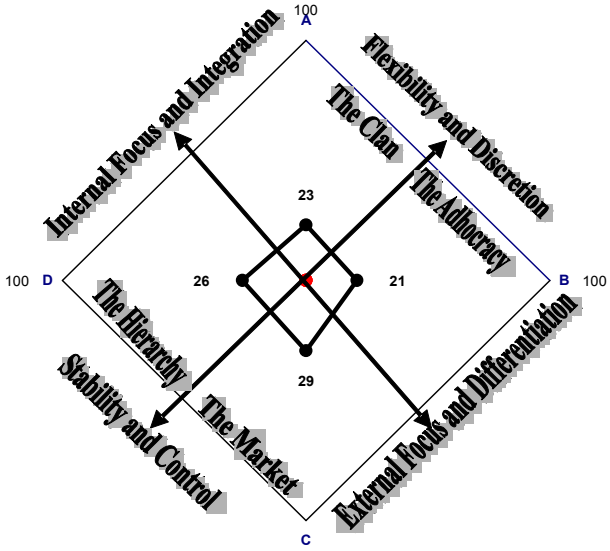


Figure 2. *Organizational Profile for Organization B.*

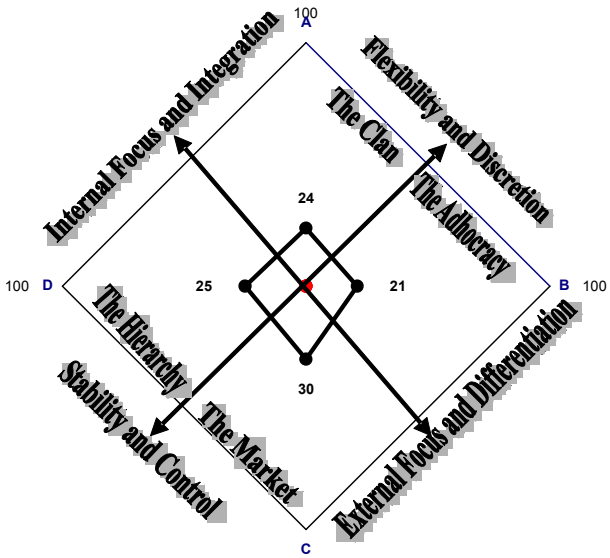


Figure 3. *Organizational Profile for Organization C.*

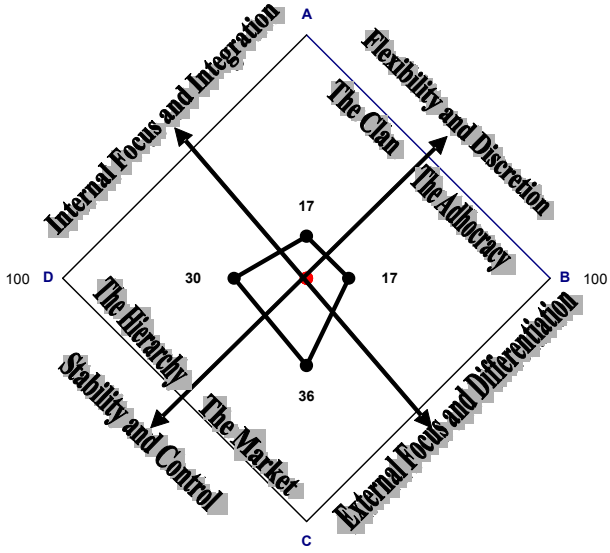


Figure 4. *Organizational Profile for Organization D.*

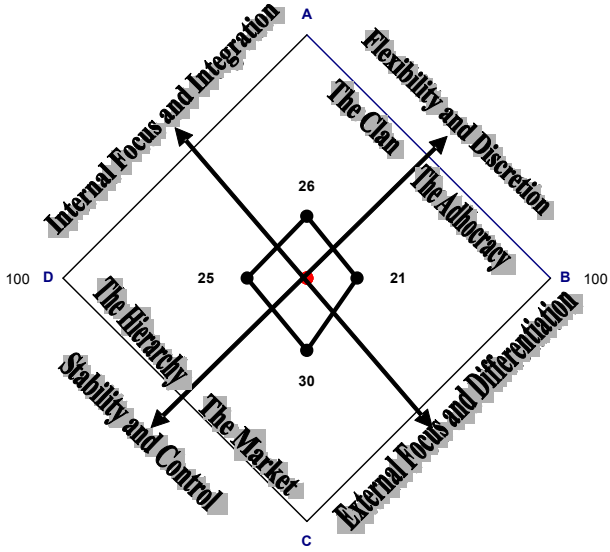


Figure 5. *Organizational Profile for Organization E.*

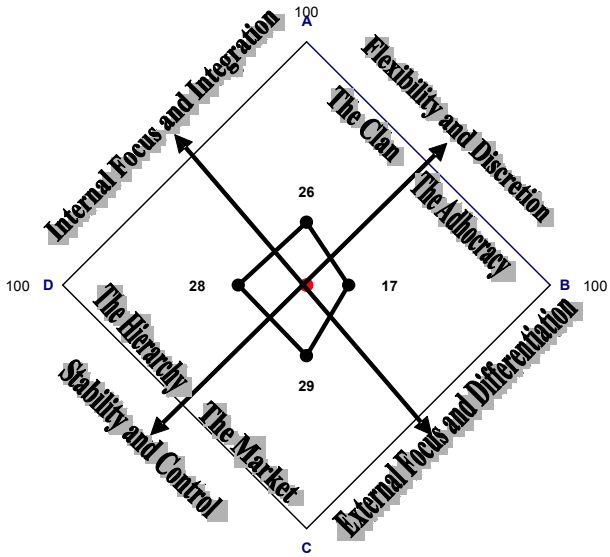


Figure 6. *Organizational Profile for Organization F.*

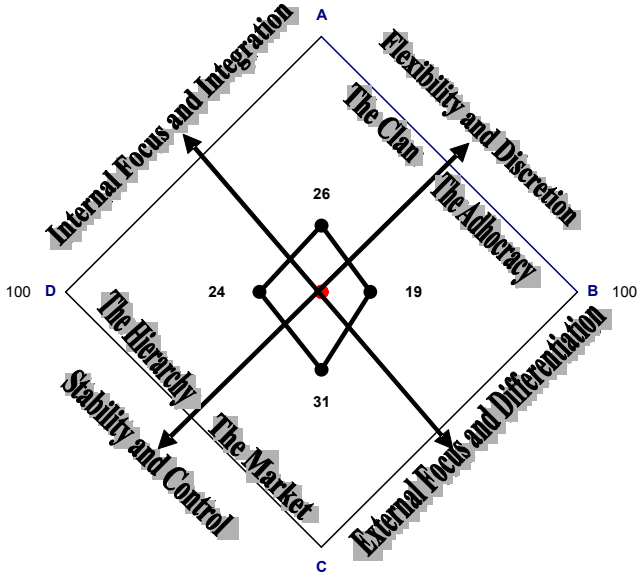


Figure 7. *Organizational Profile for Organization G.*

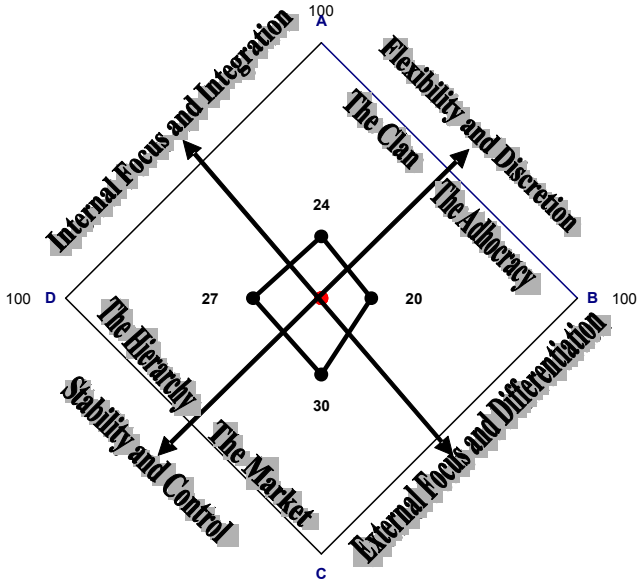


Figure 8. *Organizational Profile for Overall Insurance Industry in Malaysia.*

Overall, the dominant culture type in the insurance industry is market culture. Market orientation culture is conceived as a shared set of beliefs and values that place the customer at the center of business decisions, [14, 35]. Subsequent research by [34] focused on market orientation culture that comprises of three behavioral components namely customer orientation, competitor orientation, and inter-functional coordination as a set of behaviors evidenced by a market-oriented culture. These market behavioral orientations influence decision making criteria that involved long-term focus and profitability. This market orientation culture concept was further developed by [5] presents that market culture is a results-oriented organization that concern on competitiveness, goal achievement and getting the job done. The leaders are portrayed as a hard driver, producers, tough, demanding and competitors. The glue that holds the organization together is an emphasis on winning and victory. The long-term focus is on competitive actions and achievement of measurable goals and targets. Reputation, success, competitive pricing and market leadership are the important factors in achieving a sustainable competitive advantage in the market. These characteristics compounded by the series of significant relationship with the perceived insurance industry organizational culture data produced. Other type of organizational cultures may not necessarily be "irrelevant"; it may just be considered "less popular" by the participants who took part in the study. A possible explanation is that insurance industry is known for hard-driving competitiveness, directly "influence" the members of the organization way of thinking and shared values to market orientation that are developed within the organization across time.

5. Conclusion

This study revealed that identifying type of organizational culture will produce considerable benefits to the organization. The OCAI tool has usefulness in coaching situations and can be an effective way for the management team to manage changes. In addition to the intended benefits, this tool provides early identification of the culture the organization is stepping into and assess whether the organizational culture is in alignment or misalignment with the company vision and mission. These conclusions would benefit by further longitudinal research, type of industries, and the analysis of how accurate organization members project the perceived and preferred organizational culture can be.

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