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PERFORMANCE EFFECTIVENESS OF BANK MANAGERS:
A STUDY OF PSYCHO-SOCIAL CORRELATES

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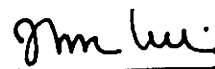
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**JAMES THOMAS KUNNANATT
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CHAPTER - 1

I N T R O D U C T I O N

The context and Focus of the study :

The successful organisation has one major attribute that sets it apart from unsuccessful organisations : dynamic and effective managers (Hersey and Blanchard, 1982,P.82). In other words the success of every organisation may be equated with the results produced by its individual managers who in turn attain their success with and through their subordinates.

But there can be no organisation where all managers produce results equally. Performance analyses of organisations are likely to indicate that within the same organisation managers differ in terms of the results they produce. Based on the differences in their level of performance effectiveness, managers may,therefore,be classified into high results producers, moderate results producers and low results producers. The high results producers are the people who may be said to be instrumental for the success and progress of their respective organisations. In every organisation there are such people and they are often likely to be the most wanted,liked and loved by others,while the low results producers are not equally well appreciated, especially by the top people.

The scheme of presentation of the references used in this report is as follows: In the case of journals,the name of author, the year of publication and relevant page number/s are given. In the case of books,the name of author and year of

The question that may arise in the minds of many, therefore, is why some managers are high results producers and others low results producers? Authentic and valid answers to this problem of executive effectiveness can go a long way in helping organisations improve their corporate performance in the ever competitive modern business environment.

In India, gaining informed insight into the problem of differences in performance effectiveness among managers is important to all types of organisations because the country is in the process of rapid economic advancement. Improving our understanding about the dynamics of executive performance is all the more important in those organisations that play a vital role in enhancing the conditions of social living of the people in the country.

The present study by the researcher focuses attention on the problem of performance effectiveness among managers operating in one of the critical and socially important sectors of our economy namely commercial banking. The banking sector is selected for the study due to two reasons. Firstly, commercial banking plays an important role in the country's development. Secondly, for improving the efficiency of the banking system, we need to know more about the performance dynamics of the executives in our

publication are given in brackets. When the reference is to a particular point in a book or when words are quoted from a book the appropriate page number/s are also given in the brackets. In certain instances where a particular author's work is

banking organisations.

The importance of banking system and the role played by it in India have been well highlighted by Desai (1987, p.IX). He states that in India today the banking system has evolved as a powerful instrument of planning for economic growth. Commercial banks in the country continue to remain in the forefront of our financial system. These banks have been largely instrumental in inculcating the banking habit among the people in all walks of life, mobilising and holding deposits of crores of people, and business units including small enterprises and governments. They make funds available through their investing activities and lending to borrowers — individuals, business enterprises, corporate bodies and governments. What is more, the banks have been assisting millions of people with their schemes and enabling them to contribute their mite to the country's all-round development. In so doing, they have facilitated both the flow of goods and services from producers to consumers in the country and the financial activities of the governments both at the Centre and in States. They channelise the Government's planned development programmes in a successful manner. Indian banking has been successful in bringing a large segment of our economy under monetisation and providing the medium of exchange. It provides

referred to from the work of other authors, the relevant page number in the Secondary Source (book or journal) is given using the symbols SS:P (i.e. Secondary Source Page).

the necessary finance for the planned development.

These banking activities demonstrate that the Indian banking system is important to the functioning of the country's economy and has accelerated the process of development.

On the statistical side of banking, Desai observes that Indian banking system has grown in size. Its deposits have increased from Rs.90.8 crores in 1951 to cross the one lakh crore mark in 1986 and the level of bank deposits stood at Rs.1,00,924 crores as on February 13, 1987 and bank credit at Rs.61,679 crores. Moreover, the banks have been adding over Rs.16,000 to Rs.18,000 crores to their deposits every year. It is indicative of the fact that their deposits growth has gathered momentum in recent years. At this rate the banks are likely to add additional deposits of over Rs.20,000 crores during the next ten years (Desai 1987, p.IX). The scale and scope of banks' activities have thus undergone substantial changes in response to the changes that have taken place in the social, political and economic environment.

The ability of the Indian banking system to perform its assigned tasks efficiently and in harmony with the national goals and objectives depends, in a large measure, on efficient management. In India, the commercial banks have adopted the method of branch banking as against the method of unit, group or chain banking followed by the banks in other countries. Under the branch banking system, every commercial bank establishes for

itself a large network of branches in the country under the control of a head office. The affairs of the individual branches are managed and directed by the branch managers in accordance with the regulations and policies laid down by the Head Office. These individual branch managers along with their branch staff mobilise the deposits from the public and advance loans to them and in this process generate profits for their bank. The success or failure of any commercial bank following the branch banking system may therefore be equated with the effectiveness with which the branch managers manage their branches and produce results through the proper deployment of branch staff placed under their charge. The focus of the present study is on such branch managers whose effectiveness may be regarded as one of the chief determinants of banking efficiency.

Improving the performance efficiency of commercial banks may be viewed from different perspectives. Banking performance is no more regarded as an isolated subject. It is constantly under the influence of psychological, sociological, political, economic, and environmental pressures and dynamics. Banking theorists interested in banking efficiency have been studying and focussing attention on the various spheres of banking. Still, there are certain aspects that have not caught the attention of the researchers in the field, which need careful study and analysis. One such area in banking, where very few systematic

attempts have been made so far, is the psychosocial characteristics associated with the differences in performance effectiveness of the branch managers of commercial banks.

Under the branch banking system followed by the commercial banking organisations in India, each branch is placed under the charge of a branch manager who is held responsible for the affairs of the branch and the results produced by it. It is the manager who is chiefly authorised to take the important decisions regarding the branch and the various courses of its activities. It is he who organises the business campaigns and lending activities of the branch through the collective efforts of the branch staff. The manager is the person who is empowered to direct and control the work activities of the branch staff. He has to motivate his subordinates for efficiently discharging their duties and responsibilities. More than anyone else, it is the branch manager who has to be concerned with rendering effective services to the consumer community and maintain good productive relations with them. Through the proper execution of these and other multifarious banking operations, the branch manager, in his capacity as the head of the branch, is expected to produce results for his branch and be effective in his executive role.

But in this challenging assignment, not all branch managers are equally effective when it comes to the 'financial targets' attained by their branches. Though many criteria may be

used for assessing the performance of branch managers, two of the important quantifiable measures which can be used for evaluating the real effectiveness of the branch managers are: 1) the level of deposits and 2) the level of advances achieved by the branches under their headship.

It is common observation that branch managers of scheduled commercial banks do differ in their level of performance effectiveness when effectiveness is measured against their deposit performance and advance performance. Quite often, it is possible to classify managers into high and low results producers. These differences in executive effectiveness are a practical problem faced by the commercial banks today and efforts have to be mobilised by these organisations to improve the performance effectiveness of all their managers. The problem acquires practical significance by the very virtue of the thinking that no organisation can prosper without a team of effective managers to guide and lead its activities.

A number of rigorous and theoretically important questions can be asked around this problem of differences in performance effectiveness of bank executives. Why are some branch managers highly effective in producing results while others are only moderate or low in their results? Are these differences in their performance levels due to any differences in their inner orientations to perform and excel at their executive jobs? Is it because of the differences in the leadership orientations held

by the branch managers in dealing with their branch staff? Have the different levels of performance effectiveness among the branch managers got any association with any of the dimensions of their personality patterns? Do the differences in the socio-economic background of the managers have any association with the levels of results produced by the branch managers? These are some of the questions that this researcher has chosen in investigating into the characteristics associated with performance effectiveness among the bank managers.

This study was, therefore, designed to relate certain selected psycho-social characteristics of branch managers with their observed differences in performance effectiveness.

The investigation was confined to managers operating in the geographic region of Kerala and, therefore, a scheduled commercial bank having bulk of its branches and the head office in Kerala was selected for the purpose of the study. This geographic confinement to the Kerala region was done because the social, cultural, political and economic climate surrounding the banking business in Kerala may not be prevalent in other parts of the country. The researcher would therefore like to generalise the findings of this study only to the context of commercial banking as prevalent in Kerala.

CONCEPTUAL BACKGROUND OF THE STUDY

In designing the theoretical lines of inquiry for this study, the researcher has preferred to confine to a few selected psychological, social and personal variables of the managers that are assumed to be important in throwing light on the theme of performance effectiveness. Within these selected variables, the investigator has paid more attention to the psychological variables, because in this field, the investigator found that the level of theoretical development is quite considerable in gaining insight into the problem of performance effectiveness among executives. But in the banking field the benefit of theory has not been fully explored. In this investigation the researcher has chosen three such psychological variables and these three variables form the basis of the major hypotheses of the study.

The first variable that was tested in this study is the leadership orientation of the managers. Theories of leadership almost invariably state that there are two basic dimensions in the study of the concept : Task dimension and Relationship dimension. (Hersey and Blanchard, 1982, p.84). While directing the activities of the subordinates, a leader can be either task oriented or relationship oriented or both in his or her approach and attitude towards the subordinates.

Leadership theory however makes a distinction between leadership orientation (attitude) of the leaders and their leadership behaviour. Leadership orientation may be defined as

the internal mental disposition or attitude of a leader toward task and people, while directing the activities of the work group placed under him or her. On the other hand, leadership behaviour is the actual behaviour displayed by the leader while directing the activities of subordinates to get various things done through them. (Hersey and Blanchard, 1982,p.90).

A bank manager is one who is responsible for the work of his branch staff and therefore empowered to direct their work activities to produce effective results at the branch. To achieve this end, a manager has to have a strong concern for the TASKS to be performed and the PEOPLE under him who perform these tasks.

There are theories that state that managers should have a strong orientation toward task and relationship, though their exhibited behaviour might vary from situation to situation. For example, Blake and Mouton (1978a, pp. 95 -120) in their Managerial Grid, which is an attitudinal model, strongly advocates that every manager, desiring to produce effective results in his performance as a manager, should have a high concern for production and an equally high concern for people. Chester Barnard (1938, pp.114-123) observed that both these factors are necessary for the survival of any organisation. Haplin (1959, pp. 6-78) pointed out through his findings that

effective or desirable leadership behaviour is characterised by both task and relationship dimensions. The Ohio State Leadership studies in the field (Stogdill et al.1957) concluded that the high initiating structure (Task) and high consideration (Relationship) style was theoretically the ideal or "best" leader behaviour and that the style low on both dimensions was theoretically the "worst".

The modern trend in leadership research is moving towards a contingency approach where the leaders are advised to alter their leadership behaviour depending upon the changes and differences in leadership situations. However, most of the situational or contingency models in leadership are behavioural models and not attitudinal models. None of these behavioural models have categorically refuted the ideas contained in attitudinal models, like the Managerial Grid, that leaders should possess a high task-high relationship orientation to be effective in producing results through their subordinates.

This investigator presumes that high performance effectiveness among bank managers requires a high task-high relationship orientation toward the subordinates and that any lapse or laxity in this orientation will tell upon their performance as managers. Accordingly, it was hypothesised that the managers with a high degree of performance effectiveness are characterised by a high level of concern for both tasks and people under them.

The second variable tested in this study is achievement orientation of the managers. Management of banking operations today is a highly competitive activity. A bank manager has to compete with other banks and financial institutions in his region. To be successful in such a competitive environment, the manager may be regarded as requiring "the will to succeed" and a basic desire to perform and produce results for his bank. He should have a strong internal mental disposition to achieve goals and excel in competitive situations. In short, a manager should be achievement oriented. Achievement orientation works as an internal motivation for the manager to perform and excel by producing effective results for the bank.

In discussing the theoretical base of achievement orientation much of the evidence comes from the works of David C. McClelland, a Harvard psychologist, who has been researching on the need for achievement (n-Ach) in Human beings for the last few decades. McClelland and his colleagues explain achievement motive as a desire to perform in terms of a standard of excellence or to be successful in competitive situations (McClelland 1961, 1965, 1966; McClelland et . al. 1953). According to them achievement-motivated people:

1. Set their goals realistically.
2. Take only moderate levels of risk.

3. Possess a need for immediate feedback on the success or failure of the task being executed by them.
4. Tend to be preoccupied with the task once they start working on a task.
5. Crave for satisfaction with accomplishment per se.

McClelland posits that achievement motive is a learned need and that it is acquired quite early in life during the period of childhood. Parental influences and the type of socialisation that a child receives during the period between five and eight years play a major role in ingraining this need in every human being. Once formed, it stabilises within every individual and remains there like a stable force influencing all the important life activities and performance of the individual. The stronger this need in a person, better his desire for excellence and spirit of achievement. These findings of McClelland on the need for achievement have been regarded as highly useful in explaining the motivation of managers and entrepreneurs.

McClelland and other scientists have studied the achievement motive and have developed instruments for measuring this need in individuals. A few years back H.J. Eysenck and G.Wilson (1975, pp.92-113) developed a personality scale for measuring the level of achievement orientation among individuals.

They described achievement - oriented people as ambitious, hard-working, competitive, keen to improve their social standing, and placing a high value on productivity and creativity.

The investigator believes that the managers operating in a high-competition business like banking invariably require a strong achievement orientation in terms of the characteristics mentioned above. Those stronger on this motive can be expected to lay emphasis on productivity and performance and are likely to produce better results. Those low on achievement orientation are likely to place lesser value on competitive performance or creative output. Accordingly, it was hypothesised that high performing managers will tend to possess higher levels of achievement-orientation than low performing managers.

The third variable of the study is about a peculiar behaviour pattern called Type A behaviour pattern regarded as characteristic of individuals who are struggling hard to meet the diverse goals of life. The practical importance of the concept lies in the fact that when type A behaviour is found in an individual to a very high degree it may be regarded that the individual is on his way to the so called coronary heart disease (Charlesworth & Nathan, 1984, p.190). The empirical evidence for this arguments derives its strength from the works of certain cardiologists who have been researching on the causes of coronary disease.

Drs. Meyer Friedman and Ray Rosenman (1974) were the first to lead the field cardiology into a study of what they later called Type A behaviour, a coronary-prone behaviour pattern. Till their time medical research suggested that many factors increased the risk of coronary heart disease. Men who were ageing and had high levels of cholesterol in their blood, high blood pressure, diabetes, a family history of heart disease, and unusual heart rhythms were at higher risk than other people. People who smoked, became obese or failed to get sufficient exercise were also at risk. But these physical risk factors couldnot be found in nearly half of all new cases of coronary heart disease (Charlesworth and Nathan,1984, p.189). Accordingly, Dr.Friedman and his associates started reviewing the contradictory evidence for coronary heart disease and they ultimately discovered a particular pattern of behaviour called Type A behaviour with which they could explain a great deal of what was happening to people prone to coronary heart disease.

Friedman and Rosenman describe Type A behaviour an action-emotion complex that can be observed in any person who is aggressively involved in a chronic, incessant struggle to achieve more and more in less and less time, and if required to do so, against the opposing efforts of other things or persons. It may be discerned from the definition that Type A behaviour pattern is typical of people who struggle to achieve their goals or targets.

In the banking situation the managers who produce better results, against the business targets assigned to them, are likely to struggle harder than the rest who are moderate or low in producing results. It has been hypothesised earlier that the high producing managers are likely to be more achievement oriented than the rest. They try to perform and excel in the challenging job given to them. In this pursuit, the investigator believes that, they are likely to enter into a chronic, incessant struggle to achieve more and more in less and less time because they want to be ahead of others. Consequently they are likely to manifest the behavioural features characterised earlier as Type A behaviour pattern.

With these assumptions in mind the investigator was interested in knowing whether performance differences among bank managers were accompanied by corresponding differences in Type A behaviour levels. Accordingly, it was hypothesised that the High Results producing managers would show more Type A behaviour than the Moderate Results Producers and the Low Results Producers.

The last set of variables put to test in this study includes a number of personal and social variables covering the social, economic and self details of the managers under study. The presumption here was that the socio-personal context in which managers were born and brought up are likely to have an influence on their attitudes towards job and their performance as managers.

Since research literature is lacking to prove these relationships in the organisational contexts, no definite hypotheses were formulated with regard to the bio-social particulars of the managers and their performance. However, a set of Religious, Regional, Parental, Familial, Economic and other factors were considered in this study for testing their associations, if any, with the performance of managers.

CHAPTER II

REVIEW OF LITERATURE

Writing about "The Effective Executive", two decades ago, Peter. F. Drucker (1967, p. VIII) wrote, "we need all the knowledge of executive effectiveness we can get. On it depend the institutions of our society - the government agency as well as the business corporation, the research laboratory, the large university, the modern hospital as well as a modern army or air force. On effective executives depend, therefore, our individual well being, if not in the last analysis, our survival".

Drucker continues to say, "To be effective is the job of the executive. "To effect" and "to execute " are, after all, near synonyms. Whether he works in a business or in a hospital, in a governmental agency, in a labour union or in an insurance corporation, the executive is first of all expected to produce results. And this is simply saying that he is expected to be effective."

Executives or managers are the people in an organisation who conceive of the services an enterprise can render, mobilise the necessary means of production, co-ordinate activities both within the enterprise and with the outside world, and inspire people associated with the enterprise to work toward common objectives (Newman et al.,1987, p.2). The managers in an organisation, thus, enjoy a status of importance and instrumentality by virtue of

being the ACTIVATING ELEMENT in the organisation. They are the people placed in positions of authority and accountability for getting the objectives of the organisation fulfilled.

W.H.Newman, E.K. Warren, and A.R.Mc Gill (1987, p.2) portray "Managing" as the guidance, leadership and control of the efforts of a group of individuals toward some common goal. According to them the key function of managing is a special kind of activity comprising clarifying the group's goals, co-ordinating members' efforts, allocating scarce resources, representing the group in negotiations with other groups making tough decisions so that group activities may proceed, inspiring co-operative action, exercising discipline when a member is lazy or goes off on a target - all necessary for effective and efficient group action to achieve desired results.

Without managers to perform the above activities the enterprise's output would be inadequate, productivity would suffer and resources would be wasted. The cases of many organisational failures add testimony to this fact. George R. Terry (1960,p.493) has observed with the support of statistical data that of every one hundred new business establishments started, approximately fifty, or one half, go out of business within two years . By the end of five years only one third of the original one hundred will be in business. The causes of these failures can be traced to the lack of capacity of the individual

managers to be effective in producing results. Hersey and Blanchard (1982, p . 82) attribute these failures to the ineffective leadership of the managers who are responsible for their enterprises.

On other side are the organisations flourishing well with outstanding performers. These are the enterprises that possess within them teams of executives who are quite capable in producing effective results for their organisation. They are the people whom Peter F. Drucker (1954, ss.p.82) depicts as the basic and scarcest resources of any business enterprise. On all sides today, there is a continual search for such persons who have the necessary ability to manage enterprises effectively.

But, even in the most successful of the organisations, it is quite possible that there are differences between managers in the level of effectiveness with which they produce results for the organisation. Individual differences do occur among managers in their performance effectiveness, despite the enterprise's thrusts and efforts to conscientise its managers about the extreme importance of effectiveness at executive job.

Organisational researchers concerned with this problem have tried to build theoretical models to explain the reasons for differences in performance effectiveness among executives. A review of management literature and research endeavours in this regard indicates that there are many psychological as well as

other factors associated with performance differences among executives. Though a definite cause-effect relationship could not be established between the variables of performance effectiveness, behavioural scientists have gained considerable insights into the determinants of managerial effectiveness.

In explaining performance differences among managers, knowledge of motivation theories can be of considerable help to those concerned with motivating managers to perform. A number of motivation theories/models are available in management literature today that are widely tried out in organisations the world over, to motivate both managers and workers.

Another explanation for differences in performance effectiveness of managers can be found in the ability of the managers to lead their subordinates to effective task performance. A good number of leadership theories are currently in use among management practitioners who have benefited positively from the informed applications of these findings.

In the following sections a summary is made of the available literature on motivation, leadership and other variables selected for this study that are believed to be associated with performance effectiveness of managers.

In studying motivation we are interested in understanding why people choose to do certain things rather than others, and

also why different people put different amounts of efforts or intensity into the activities they engage in. Arnold and Feldman (1986) state that a person's motivation is a key determinant of his or her behaviour on the job. Motivation refers to all of the forces operating within a person to cause him or her to want to engage in certain kinds of behaviour rather than others. Even if all the other factors are present to facilitate effective individual behaviour on the job, these factors will amount to nothing unless the person is not motivated to perform well (Arnold and Feldman,1986).

Theoretically there are three major ideas implicit in explaining human behaviour (Leavitt, 1978, p. 7). The first is the idea of CASUALITY, the idea that human behaviour is caused. Casuality is implicit in the beliefs that environment and heredity affect behaviour and that what is outside influences what is inside . Second, there is the idea of DIRECTEDNESS, the idea that human behaviour is not only caused but is also pointed towards something, that behaviour is goal-directed. Third is the idea of MOTIVATION, that underlying behaviour one finds a "Motive" or "a want" or a "need" or a "drive".

With the help of these ideas, human behaviour can be regarded as a system of doubleplay from MOTIVE TO BEHAVIOUR to GOAL (Leavitt, 1978, p.7). And it is also helpful to think of

behaviour as an effort to eliminate tensions by seeking goals that neutralise the cause of tensions. In other words, the ultimate condition of mankind can be thought of as an equilibrium condition in which one need not behave. Generally such a view is called a DEFICIENCY model of motivation (Leavitt, 1978, p.8).

In recent years a strong case has been made for what has been called "growth motivation", a self generating view of at least some major human needs (Maslow, 1954, 1971; Weiner, 1972). It is in the nature of man, this argument runs, to reach out for something more, no matter what his state of satisfaction.

Growth models are thus open-ended in their view of human potential. They see the human beings as continuously developing, moving on from one level of motivation to the next higher one and so on; and thereby continuously repositioning himself to accomplish ever "higher" ends (Maslow, 1954).

This position is important because it leads one towards a more optimistic posture in approaching the question of motivating people. If one views motivation as arising exclusively out of deficiency, then one begins to think about ways of creating deficiencies for others in order to motivate them. The growth motivational view, on the contrary, points out that it is when human beings are satisfied in their more basic needs that the "higher" needs are likely to flower. It is when people are freed

from the simple deficiencies that they can really begin to work as complete human beings (Leavitt, 1978, p. 9).

The often quoted classifications of human needs considered relevant for organisational behaviour are presented in the figure (2.1). The figure shows the needs or motives postulated by various theorists in juxtaposition to each other and illustrates thereby the considerable similarity of their approaches.

Maslow (1954) felt that the basic human needs were arranged in heirarchical order and argued that higher order needs would not become active until lower order needs could be satisfied. The strength of this theory lies in drawing attention to the variety of needs and motives which operate in human beings.

Alderfer (1972) takes the Maslow needs and groups them into three basic categories-needs for existence, needs to relate to others and needs for personal growth.

Herzberg's (1966) hygiene and motivational factors indicated in the figure can be seen as more specifically job-related and reflect some of the concrete things people want from their work.

McClelland's (1961, 1976) theory of basic needs is probably most applicable to understanding the motivations of entrepreneurs and managers. McClelland identifies three basic needs __ need for

FIGURE 2.1

A Comparison of Basic Motivational Categories proposed by Maslow, Alderfer, McClelland, and Herzberg

MASLOW CATEGORIES (Hierarchy)	ALDERFER CATEGORIES	McCLELLAND NEEDS	HERZBERG FACTORS (Implied Hierarchy)
1. Physiological needs	Existence needs		Working conditions
2. Safety needs (material)			Salary & benefits
Safety needs (interpersonal)		Power	Supervision
3. Affiliation, love, social needs	Relatedness needs	Affiliation	Fellow workers
4. Self-esteem needs (feedback from others)			Recognition
Self-esteem (self-confirming activities)	Growth needs		Advancement
			Responsibility
5. Self-actualization			Job Challenge

Source : Edgar H. Schein. Organizational Psychology (3rd edition) Prentice Hall of India, New Delhi (Page 86).

achievement (n-Ach), need for power (n-pow) and need for affiliation (n-Aff). Each individual acts out of a need for achievement or for affiliation or for power and the intensity of his/her need will vary according to the situation. On the average, individuals are likely to have some bias toward either achievement, power or affiliation.

In summary, what can be said of the various need theories is that they have provided a useful set of categories for analysing human motivation and have drawn attention to the fact that human needs may be hierarchically organised; though the hierarchy itself may vary from person to person. Moreover, from the above need theories it is also distinguishable that human motives can be classified into "deficiency motives" and "growth motives" stated earlier in this section.

The problem of managerial motivation:

Extensive research efforts have been made to make use of the available need theories in solving the problem of individual motivation in organisations. The theories cited above and many others are being tried out by both academicians and practitioners all over the world. Most of these theories have proved fertile in one way or other in producing effective results from the individuals in organisations.

However, when the problem of motivation is confined to the field of managerial motivation, not all theories of motivation

may be regarded as equally relevant.

In answering the question, "what motivates or what motives do we find among the highly successful managers ? ", the works of McClelland have fascinated the academic world more than anybody else's. Organisational behaviour theorists today believe McClelland's needs (n-Ach, n-Pow, n-Aff) as a much relevant motivational model to understand the motivational dynamics of managers. Edgar Schein, an organizational psychologist, states that McClelland's theory of basic needs is probably most applicable to understanding the organisational careers of entrepreneurs and managers (Schein,1980,p.85). Drawing upon the findings from a great deal of work done over the last couple of decades, Leavitt (1978, p. 21) concludes that McClelland's power and achievement motives seem to be the operational motives for successful managers. Managerial motivational theorists like Gallerman, Jay Hall and others also agree upon the singular importance of McClelland's need theory in understanding the motivations of high performing managers (Gallerman,1963; Hall,1976).

This research study being an attempt to portray the characteristics of high performing bank managers the investigator has chosen Achievement orientation of managers as one among the variables for studying the performance differences among managers. Accordingly, in the following pages a brief summary of

the literature on the concept is presented.

Need for achievement is one among the secondary motives in human beings. A motive must be learned in order to be included in the "secondary" classification (Luthans, 1985, p.189). Numerous important human motives meet this criterion. Some of the more important ones are achievement, power and affiliation or as they are commonly referred today, n Ach, n Pow and n Aff. (Luthans,1985,p.190). Some scholars are also emphasising that needs such as autonomy, n Aut, are also important to organisational behaviour (Harrell and Albert, 1979, pp.259-267).

Perhaps the most thoroughly researched of the secondary needs is the need for achievement (Hampton, 1986,p.422). Although it does not have a long history as the other motives, more is known about achievement than about any other motive because of the tremendous amount of research that has been devoted to it.

Till date McClelland has been the one person closely associated with study of achievement motive. Beginning in 1947, McClelland thoroughly investigated and wrote about all aspects of achievement motivation (McClelland, 1953,1961).

McClelland's research has led him to believe that the need for achievement is a distinct human motive that can be distinguished from other needs. More important, the achievement motive can be isolated and assessed in any group. McClelland defines n Ach as a desire to perform in terms of a standard of excellence or to be successful in competitive situations;

essentially it is the need to do something better than has been done before (O' Shaughnessy, 1976, p.92). People with a need for achievement seek to "accomplish things " and to improve their performance (Morgan, et al, 1979, p.224). For people in whom this motive is strong, McClelland continues, it is aroused by a task that is neither too easy nor too difficult__one the individual thinks can be achieved by his competence.

What are some of the characteristics of people with a high need for achievement ? McClelland and some of his associates have identified certain of the important characteristics useful in describing achievement motivated people (McClelland et al., 1953; McClelland, 1961; McClelland and Winter, 1969; Atkinson and Feather, 1966; Atkinson and Raynor, 1978). Important among these characteristics is "realistic goal setting" and " moderate risk taking". Achievement oriented people set moderately difficult but potentially achievable goals. With managers, setting moderately difficult but potentially achievable goals may be translated into an attitude towards risks. Many people tend to be extreme in their attitude towards risks, either favouring wild speculative gambling or minimising their exposure to losses. Gamblers seem to choose the big risk because the outcome is beyond their power and, therefore, they can easily rationalise away their personal responsibility, if they lose. The conservative individual, on the contrary, chooses minimum risks where the gain is small but

secure, perhaps because there is little danger of anything going wrong for which that person might be blamed. Achievement motivated people take the middle ground, performing a moderate degree of risk because they feel their efforts and abilities will probably influence the outcome. In business, this aggressive realism may be regarded as the mark of the successful entrepreneur.

A characteristic of the achievement motivated persons, according to McClelland, is that they seem to be more concerned with personal achievement than with the rewards of success. They find accomplishing a task intrinsically satisfying in and of itself, or they do not expect or necessarily want the accompanying material rewards. They do not reject rewards, but the rewards are not essential as the accomplishment itself. They get a bigger "kick" out of winning or solving a difficult problem than they get from any money or praise they receive. Money, to achievement-motivated people, is valuable primarily as a measurement of their performance. It provides them with a means of assessing their progress and comparing their achievement with those of other people. They normally do not seek money for status or economic security.

Another characteristic of the achievement-oriented people is the desire for immediate and concrete feedback on how well they are performing. Accordingly, achievement-motivated people are

often found in jobs or careers, such as sales or certain management positions, in which they are frequently evaluated by specific performance criteria. In addition to concrete feedback, the nature of the feedback is important to achievement motivated persons. They respond favourably to information about their work. They are not interested in comments about their personal characteristics, such as how co-operative or how helpful they are. Whereas affiliation-motivated people might want social or attitudinal feedback, achievement-motivated people might want task-relevant feedback. They want to know the actual level of achievement as feedback.

Why do achievement-motivated people behave as they do? McClelland claims it is because they habitually spend time thinking about doing things better. Once a performance goal is selected, they tend to be totally preoccupied with the task until it is successfully completed. They cannot stand to leave a job half finished and are not satisfied with themselves until they have given their maximum effort. In fact McClelland has found that whenever people start to think in achievement terms, things start to happen. Accordingly achievement-motivated people tend to get more raises and are promoted faster because they are constantly trying to think of better ways of doing things. Companies with many such people grow faster and are more profitable (Hersey and Blanchard, 1982, p.39).

In an attempt to elaborate on or reinterpret McClelland's

basic theory of achievement motivation John W. Atkinson collaborated with McClelland in the very early studies of achievement motivation and since then has focussed his research on the need to achieve.

Atkinson's views are closely allied with expectancy theory (Atkinson, 1977, 1982). According to Atkinson, the tendency to achieve success is a result of:

- 1) The individual's motivation toward achievement
- 2) The individual's expectation of success.
- 3) The individual's valuation of success__ how attractive success is as an incentive.

This theory adds two important ideas: that fear of failure can act as a force leading to success, and that long term career oriented striving is an important factor in success. People may be conservative in their short-term achievement efforts simply to preserve the possibility that will be successful in the long run.

In a further modification of the concept of achievement motivation, Atkinson has hypothesised that certain motivations are extinguishable. A highly achievement motivated person, for example, may strive hard and well for sometime to win a prospective promotion. But if this person's achievement need is not gratified, it ultimately will burn up and needs lower in the hierarhy will begin to control behaviour.

Ideas like these represent important extentions of Mc

Clelland's views. Taken as a whole, achievement motivation theory, in its various forms, is important because it takes certain of the needs considered by Murray (1938) and Maslow (1954) and specifies how they relate to work performance.

McClelland has even extended his analysis to countries where he related the presence of a large percentage of achievement-motivated individuals to the national economic growth (McClelland, 1961, P.205). If two societies are equivalent in every respect except achievement motivation, a more rapid economic development can be expected in the one with higher achievement needs. The argument is simple: if a nation develops a large number of people who are driven by motives to achieve, to build and develop things, then that resource (achievement-motivated people) will generate economic development. Thus, if investigators find evidence of strong achievement motivation, they may be able to make predictions about economic growth in that society.

By studying social motives revealed in a culture's popular literature (especially children's books) and relating them to its economic history, researchers have found that high need for achievement correlates with various indices of economic growth, such as the consumption of electricity (Morgan, et al ., 1979, p.226). These studies have shown that high need for achievement comes 'before' spurts in economic growth and thus predicts them.

Although the relationship between need for achievement and economic growth is suggestive, it is not the proof that need for achievement causes economic growth; they may both be caused by other factors. However, the knowledge of the social motives dominant in a society may help us understand its history and predict its future. This application of psychology to history and future trends is relatively new, but it may turn out to be a major contribution.

Source of the achievement need:

Why are some people high in n Ach and others low? Research suggests the tentative answer that achievement motivation grows out of "independence training"(Hersey and Blanchard,1982, p.39). McClelland has found that achievement-motivated people are more likely to be developed in families in which parents hold different expectations for their children than do other parents. More importantly, those parents expect their children to start showing some independence between the ages of six and eight, making choices and doing things without help, such as knowing the way around the neighbourhood and taking care of themselves around the house. Other parents tend either to expect this too early, before children are ready, or to smother the development of the personality of these children. One extreme seems to foster passive, defeated attitudes as children feel unwanted at home and incompetent away from home. They are just not ready for that kind of independence so early. The other extreme yields either

over protected or over disciplined children. These children become very dependent on their parents and find it difficult to break away and make their own decisions.

In a research study conducted by Winterbottom (1953) it has been observed that there is a relationship between the independence training given to boys by their mothers and need for achievement. The number of demands to act independently does not seem so important as how EARLY these demands are made.

There is some evidence that people low on achievement motivation may have been exposed early to lack of success and have a strong fear of failure. Atkinson (1953, pp .381-90) has reported that whereas students with high achievement motivation remember tasks they have been unable to complete better than completed tasks, students with low measured achievement motivation show the opposite pattern of memory.

The reason independence training and the achievement need are tied together is not too hard to see. Independence training itself is a kind of achievement training (Morgan, et al., 1979, p. 225). Through exhortation, rewards and probably a little punishment, some parents teach their children to approach challenging tasks with the idea of mastering them. Children who are successful at little tasks gain confidence and seek other challenges. Further success enhances the tendency to try to do one's best to accomplish things and to improve performance.

Finally, this approach to life's problems becomes so persistent and so much a part of the child's personality that we can say there is need for achievement. Thus the roots of adult achievement needs (and perhaps a number of other social motives, too) are to be found in the ways parents treat their children.

Culture strongly influences rearing practices and shapes the strength of the need for achievement. It has been claimed, for example, that American Indian societies, which value achievement, place great stress on inculcating independence during childhood (Lloyd, et al., 1984, p.427). Attempts have been made to use literary references to achievement in historical societies in order to measure the prevalent level of achievement motivation during different periods so that these could be correlated with the society's productivity and other indices of success. This has been done for ancient Greece, England between 1550 and 1800 and America over the past 180 years. The studies revealed a good correlation between measures of success and achievement motivation (Lloyd, et al. 1984, p.427). Clearly, there must be a complex interaction between societal success and achievement motivation.

Developing achievement motivation:

Given all we know about the need for achievement, can this motive be taught and developed in people?. McClelland (1965, pp.6-24) was convinced that this could be done. He and his colleagues showed that need for achievement could be activated in

students in situations which emphasise competition and social acceptability. This illustrates the importance of social conditions in exciting specific needs. Social factors in childhood not only provide the bases for the acquisition of complex human motives, the social conditions present on a given occasion may also selectively stimulate an acquired motive.

But can achievement motivation be developed in adult human beings? McClelland (1965, pp.6-24) argued that this is possible. In fact, he has developed training programmes for business people that are designed to increase their achievement motivation. He has also developed similar programmes for other segments of the population. These programmes could have tremendous implications for training and developing human resources.

ACHIEVEMENT MOTIVATION AND MANAGERIAL PERFORMANCE - A REVIEW OF EMPIRICAL STUDIES:

Following McClelland's identification of n Ach, considerable research efforts have been directed towards this need. Many studies have arrived at interesting conclusions regarding the relationship between this need and the success or effectiveness of managers and entrepreneurs.

A good deal of evidence has been put forward to show that successful managers tend to be high in achievement motivation. Evidence of the comparative effectiveness of presidents of a substantial number of research and development corporations and

of sales representatives in certain types of sales jobs indicates that a strong need for achievement is often associated with better performance (Wainer and Rubin, 1969, pp.178-84; Schrage, 1965, pp.56-69). Where the task is entrepreneurial, where success calls especially for calculated risk taking, the need for achievement seems particularly helpful. But a strong need for achievement is also linked with more intense dissatisfaction when the job lacks challenge, feed back and recognition (Patchen, 1970, ss: p.423). Summarising the findings of many studies, Morgan et al (1979, p.224) report that people who are high in achievement need generally do better on tasks than those who are low. They sometimes do better at the outset of a task, presumably because their high need has previously motivated them to learn things and develop work habits that make them more proficient. In some cases they learn new task faster; in others they accomplish more in less time. Whatever the form of their superior achievement, they do in general excel at tasks that are difficult enough to discriminate different levels of performance.

There is some research evidence to show that high achievement needs can also be fuelled by an individual's fear of failure. Chusmir (1984, pp. 17-23) found that in organisations managers may be strongly motivated to take action by their fear of failing to meet personal or organisational goals and by the fear of possible public embarrassment when the failures are recognised.

For some individuals, fear of success can be a motive (Begly and Boyd, 1987, pp. 79 - 93). Such people fear the stress and burden of their success and the envy and dislike it may awake in others (Kearney, 1984, pp.1005-7).

Achievement-motivated people can be the backbone of most organisations, but what can we say about their potential as managers? Hersey and Blanchard (1982, p.40) state that people with a high need for achievement get ahead because as individuals they are producers, they get things done. However, when they are promoted, when their success depends not only on their own work but on the activities of others, they may be less effective. Since they are highly task-oriented and work to their capacity, they tend to expect others to do the same. As a result they sometimes lack the human skills and patience necessary for being effective managers of people who are competent but have a higher need for affiliation than they do. In this situations, their overemphasis on producing frustrates these people and prevents them from maximising their own potential. Thus while achievement motivated people are needed in organisations, they do not always make the best managers unless they develop their human skills.

More recently, Jay Hall and his colleagues (1979) have reported the results of a comprehensive study that compared the managerial styles and methods of 16000 high-, medium-, and low-achieving managers. Their main findings are summarised below:

- 1) Low n Ach managers are characterised by pessimistic outlooks and have a basic distrust of the intent and competence of their subordinates. High n Ach managers are the opposite. They are optimistic and view their subordinates favourably.
- 2) High n Ach managers readily use participative methods with their subordinates, while moderate and low n Ach managers do not tend to involve their subordinates in the decision-making process.
- 3) High n Ach managers tend to be very open in their interactions and communications with others (both bosses and subordinates) while moderate achievers are preoccupied with their own ideas and feelings, and low achievers tend to avoid interacting and communicating altogether.
- 4) High achievers show concern for both people and production whereas moderate achievers show high concern for production and low concern for people, and low achievers are concerned mainly with self-preservation and do not seem to care about people or production.

Some of these results do not really coincide with McClelland's profile of high and low achievers. It must however be cautioned that Hall's findings tend to attribute all the popular

notions of "good" management (for example, participation, open communication, and dual concern for people and production) to the high n Ach manager.

In researches conducted by McClelland (1966) he has revealed that entrepreneurs-people who start and develop business or other enterprise- showed very high need for achievement and fairly high need for power but were quite low in their need for affiliation. Managers generally showed high on achievement and power and low on affiliation, but not so high or low as entrepreneurs.

McClelland found the pattern of achievement motivation clearest in people in small companies, with the president normally having very high achievement motivation. In large companies, interestingly enough, he found chief executives to be only average in achievement motivation and often stronger in drives for power and affiliation. Managers in the upper middle level of management in such companies rated higher than their presidents in achievement motivation. Perhaps as McClelland indicated, these scores are understandable. The chief executive had "arrived" and those below are striving to advance.

McClelland (1983, pp.99-112) and Stahl (1983, pp.775-91) found that people who succeed in competitive occupations were well above average in achievement motivation. Successful managers, who presumably operated in one of the most competitive of all

environments, had a higher achievement need than other professionals.

McClelland and David H. Burnham (1976, pp.100-110) report that successful managers have a greater need to influence others for the benefit of the organisation than for self-aggrandizement. Managers who use their power with self control will be more effective than those who wield power to satisfy a need to dominate others or those who neglect to use their power out of strong need to be liked. When a manager continually eases rules and changes procedures to accommodate subordinates, they will suspect that he or she is not flexible but weak and indecisive. McClelland concluded that good managers exercise power with restraint on behalf of others. Such managers encourage team spirit, support subordinates, and reward their achievements thereby raising morale.

In the mid -1980s, Thomas Begley and David P. Boyd (1987, pp. 79-93) studied the literature on the psychological roots of entrepreneurship. They tried to find out how the "founders" of small business, in otherwords, entrepreneurs,differ from people who manage existing small business. In addition, Begley and Boyd wanted to know how entrepreneurial attitudes affect the bottom lines of small companies.

They first considered need-achievement as described by McClelland. "Most studies", Begley and Boyd discovered, "support the prevalence of high n Ach (need achievement) among practising

entrepreneurs. Further more , in studies of successful entrepreneurs, a high achievement orientation seems invariably present".

The second dimension Begley and Boyd considered, following the psychologist Julian B. Rotter, was "locus of control" — the idea that people can control their own lives as distinguished from a belief in luck, fate, and a variety of external forces. As the two researchers see it, achievement orientation logically implies that people can control their own lives and that the exercise of need-achievement is difficult to imagine without the influence of that conviction. Both founders and managers tend to think that they are pulling their own strings.

The third dimension that Begley and Boyd studied was the willingness to take risks. The two found that entrepreneurs who are willing to take moderate risks seem, on average, to earn higher returns on assets than both entrepreneurs, who, on the one hand, takes no risks, or, on the other, those who take what may be extravagant risks.

In the motivational theory literature spanning over the sixties and seventies, McClelland and his colleagues (McClelland 1961, 1966, 1970, 1975; McClelland, Atkinson, Clark and Lowell, 1976; McClelland and Burnham, 1976; McClelland and Winter, 1969) extensively documented the importance of the need for achievement and the need for power in many organizational, industrial and

entrepreneurial studies. Although they also defined the need for affiliation, little predictive power for n Aff in industrial or organisational situations has been demonstrated (Schachter, 1959), except for a few studies which have found low n Aff among executives (McClelland and Boyatzis, 1982, pp.737-43). Earlier emphasis was on n Pow as it relates to managerial/entrepreneurial behaviour and economic achievement (McClelland, 1961, 1966, McClelland et al, 1976; McClelland and Winter, 1969). Lately McClelland et al's work has focussed on n Pow, as it relates to managerial/executive behaviour and effectiveness (McClelland, 1970, 1975; McClelland and Burnham, 1976). However in their statement that n Pow is the dominant motive for executive success, McClelland and Burnham (1976, pp.100-110) noted that their remark was based on research with top level executives. They had then asserted that "power is the great motivator" for top level executives.

In a widely cited and well researched book on managerial behaviour and performance, Campbell, Dunnette, Lawler and Weick (1970) addressed achievement and power motives for managers. In their analysis of what effective managers actually do, they noted the frequency of behaviour aimed at influencing others (n Pow) and the frequency of behaviour concerned with setting and accomplishing goals (n Ach). They remarked: "Better managers tend to show a life time pattern of high achievement, power and

economic motivations". (Campbell et al, 1970, p. 361). This view seems to be gaining acceptance as evidenced by Steers' comment: "Hence, based on these findings, it would appear that the most successful managers may be those who combine a power orientation with an achievement orientation" (Steers, 1981, p. 76).

One of the most recent and extensive treatments of the relationships of n Ach to n Pow is a chapter in a book of readings in honour of McClelland (Veroff, 1982). "Achievement motivation directs people to meet socialised standards of excellent performance and thus to highly efficient task-centered strivings, whereas power motivation directs people to doing whatever draws most attention to their own effect on the world. The two motives seem to be fused in instances, where the standard of excellence is to win in a social competitive activity or to solve a problem that will be given a great deal of recognition" (Veroff, 1982, p. 100). Since problem solving by managers frequently is recognised by superiors, subordinates and peers, and since managers frequently compete with other organisational units for resources or priorities, it appears that management provides multiple instances for the two motives to be fused.

There are also other studies to support the motivation theories of McClelland as applicable to managerial samples. Cummin (1967, pp.78-81) tested a mixed sample of middle and top level managers and found that the more successful managers scored

higher in n Ach and higher in n Pow than the less successful managers. n Aff did not discriminate between the successful and non successful in Cummin's (1967) study. Wainer and Rubin (1969, pp. 178-84) found that both n Ach and n Pow were significantly related to company performance for research and development entrepreneurs. However, n Aff was not significantly related to company performance. Varga (1975, pp. 571-590) reported that the simultaneous presence of both n Ach and n Pow was significantly correlated with research and development effectiveness for scientists, engineers, and executives. Varga did not investigate n Aff. McClelland and Boyatzis (1982, pp, 737-43) found that a combination of high n Pow and low n Aff characterised long-term success for upper level managers, but that a combination of high n Ach and high n Pow characterised effectiveness for lower level managers.

Based upon McClelland's theory, Veroff's (1982) analysis of n Ach and n Pow, Campbell et al's (1970) and Steers' (1981) proposition and other empirical research, Michael J. Stahl, (1983, pp.775-91) hypothesised that the presence of both high n Ach and high n Pow was indicative of high managerial motivation and that the lack of both was indicative of low managerial motivation. His findings proved that a person who scored high on both n Ach and n Pow was high in managerial motivation and that one who scored low on n Ach and n Pow was low on managerial motivation. He further found that managers with high managerial motivation

had higher managerial performance than others.

In his original work, "The Achieving Society" (1961), McClelland had chosen India as one of the countries to collect evidence for his findings on the relationship between achievement motivation and economic development. McClelland had arrived at the conclusion that one of the reasons for India's slow economic development was the widespread lack of people with the need for achievement or the entrepreneurial spirit. Apart from McClelland, other researchers have also studied achievement motivation among Indian people, but most of these studies have been undertaken among youth and students. Very few studies have been undertaken to find out the relationship between the performance of executives and their need for achievement. Frazer (1961) conducted a longitudinal study among young Indian entrepreneurs and found that the men with high n Ach showed more entrepreneurial spirit than those with low n Ach. While studies like these explain the spread of enterprise in the Indian society, practically very little efforts have been made to find out the presence of achievement motivation among executives working in the highly competitive sectors of our economy. The field of banking, the context in which this research investigation was conducted is a highly competitive field of commercial activity in the country. But this investigator has not been able to find out any studies aimed at understanding the relationship between achievement motivation and performance

of bank executives. One of the aims of this study has been to throw some light on the level of achievement orientation among our bank executives and how this variable is associated with their performance.

LEADERSHIP ORIENTATION:

The successful organisation has one major attribute that sets it apart from unsuccessful organisations: dynamic and effective leadership (Hersey and Blanchard, 1982, p.82) Peter F. Drucker (1954,ss:p.82) points out that managers are the basic and scarcest resource of any business enterprise. On all sides today there is a continuous search for persons who have the necessary ability to lead effectively. This shortage of effective leadership is not confined to business but is evident in the lack of able administrators in government, education, churches and every other form of organisation. Thus when we regret over the scarcity of leadership talent in our society, we are not talking about a lack of people to fill administrative bodies, what we are agonising over is a scarcity of people who are willing to assume significant leadership roles in our society and can get the job done effectively (Hersey and Blanchard, 1982, p.82).

What then is leadership in organisation? Given all other things, what type of leaders are likely to manage their organisations effectively? The answers to these questions are reviewed and presented briefly in the following pages.

According to Hugh J. Annold and Daniel C. Feldman (1986) leadership is an influence process that involves the exercise of influence on the part of the leader over the behaviour of one or more other people. George R. Terry (1960) defined it as the activity of influencing people to strive willingly for group objectives.

Tannenbaum, Weschler and Masserick (1959) defined leadership as an interpersonal influence exercised in a situation and directed, through the communication process, toward the attainment of a specialised goal or goals. Koontz and Odonnel (1959) stated that Leadership is influencing people to follow in the achievement of a common goal. Hersey & Blanchard (1982) defined leadership as the process of influencing the activities of an individual or a group in efforts toward goal achievement in a given direction.

From the above descriptions it could be summarised that leadership essentially involves one person (the leader) consciously trying to influence other people (the followers) to do something that he or she wants them to do. In other words leadership means accomplishing goals with and through people. Therefore a leader must be concerned about tasks and human relationships. These leadership concerns seem to be a reflection of two of the earliest schools of thought in organisational theory viz. scientific management and human relations. The function of the leader under scientific management or classical

theory was obviously to set up and enforce performance criteria to meet organisational goals (Taylor, 1911). The main focus of a leader was on the needs of the organisation and not on the needs of the individual. The function of the leader under human relations theory was to facilitate co-operative goal attainment among followers while providing opportunities for their personal growth and development (Mayo, 1945). The main focus, contrary to scientific management theory, was on individual needs and not on the needs of the organization.

Past writers have felt that concern for task tends to be represented by authoritarian leader behaviour, while a concern for relationships is represented by democratic leader behaviour. For instance, Lewin et al., (1939) classified leader behaviour into Authoritarian, Democratic and Laissez faire type. This feeling was popular because it was generally agreed that leaders influence their followers by either of two ways: 1) They can tell their followers what to do and how to do it or (2) They can share their leadership responsibilities with their followers by involving them in the planning and execution of the task. The former is the traditional authoritarian style, which emphasizes task concerns. The latter is the more non-directive democratic style which stresses the concern for human relationships.

The differences in the two styles of the leader behaviour are based on the assumption leaders make about the source of their power or authority and human nature. Hersey and Blanchard

(1982, p.86) believe that the authoritation style of leader behaviour is often based on the assumption that the power of the leaders is derived from the position they occupy and that people are innately lazy and unreliable (Theory X) . The democratic style assumes that the power of the leaders is granted by the group they are to lead and that people can be basically self directed and creative at work if properly motivated (Theory Y) . There are a wide variety of styles of leadership possible between these two extremes. Tannenbaum and Schmidt (1957, pp. 95-101) depicted a broad range of styles as a continuum moving from authoritarian or boss-centered leader behaviour at one end to democratic or subordinate centered leader behaviour at the other end. According to them, leaders whose behaviour is observed to be at the authoritarian end of the continuum tend to be task oriented and use their power to influence their followers. Leaders whose behaviour appears to be at the democratic end tend to be group oriented and thus give their followers considerable freedom in their work.

In the early studies of the survey research centre at the university of Michigan, there was an attempt to approach the study of leadership by locating clusters of characteristics that seemed to be related to each other and various indicators of

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These terms were popularised by Douglas Mc Gregor through his work " The Human Side of Enterprise" (New York : Mc Graw - Hill Book Company, 1960).

effectiveness. The studies identified two concepts, which were called employee orientation and production orientation (Katz et al. 1950, 1951).

According to the Michigan findings, leaders who are described as employee-oriented, stress the relationships aspect of their job. They feel that every employee is important and take interest in every one accepting their individuality and personal needs. Production orientation emphasises production and the technical aspects of the job (Katz et al. 1950, 1951). These two orientations parallel the authoritarian (Task) and democratic (Relationship) concepts of the leader behaviour continuum.

Reviewing the findings of numerous studies (Dorwin Cartwright and Alvin Zander (1960) claim that group objectives in a leadership situation fall into one of two categories: (1) The achievement of some specific group goal or (2) The maintenance or strengthening of the group itself.

According to Cartwright and Zander (1960, p. 496) the type of behaviour involved in goal achievement is illustrated by these examples: The manager "initiates action.....keeps members attention on the goal.....clarifies the issue and develops a procedural plan". On the other hand characteristic behaviour for group maintenance are : The manager "keeps interpersonal relations pleasant.....arbitrates disputes.....provides encouragement.....gives the minority a chance to be heard.....stimulates self

direction..... and increases the interdependence among members". Here, goal achievement seems to coincide with the task concepts discussed earlier (authoritarian and production orientation) while group maintenance parallels the relationship concepts (democratic and employee orientation).

Research findings in recent years indicate that leadership styles vary considerably from leader to leader. Some leaders emphasize the task and can be described as authoritarian leaders; others stress interpersonal relationships and may be viewed as democratic leaders. Still others seem to be both task oriented and relationship oriented. There are even some individuals in leadership positions who are not concerned about either. No dominant style appears. Instead various combinations are evident. Thus, task and relationship are not "either/or" leadership styles as suggested in the preceding continuum. They are separate and distinct dimensions that can be plotted on two separate axes rather than on a single continuum (Hersey and Blanchard, 1982, p.88).

The leadership studies initiated in 1945 by the Bureau of Business Research at Ohio State University attempted to identify various dimensions of leader behaviour. Defining leadership as the behaviour of an individual when directing the activities of a group toward goal attainment the Ohio team eventually narrowed the description of leader behaviour to two dimensions: Initiating structure and Consideration (Haplin, 1959). Initiating structure

refers to the leader's behaviour in delineating the relationship between himself and the members of the work group and in endeavouring to establish well-defined patterns of organisation, channels of communication and the methods of procedure. On the other hand, Consideration refers to behaviour indicative of friendship, mutual trust, respect, and warmth in the relationship between the leader and the members of the staff.

To gather data about the leadership style of leaders, the Ohio studies staff developed the Leader Behaviour Description Questionnaire, (LBDQ), an instrument designed to measure initiating structure and consideration of leaders. The staff did also develop a Leader Opinion Questionnaire (LOQ) to gather data about the self-perception that leaders have about their leadership style. The LBDQ was completed by leader's subordinate(s) superior(s), or associate(s), but the LOQ was scored by the leaders themselves.

In studying leader behaviour the Ohio Studies staff found that initiating structure and consideration were separate and distinct dimensions (Stogdill and Coons, 1957). A high score on one dimension does not necessarily lead to a low score on the other. The behaviour of a leader could be described as any mix of both dimensions. Thus, it was during these studies that leader behaviour was first plotted on two separate axes rather than on a single continuum. Four quadrants were developed

to show various combinations of initiating structure (Task behaviour) and consideration (Relationship behaviour).

Robert R.Blake and Jane S. Mouton(1978a) have popularised the leadership concepts discussed so far in their "Managerial Grid" and have used them extensively in organisation and management development programmes.In their" Managerial Grid" five different types of leadership based on concern for production (i.e. task) and concern for people (i.e. relationship) are located at different grid points, in four quadrants, similar to those identified by Ohio State studies.

The five leadership styles are described as follows:-

- (1) Impoverished Management (1, 1)
- (2) Country Club Management (1, 9)
- (3) Organisation Man Management (5, 5)
- (4) Authority-Obedience Management (9, 1)
- (5) Team Management (9, 9).

In essence,"Managerial Grid"has given popular terminology to five points within the four quadrants of the Ohio state studies. However, Hersey and Blanchard (1982) pointed out one significant character of the Grid frame work that "CONCERN FOR" is a predisposition about something or an attitudinal dimension. Therefore, the Managerial Grid, they say, tends to be an attitudinal model that measures the values and feelings of a manager.

Virtually every major research programme on leadership has recognised the distinction between task and people orientation though under different labels. The important research groups and the labels use by them to indicate the two dimensions are presented in fig (2. 2).

FIGURE 2.2

COMPARISON OF LEADERSHIP STYLE DIMENSIONS

RESEARCH GROUP	TASK	PEOPLE
Ohio State	Initiating structure	Consideration
Hersey and Blanchard	Task behavior	Relationship behavior
Michigan (Likert)	Production centered	Employee centered
Fiedler	Low LPC (Task)	High LPC (Relationship)
Blake and Mouton	Concern for production	Concern for people
Bales	Task leader	Socioemotional leader
Benne and Sheats (1948)	Task functions	Group building and maintenance functions

Source : Edgar H. Schein. Organizational Psychology (3rd edition)
Prentice Hall of India, New Delhi (Page 131).

A REVIEW OF LEADERSHIP THEORIES/MODELS:

After identifying the two central concerns, task and relationship, of any leadership situation, leadership researchers have been concerned with the question "Is there a best style of leadership?" In trying to answer this question many theoretical models have emerged out. A few of those that have attracted academic interest are summarised in the following pages.

One very popular approach to identifying leadership styles of practicing managers is Blake and Mouton's managerial grid (1978a). The two dimensions of the grid are concern for people and concern for production. These two dimensions are equivalent to the consideration and initiating structure functions identified by the Ohio State studies and the employee-orientation and production-orientation used in the Michigan studies.

The five basic styles identified in the grid represent varying combinations of concern for people and production. The 1, 1 manager has minimum concern for people and production and this style is sometimes called the "impoverished" style. The opposite is the 9,9 manager. This individual has maximum concern for both people and production. Blake and Mouton imply that the 9,9 is the best style of leadership. They state that there should be no question about which leadership style is the most effective. It is that of the manager who in the terminology of the Managerial Grid is the 9,9 "team builder" (Blake and Mouton,

1978a, pp.95-120). Blake and Mouton (1981, pp.439-55) recently provided empirical evidence that their interactive notion of leadership style (that is concern for people interacting with concern for production) has more predictive validity than additive situational approaches. The 5,5 manager adopts the "middle-of -the-road" style and the other two styles represent the extreme concerns for people (1,9 "country club" manager) or production (9,1 "task" manager).

Rensis Likert (1967) proposes four basic systems or styles of organisational leadership that had evolved from the many years of research by the Michigan group.

The manager who operates under a system 1 approach is very authoritarian and actually tries to exploit subordinates. The system 2 manager is also authoritarian but in a paternalistic manner. This benevolent autocrat keeps strict control and never delegates authority to subordinates. The system 3 manager uses a consultative style. This manager asks for and receives participative input from subordinates but maintains the right to make the final decision. The system 4 manager uses a democratic style. This manager gives some direction to subordinates but provides for participative decision by consensus and / or majority.

To give empirical research backup on which style is most effective, Likert asked thousands of managers to describe in

terms of the four systems of management cited above, the highest and lowest producing department with which they had experience. Quite consistently, the high-producing units were described according to system 3 and 4 and the low-producing units fell under system 1 and 2. These responses were given irrespective of the manager's field of experience or of whether the manager was in a line or staff position.

The above two models support either an integrated leadership style (high concern for both production and people) or a permissive-democratic human relations approach. These styles might be effective in some organisational settings, but they may be inappropriate in others. Effective leader behaviour is regarded by some theorists (Fiedler, 1967; Reddin, 1970) as dependent on the specific situations or environment that is uniquely characteristic of each. The formula for effective leadership under this view may be read as: Effectiveness is a function of (leader, follower and situation) or $E = f(l, f, s)$. Effective leaders are able to adapt their leadership style or leader behaviour to the needs of the followers and the situation. The concept of adaptive leader behaviour might be stated as follows: The more managers adapt their style of leader behaviour to meet the particular situation and the needs of their followers, the more effective they will tend to be in reaching personal and organisational goals.

According to the frequently cited leadership Contingency Model developed by Fred E. Fiedler, (1967) three major situational variables seem to determine whether a given situation is favourable to leaders: (1) Their personal relations with the members of the group (leader-member relations) (2) the degree of structure in the task that the group has been assigned to perform (task structure) and (3) the power and authority that their position provides (position power). Leader-member relations seem to parallel the relationship concepts discussed earlier, while task structure and position power seemed to be associated with task concepts. Fiedler defines the FAVOURABLENESS of a situation as the degree to which the situation enables the leader to exert his influence over his group.

In Fiedler's model the most favourable situation for leaders to exert influence over their group is one in which they are liked by the members (good leader-member relations), have a powerful position (high position power) and are directing a well defined job (high task structure). On the other hand, the most unfavourable situation for leaders is one in which they have poor leader member relations, have little position power, and face an unstructured task to be performed by subordinates.

In his analysis Fiedler has concluded that:

1. Task-oriented leaders tend to perform best in group situations that are either very favourable or very

unfavourable to the leader.

2. Relationship oriented leaders tend to perform best in situations that are intermediate in favourableness.

Recognising that the effectiveness of leaders depends on how their leadership style interrelates with the situation in which they operate, an effectiveness dimension was added to the two dimensional model by William J. Reddin (1967, 1970).

Reddin's styles are essentially similar to the styles first identified by the Ohio State studies and used by Blake and Mouton in their grid. Reddin goes beyond the Blake and Mouton grid by adding an effectiveness dimension to the task and relationship dimensions.

If the effectiveness of a leadership style depends on the situation in which it is used, it follows that any of the basic styles may be effective or ineffective depending on the situation. Reddin has identified four effective and four ineffective leadership styles.

The difference between the effective and ineffective styles is often not the actual behaviour of the leader but the appropriateness of this behaviour to the environment in which it is used. In reality, the third dimension is the environment. It is the interaction of the basic style with the environment that results in a degree of effectiveness or ineffectiveness.

Another popular leadership approach to management training and development is the Life Cycle (later termed Situational) approach to leadership (Hersey and Blanchard, 1982). It is an extension of the Managerial Grid and Reddin's 3-D approach. Following the original Ohio State studies, Hersey and Blanchard's approach identifies two major styles__ the task style and the relationship style.

Taking the lead from some of Fiedler's work on situational variables, Hersey and Blanchard incorporated the maturity of the followers into their model. The level of maturity of the followers is measured by three criteria:

- 1) Degree of achievement motivation.
- 2) Willingness to take on responsibility.
- 3) Amount of education and/or experience.

Although they recognise that there may be other important situational variables, Hersey and Blanchard focus only on the maturity level of subordinates in their model.

The key for leadership effectiveness in this model is to match up the situation with the appropriate style of leadership. They have identified four styles of leadership viz: (1) Telling (2) Selling (3) Participating and (4) Delegating (Hersey and Blanchard (1982)).

This situational approach seems to be of some value in training and development of leaders in that it can point out the

need for flexibility in the leader's behaviour towards subordinates.

The other widely recognised modern theoretical development for leadership studies is Martin G. Evan's (1970, pp.277-98) and Robert J. House's (1971, pp. 321-38) Path-Goal theory derived from the expectancy framework of motivation. This theory attempts to explain the impact that leader behaviour has on subordinate motivation, satisfaction and performance. It incorporates four major types of leadership styles:

- 1) Directive leadership
- 2) Supportive leadership
- 3) Participative leadership
- 4) Achievement oriented leadership.

This path-goal theory suggests that these various styles can be and actually are used by the same leader in different situations. Two of the situational factors that have been identified so far are the personal characteristics of subordinates and the environmental pressures and demands facing subordinates.

Using one of the four styles contingent upon the situational factors outlined above, the leader attempts to influence subordinates' perceptions and motivates them, which in turn, leads to their role clarity, goal expectancies, satisfaction and performance. In other words, the leader attempts to make the path to subordinates' goals as smooth as possible.

But to accomplish this path-goal facilitation, the leader must use the appropriate style contingent on the situational variables present.

The VROOM-YETTON (1973) normative leadership model attempts to provide a specific normative model (how decisions ought to be taken in a given situation) that a leader could actually use in making effective decisions.

The model contains five leadership styles, seven situational dimensions, fourteen problem types, and seven decision rules. The leadership styles consist of variations on autocratic, consultative and group styles, and the situational dimensions are of two general types (1) The way in which the problem affects the quality and acceptance of a decision and (2) The way in which the problem affects the degree of participation. The seven situational dimensions are stated in the form of "Yes-No" questions, and the answers can help diagnose the situation for the leader.

From the preceding discussions it is almost observable that researchers and theoreticians still continue to differ sharply in what they advocate as the "correct" leadership style.

Some theorists say that an integrative style, such as high concern for production and high concern for the people is the best (eg: Managerial Grid). Others claim that a permissive

democratic approach is ideal for leadership effectiveness (eg. Likerts' model). At the same time, most of the modern theorists move toward a contingency approach which in effect says that effectiveness depends upon the task, the motive of the subordinates and other historical and environmental factors. However, one clear conclusion follows: There is NO consistent evidence that any given prescription of leadership style is the best one.

Hersey and Blanchard (1982, p. 101) claim that the above issue can be resolved if we are able to distinguish between the attitudinal model and behavioural model in the study of leadership. For example, in examining the dimensions of the Managerial Grid (Concern for production and concern for people) they say that these appear to be "attitudinal" dimensions. According to Hersey and Blanchard, concern or orientation is a feeling or an emotion toward something. On the other hand, the dimensions of effectiveness models like path-goal model or the situational leadership model are dimensions of observed behaviour. Thus, these models describe how people behave whereas the attitudinal models describe the attitudes or predispositions of leader toward production and people.

Although attitudinal models and behavioural models examine different aspects of leadership, they are not incompatible. Although high concern for both production and

people (9,9 attitude) is the basic ingredient for effective managers, Hersey and Blanchard (1982, p.102) hold that it may be appropriate for managers to engage in a variety of behaviour as they face different problems in their environment. For example, if a manager's subordinates are emotionally mature and can take responsibility for themselves, the appropriate leader behaviour for working with them may be low task and low relationship. In this case, the manager delegates to those subordinates the responsibility of planning, organising and controlling their own operations. The manager plays a background role providing socio-emotional support, only when necessary. In using this style appropriately, the manager would not be "impoverished" (low concern for both production and people). Infact, delegating to competent and confident subordinates is the best way a manager can demonstrate his 9-9 attitude. The same is true of a directive high task/low relationship style. Sometimes the best way to show concern for people and production (9,9) is to direct, control and closely supervise their behaviour when they are insecure and do not have the skills yet to perform the job.

In summary, the discussions so far tend to show that there is no normative (best) style of leader behaviour. Effective leaders adapt their leader behaviour to meet the needs of their followers and the particular environment. If their followers are different, they must be treated differently. On the contrary,

when it comes to leadership attitudes or orientation, only very few leadership models have been developed and these models indicate that the best results are produced when the leaders are both task-oriented and people-oriented.

LEADERSHIP STUDIES IN INDIA :

The research studies reviewed so far pertained to those conducted in the western countries. In India leadership research is only a few decades old with only very few models for practical use in our organisations. However, a number of studies have been conducted in this field. A brief review of the important leadership studies conducted in India is presented below.

In a study of leadership behaviour in an engineering concern, Ganguli (1964, ss: p.70) found that nearly half (46.9 percent) of the managers preferred the autocratic style of leadership. Quite interestingly, 31 percent of the workers also indicated their preference for autocratic leadership. Only 12.30 percent of the managers preferred democratic climate. Thiagrajan and Deep (1970, pp.173-80) in a study covering four cultures reported that authoritarian leaders are more influential than the presuasive, and the presuasive more than the participative leaders. Kumar and Singh (1976, pp. 275-90) observed that authoritarian leadership is no less preferred than the participative style. Myers (1960,ss: p.70) reported that many of the Indian top managers are relatively authoritarian in their relationships and dealings with their lower level managers

and labour. In a study that focussed on the participative predisposition of managers in the public sector, Dhingra (1973) also found that the non participative predisposition was found to be higher among the managers at the top level. In the same study it was also found that only 16.23 percent of the sample of managers had a clear participative or mixed predisposition. Interestingly, the 'Staff' managers were relatively more participative than the 'Line' managers.

Regarding decision-making, Cascio (1974) in a cross cultural study covering 627 managers from 21 countries, found that Indian managers preferred to deal in their decision-making processes with the uninvolved passive subordinates. Of the 37 managers in the Indian sample only 29.4 percent preferred the participative style. In a cross-national study including the United states, Britain, Germany, France, Netherlands, Japan and India, among others, Bass and Berger (1979, p.126) observed that an important characteristic of the Indian managers was their concern for rules and dependence on authority. The Indian managers seemed to rely more on authority than persuasion.

Based on extensive research data, J.B.P. Sinha (1978) has developed a leadership effectiveness model for India. In his model, Sinha depicts the effective leadership style as "Nurturant Task (NT) style". The Nurturant Task style has two main components: Concern for task and Nuturant-orientation. The NT

style requires that the effective leader structures his and his subordinates' roles clearly so that communications are explicit, structured and task-relevant. He initiates, guides and directs his subordinates to work hard and maintains a high level of productivity, both quantitatively and qualitatively. Responsibilities are pinpointed and areas of decision making are synchronised with them. He, thus, creates a climate of purposiveness and goal-orientation.

The Nurturant-Task leader's task orientation, however, has a mix of nurturance. He cares for his subordinates, shows affection, takes a personal interest in their well-being, and above all, is committed to their growth. He wants them to grow up and mature so that they can assume greater and greater responsibilities and spare the leader for other tasks.

The Sinha model of leadership, thus, highlights importance of the human side of dealing with and caring for the subordinates. There are quite a few other studies also that have highlighted the importance of People orientation for leaders. In a field investigation conducted among supervisors, Chatterjee and James (1965, pp.8-12) reported that the effective supervisors were those who had concern for production and an equal concern for the welfare of workers. These supervisors put less pressure on the workers, accepted the worker's suggestions and encouraged cohesiveness in the work group.

Bose (1965, pp.117-25) in a study covering sixty eight supervisors and four hundred workers from three industrial organisations, found that employee-centered supervision was positively related with the morale of workers. In another study conducted in a large engineering undertaking, Kakar (1971, pp.298-307) found that affiliation (employee orientation) of supervisors was significantly related to the work performance and work satisfaction of the subordinates.

The above review of literature indicates that the dominant predisposition of the Indian managers is toward Production or Task orientation. At the same time, certain of the studies uncover the fact that Employee or People orientation on the part of the leaders is an important factor that is linked with the satisfaction and morale of workers. It has to be admitted, however, that most of these studies on leadership have been chiefly concerned with identifying the dominant orientation (authoritarian or democratic) of managers. Practically lesser efforts have been focussed on relating these orientations with the performance effectiveness of managers in producing results.

Another observation that may be made about the studies on leadership conducted in India is that these have been largely confined to the industrial organisations and factory-set up. In the development of the country the tertiary and commercial

sectors do play an equally important role. Effective management of organisations operating in these sectors calls for the application of effective leadership. However, research literature on leadership in commercial and related organisations like banking and insurance is very scanty and there exists a gap in our understanding of what types of leadership are effective in these organisations.

TYPE A BEHAVIOUR PATTERN

The causes and consequences of job stress among executives have been a constant concern of modern management researchers. There is good reason to believe that the modern executive is under stress because the world around is becoming more competitive and less predictable with each passing day. A common response to the pressure caused by this acceleration of changes is to try and speed up. The hurried individual trying to keep up with these changes talks fast, walks fast and acts as if slowing down to relax is tantamount to failure, and life is a continual race against the clock (Kriegel and Kriegel, 1984, p.XIV). Cardiologists Ray Rosenman and Mayer Friedman (1974) labelled this supercharged behaviour Type A behaviour pattern (TABP). Perhaps the most talked about personal characteristic in the job stress literature today is the Type A personality.

What then is precisely meant by Type A behaviour pattern ?
What are the consequences of Type A behaviour for the individual?

Can Type A behaviour pattern be controlled and changed? The following is a short review of the literature pertaining to these and related questions.

Type A Behaviour Pattern and Coronary Heart Disease

Heart disease is becoming the number one killer of human beings especially in the advanced western countries. The industrialised countries mainly are ravaged by the epidemic of coronary disease. About a million people die annually in the United States from cardio-vascular diseases of which more than 500,000 are heart attacks, and 200,000 are strokes (Dastur, 1980, p.89). A large percentage of these deaths occur between the ages of thirty-five and fifty and are classified as premature deaths (Charlesworth and Nathan, 1984, p.189)

In India medical scientists have significantly lowered the rates of deaths from infectious diseases by preventive measures. However, the incidence of diseases of the heart and blood vessels is on the increase. Dr.Padmavathi, in a presidential address to the Cardiological Society of India said, "The incidence of heart disease in India is the biggest threat of all, which needs largest preventive measure " (Dastur, 1980, p.89). Heart disease the number one killer in U.S.A. and Europe, ranks third in India among the killers, the first being T.B and the second, infection (Dastur, 1980, p.90). About 40 years ago heart disease was No. 7 on the list of killers; it has moved very rapidly to its present third position. (Dastur, 1980, p.90).

Because of its great prevalence and the toll it takes on relatively young people, considerable attention has been given, during the recent decades, to investigate causes and intervention for coronary heart disease. Coronary Heart Disease (CHD) is the term given to cardio vascular diseases that are characterised by an inadequate supply of oxygen to the heart (Houston, 1988, p.1). The major symptomatic forms of CHD are angina pectoris that is, severe chest pain, and myocardial infarction (MI) that is, heart attack. Coronary atherosclerosis (narrowing of coronary arteries) is considered the common substrate for the different forms of CHD.

There are a number of factors that traditionally have been regarded as conferring risk for CHD, among which are age, high blood pressure, diabetes, cigarette smoking, obesity, high serum cholesterol level and low levels of physical activity (American Heart Association,1987). It appears,however, that the traditional risk factors are unable to account for the majority of new cases of CHD (Jenkins, 1971, pp.244-255,307-17). Recognition of these findings has increased the interest of researchers in considering the role that personality, behavioural and social factors may play in the development of CHD.

Prior to 1950's several clinicians (Dunbar 1943; Kemple,1945; Menninger and Menninger, 1936, Osler 1892) observed that certain personality or behavioural attributes such as being

hard driving, ambitious, aggressive and so forth, seemed to characterise coronary-prone individuals. However, these observations had only very limited effect on research and theory concerning risk for CHD.

It was not until work began in the mid-1950's by cardiologists Friedman and Rosenman on the Type A behaviour pattern that serious, wide spread consideration was given to the role that personality and/or behavioural factors may play in CHD. Individuals exhibiting the TABP are said to be characterised by impatience, chronic time urgency, enhanced competitiveness, aggressive drive, and hostility (Rosenman,1978).

The TABP gained attention and some scientific credibility as investigators reported findings associations between the TABP and prevalence of CHD in retrospective studies (Jenkins,1971, p.244-55). The TABP gained more attention and substantially more scientific credibility when an association between the TABP and the incidence of CHD was found in a prospective study, namely the Western Collaborative Group Study (WCGS) (Rosenman et al., 1975, pp, 1987-94, 1033-38).

Enthusiasm regarding the Type A concept burgeoned in the 1970s. Widespread interest in Type A was stimulated by the publication in 1974, of a book for a general audience entitled "Type A behaviour and your heart" by Drs.Meyer Friedman and Ray

Rosenman. In the scientific community, a growing number of investigators devoted attention to issues of assessment of TABP, the psychological processes that might link Type A and CHD, the psychological correlates of Type A, the development of the TABP, and interventions for Type A. In this connection, an influential book entitled "Behaviour Patterns, Stress, and Coronary Disease" by David Glass, appeared in 1977. This book reviewed an extensive programme of research concerning the psychological correlates of Type A.

Interest in the TABP and the evidence linking it to CHD was sufficient that the National Heart, Lung, and Blood Institute (NHLBI), U.S.A. sponsored a multidisciplinary conference, the Forum on Coronary-prone Behaviour, which was held in 1977 to review intensively the scientific status of the TABP. Also in 1978, the NHLBI sponsored a conference of distinguished scientists who were "neutral" on the topic of Type A. The charge to this group was to carefully review and evaluate the data related to the TABP and CHD. The conclusion of this group was that Type A behaviour was associated with an increased risk for CHD in employed, middle-aged U.S. citizens over and above that conferred by the traditional risk factors (Review Panel, 1981, pp.1199-1215). Moreover, it was concluded that the risk conferred by Type A was comparable to the relative risk associated with the traditional risk factors. The review panel's findings were published in 1981

and stood as a landmark because, for the first time, a psychosocial factor had received authoritative recognition as a risk factor for CHD.

This brief chronology of the link between the Type A behaviour pattern and coronary heart disease thus places the status of TABP as a risk factor beyond dispute. Theoretical formulations of the TABP hold that it arises out of the interaction between the individual and the environment (Friedman and Rosenman, 1974). For those in active employment, the occupational environment may be particularly important in this respect.

Type A behaviour - Definition and Description

The concept of Type A behaviour pattern evolved in the mid-1950s after repeated observation of a relatively specific action-emotion complex, particularly in younger and middle aged patients with coronary heart disease. These patients, although rarely despaired of losing, appeared to be in a chronic struggle to achieve poorly defined goals or to obtain an excessive number of things from their environment and to be in habitual conflict with others and with time (Rosenman et. al., 1988a).. It was observed that these patients grappled aggressively with their perceived challenges and, in this regard, appeared to differ from individuals with anxiety or neuroses who tend to retreat from such challenges (Rosenman et al., 1988a).

In the formulation of the TABP, Type A individuals of both sexes were considered to have the following characteristics: (1) an intense, sustained drive to achieve self-selected but often poorly defined goals; (2) a profound inclination and eagerness to compete; (3) a persistent desire for recognition and advancement; (4) a continuous involvement in multiple and diverse functions subject to time restrictions; (5) habitual propensity to accelerate the rate of execution of most physical and mental functions; (6) extra ordinary mental and physical alertness; and (7) aggressive and hostile feelings (Friedman & Rosenman, 1959, pp.1286-96; Rosenman & Friedman, 1961, pp.1173-84; Rosenman et. al.,1964 pp.15-22).

The marked increase of CHD in most industrialised societies in the twentieth century (Rosenman and Chesney, 1982) may have resulted, in part, because these societies fostered the TABP by offering rewards to those who performed more quickly, aggressively, and competitively (Rosenman et al.,1988b). The increased incidence of CHD has been associated with urbanisation and population densification and the consequent increased need for finely synchronised, interdependent services. This new environment stimulated competitiveness and the hostility-anger dimensions that are associated with the unique new stresses not experienced either by earlier generations or by non-industrialised contemporary populations. Therefore it was considered that the TABP may not stem solely from personality

attributes, but rather that this cluster of specific behaviours and style of living emerges from the interaction of certain personality attributes, with the environmental milieu (Rosenman 1978).

It is the enhanced competitiveness of Type A persons that leads to an aggressive and ambitious achievement orientation, increased mental and physical alertness, muscular tension and explosive and rapid stylistics of speech. An associated chronic sense of time urgency leads to restlessness, impatience and the habitual acceleration of most activities. This in turn may result in irritability and the enhanced potential for Type A hostility and anger, which is covert in most Type A individuals.

TABP is thus defined as an action emotion complex involving: (1) behavioural dispositions (eg; ambitiousness, aggressiveness, competitiveness, and impatience); (2) specific behaviours (e.g. muscle tenseness, alertness, rapid and emphatic speech stylistics and accelerated pace of most activities) and (3) emotional responses (e.g. irritation, hostility, and anger) (Rosenman et. al., 1988b).

The TABP is considered to be neither a stressor situation nor a distressed response, and as such it is not synonymous with stress. It is based on an underlying set of values, thoughts, and approaches to interpersonal relationships; in turn these are manifested by characteristic gestures, facial expressions,

respiratory pattern, motor activity and pace and speech stylistics. It should be emphasised that the TABP stems from the interaction of an individual's attributes and predisposition, environmental milieu, and perception of milieu stressors as challenges. Because of these interactive process an aggressive, hostile and time-urgent style of living emerges that is often associated with increased psychophysiological arousal. In part the TABP may be considered a response to maintain control over events that threaten the individual's sense of control over the environment (Glass, 1982, pp.193-202). This attempt at control is reflected in the Type A drive and accelerated pace, and it often includes a vocational commitment in which other aspects of life are neglected (Rosenman et al., 1988b).

In describing the action-emotion characteristics of the Type A behaviour pattern, Friedman and Rosenman (1974, 1983) include the following in their portrait of the Type A individuals. Type A individuals always move, walk, eat and talk rapidly. They tend to emphasise words in their speech. They tend to "hurry" to the end of their sentences. Type A individuals are impatient with the rate that things happen. They tend to interrupt others and finish the sentences of people who are speaking slowly. They find it difficult to wait for others to do things they might be able to do faster. They hurry themselves in every activity they can.

Another characteristic of Type A individuals is polyphasic thinking. This means that they are thinking of two or more things at the same time. They listen to a conversation and at the same time dwell over other matters. They may think over business difficulties while they are driving to work or playing a game. They may try to eat and read at the same time.

When others are saying something that doesnot relate to what they want to talk about Type A individuals always struggle to bring the conversation back to their interest. They have a difficult time relaxing or doing nothing even if they are on a vacation. They are often so preoccupied that they donot appreciate things around them that are not related to their main goals.

Type As are more interested in getting things done than in getting enjoyment from doing things. They try to schedule more and more in less and less time. They often find themselves having more than can be accomplished and having allowed little time for unexpected interruptions or emergencies.

The Type A personality is extremely competitive and these people try to achieve more than the others. Their goals are often more money, more possessions , higher positions more friends, and more activities. They tend to judge themselves by the number of successes rather than the quality of their successes. In addition, they look upon their successes as the

result of their ability to do things faster than others rather than as a result of their abilities. They often exhibit gestures that suggest constant struggle such as grinding their teeth or clenching their fists. Taken together, Friedman and Roseman depict the Type A individuals as hard driving, competitive, impatient, aggressive and achievement striving.

Linking Type A behaviour to organisational context, Brief et al (1981, pp.11-12) observed that Type A employees (managers, sales persons, staff specialists, secretaries or rank-and file operating employees) experience considerable stress. They are the ones who:

- 1) Work long hard hours under constant deadline pressures and conditions for overload.
- 2) Often take work home at night or on weekends and are unable to relax.
- 3) Constantly compete with themselves, setting high standards of productivity that they seem driven to maintain.
- 4) Tend to become frustrated by the work situation, to be irritated with the work efforts of others, and to be misunderstood by superiors.

An ironic situation for organisations is that when it comes to performance, the Type A individuals are more hard driving, competitive, aggressive, and ambitious than Type Bs (Friedman

and Rosenman, 1974; Jenkins, Rosenman and Friendman, 1967). Huges et al., (1983, pp.279-89) observed that Type As spend significantly more time moving about and exploring and less time sitting still than do type Bs during both waiting and the relaxation periods. A direct consequence of these performance-oriented behaviours is that type As are typically on a "fast track" to the top of the organisation. They are more successful than their less striving counterparts, Type Bs (Steers, 1981, p.76).

Does it mean that the Type A behaviour pattern is something that may be quite tolerated and maintained in organisations? Research evidence, though incomplete, answers in the negative. Kreigal and Kreigal (1984, p. XIV) argue that, although some Type As do perform well under pressure and claim they like the pressure, such people pay a price. Their struggle with the clock is a never ending exercise in futility. The time pressures leave them frustrated, nervous and hostile (Pelletier, 1979, ss: p. XIV). Rosenman and Friendman (1974) have found that Type As are three times more likely to develop heart diseases than their less driven colleagues. Research also has shown that they are more susceptible to burnout and other diseases that come from stress (Kreigal and Kreigal, 1984, p. XIV).

While Type As use achievement to justify their behaviour, they do not often perform nearly as well as they could. They become hyperactive and rush around trying to do too much, too

quickly, and as a result accomplish little of quality. (Kreigal and Kreigal, 1984, p, XIV). Despite their "fast track" career in organisations, at the very top they do not tend to be as successful as Type Bs, who are more patient and take a broader view of things (Steers, 1981, p.355). As physicians, Friedman and Rosenman were interested not only in diagnosing Type A behaviour, but also in alleviating it. The key they say, is to shift from Type A to Type B behaviour pattern.

What is Type B behaviour?

Drs. Friedman and Rosenman (1974) state that Type B Individuals are free of all the habits described of Type A individuals. They feel less pressure. They seldom feel any sense of time urgency or impatience and rarely get angry or irritable. They keep a steadier pace rather than working against the clock. Type Bs are not preoccupied with their achievements and accomplishments. They spend more time analysing the situation before acting and therefore make less mistakes. They are more likely to try to extend the deadline or to accept a lower standard of work from themselves in the short run. They are likely to "let things roll off their backs" rather than fight every issue. The Type B people tend to enjoy their recreation, finding it fun and relaxing and they work calmly and smoothly. They are almost free from the "hurry sickness".

These descriptions of the Type B behaviour pattern lead

naturally to the questions, 'How to change from Type A to Type B behaviour?'. Dis. Friedman and Rosenman have a set of clear suggestions to accomplish this:

- 1) Stop polyphasic thinking.
- 2) Stop watching the clock and counting numbers.
- 3) Stop interrupting people.
- 4) Learn to enjoy food; for eg. take a long lunch.
- 5) Avoid irritating people and non-essential activities.
- 6) Take some time out of everyday to enjoy life; plan trips and vacations that are relaxing.
- 7) Avoid tiring business trips as far as possible.
- 8) plan vacations that are not tied with business.
- 9) In fine, improve the quality of life one is living.

Type A behaviour pattern and performance: Review of related studies

Independent of its important relation to medical outcomes, the Type A and B behaviour patterns hold promise for allowing insight into a host of other phenomena. More recently researchers have begun to recognise the general implications that Type A and B behaviour may hold for a broad range of psychological phenomena (Sanders and Malkis, 1982, pp.71-86; Strube, 1987). The difference between Type As and Bs in their competitive drive, sense of time urgency, and hostility in

response to frustration have been found to predict differences in such areas as quality of intimate relationships (Becker and Byrne, 1984, pp. 82-88; Rosenberger and Strube, 1986, pp. 277-86) investment of time as a resource (Strube and Lott, 1984, pp. 395-409) performance in the presence of others (Gastorf, Suls, and Sanders, 1980, pp. 773-80) and levels of job-related stress (Rhodewalt, Hays, Chemers, and Wysocki, 1984, pp. 149-59).

Two separate lines of research suggest that Type A behaviour might have paradoxical effects on group performance and group processes. First, considerable evidence exists indicating that Type As value control over the environment (Dembroski, Mac Dougall, Musante, 1984, pp. 15-26) and respond more adversely than Type Bs to its loss (Brunson and Mathews, 1981, pp. 906-18). This desire for control has been found to result in a reluctance by Type As to relinquish to others (Miller, Lack and Asroff, 1985, pp. 492-99; Strube, Berry, and Moergen, 1985 pp. 831-42; Strube and Werner, 1985, pp. 688-701). In fact, this reluctance to relinquish task control has been shown to involve a relatively autocratic or "mindless" (Langer, 1978) decision style (Strube et al 1985) and to occur when another person could more capably carry out the task for mutual benefit (Strube and Werner, 1985). These findings suggest that in a group decision-making context, Type A leaders may be less able than Type B leaders to effectively use the input from group members. Consequently, groups led by Type

As may arrive at lower quality solutions than groups led by Type Bs.

Type A behaviour, however, may have a completely different effect on group members' perceptions of leadership. Type A behaviour can be described as a dynamic, active, and purposeful pattern that may be perceived as highly linked to competence. That is, people tend to believe in an exaggerated or "illusory" correlation (Chapman & Chapman, 1967, pp. 193-204, 1969, pp. 271-80) between active, dynamic behaviour and competence. This expected relation between behavioural style and competence may exceed the actual relation and result in the perception by observers that Type As are more competent than a careful assessment of their performance would warrant. (Strube, Lott, Heilizer and Gregg, 1986, pp. 403-412).

These findings suggest that Type A behaviour may have the paradoxical effect of creating the perception of effective leadership while ultimately resulting in poorer group performance. Partial support for these speculations can be found in a study by Sanders and Malkis (1982, pp. 71-86). These investigators found that in an unstructured group discussion, Type As were more likely than Type Bs to be perceived as the leader, and less likely to be viewed as the least helpful member. But Type A leaders arrived at poor quality decisions than Type Bs.

However, there is negative aspect of this impression formation that should be mentioned.. Because the favourable impressions others form of Type As are based on their behavioural style, which may be only partly related to actual competence, Type As may be expected to perform at levels they may not be capable of achieving or sustaining. This mismatch between actual capabilities and expectations of others may be in part responsible for the greater job stress and job pressure reported by Type As (Burke and Weir, 1980, pp.28-38; Howard, Cunningham and Rechnitzer, 1977, pp.825-36).

Common descriptions of the TABP (Byrne, 1981, pp.371-77; Friedman, 1969; Herman, Blumenthal, Black and Chesney, 1981, pp.405-413) reveal the prominence of certain occupation related attributes as ambition, competitiveness, personal striving and achievement orientation. Moreover, there is clear support for the view that the presence of the TABP is positively associated with occupational status (Byrne, Rosenman, Schiller and Chesney, 1985, pp. 242-61; Chesney and Rosenman, 1980; Zyzanski 1978). The basis for this is encapsulated in Jenkin's (1978) comment that Type A behaviour , with its achievement orientation, may lead to upward mobility , and similarly , the culture of professions and administrations values the same traits that are at the foundation of the Type A value system. There is abundant evidence from occupational studies (Chisney and Rosenman, 1980)

as well as those with behavioural and physiological foci (Rosenman and Chesney, 1980, pp. 1-45) that Type A apply themselves to activities of perceived importance with unusual effort and tenacity. Howard, Cunningham and Rehnitz (1977, pp.825-36) reported that the TABP among individuals sampled from a managerial population was associated with more working weeks/year, more discretionary work hours/week and more days/year spent on occupation-related travel than among individuals without the behaviour pattern. These data underscore the importance of an occupational time commitment in excess of organisational expectations as a manifestation of the TABP. Byrne & Reinhart (1989, pp. 123-134) suggest that this time commitment is instrumental in facilitating occupational achievement among those with the TABP. Such people do not achieve occupational advancement simply by way of a fortuitous match of a behaviour pattern and the demands imposed by a particular job but rather because the behavior pattern they are endowed with emphasises personal effort, manifest in large degree as a time commitment to the occupation.

Chesney and Rosenman (1980) have suggested that when the occupational environment allows unhindered expression of the TABP, the Type A individual enjoys job satisfaction, experiences no work-related distress and shows no elevation in risk factors for CHD. Where the nature of the job frustrates expression of

TABP, thus inhibiting progress toward occupational advancement, the reverse may well be true. Under these circumstances, one might expect to observe an increase in the risk of coronary events. Glass (1977) has suggested that Type As possess a heightened concern for mastery or control of their physical and social environment and therefore, situations which deprived the individual of environmental control are more stressful for people possessing the Type A behaviour pattern. The study by Chisney and Rosenman (1980) showing greater anxiety among Type A in high as opposed to low structure work environments also points to the "need to control" explanation of the moderating effects of the Type A behaviour pattern.

Begley and Boyd (1987, pp.79-93) found that "founders" of small business-entrepreneurs-and managers of small business have much higher rates of Type A behaviour than do other business executives. Waldron (1976, pp.2-13) found the TABP to be more apparent in men than in women and advanced this as a possible explanation for sex differences in rates of CHD. It has also been shown, however, that among employed women the TABP is as strongly associated with occupational success as it is among employed men (Waldron, 1978, pp.79-87).

The relationship between Type A behaviour pattern and role stress has also been studied by some researchers. A number of recent studies have shown that role stress is associated with a

variety of work attitudes and behaviour. Clearly a number of organisational factors might also influence the amount of role stress a person experiences. However, it is also likely that the amount of experienced role stress will partly depend on the personality predispositions of the individual concerned.

There is some evidence that this is the case for role overload following work initiated by Friedman and Rosenman and their associates on Type A behaviour. Jenkins et al., (1967, pp.371-79) view the Type A person as hard-driving, persistent and involved in his work. He also possesses an enhanced sense of time urgency, especially in relation to vocational deadlines. Type B individuals have a relative absence of these characteristics. It is suggested that Type A people experience more overload at work than Type B people, and indeed there is some evidence for this (Sales, 1969, pp.325-36; French & Calan, 1973). This high level of role overload in Type A person and the attendant psychological strain it produces is said to be intervening link in the apparent association between Type A behaviour and coronary heart disease (Sales, 1969). Caplan and Jones (1975, pp.713-719) have also found that the relationship between workload and anxiety was greater for Type A people than for Type B, supporting the commonly held view that overload generates more psychological strain in type A people.

The above review of literature regarding TABP phenomenon obviously reveals that the concept was of western origin and

that considerable research efforts have been made there in exploring its implications. The implications of Type A behaviour being both physical and psychological for the individual, it may be viewed that knowledge regarding the dynamics of TABP can be useful for all populations of humans. However, in India though research efforts on TABP have been initiated, literature indicating its occurrence among the managerial populations are hardly available indicating sufficient scope for research in this line.

CHAPTER - III

SCOPE AND METHODOLOGY OF THE STUDY

This investigation was aimed at measuring performance differences among bank managers and to understand whether these performance differences had any association with the psychological orientations and the bio-social backgrounds of the managers.

The psychological variables selected in this study included (1) Achievement orientation (2) Leadership orientation and (3) Personality pattern (i.e Type A behaviour pattern) of the managers. The bio-social backgrounds explored in the investigation covered such bio-details as age, education, parents, family, native region, religion, etc. of the managers.

The specific objectives of the study, the hypotheses and the scheme for measuring the different variables of the study are detailed in the following pages.

OBJECTIVES OF THE STUDY

- I. To assess the Deposit performance and Advance performance of branch managers of a scheduled commercial bank, to rank them on the basis of their performance effectiveness and to classify them into High Results Producers (HRPs), Moderate Results Producers (MRPs) and Low Results Producers (LRPs).
- II. To portray accurately the Leadership orientation of managers in terms of their Task orientation and People orientation

and to find out whether the HRPs, MRPs and LRPs differ significantly in their levels of Task orientation and People orientation.

- III. To measure the differences, if any, in the level of Achievement orientation among the managers and to understand whether such differences have any association with their performance differences.
- IV. To measure the level of Type A behaviour pattern among the managers under study and to find out whether Type A behaviour pattern is associated with the performance of managers.
- V. To find out the inter-associations, if any, among the psychological variables of the study viz. Achievement orientation, Leadership orientation and Type A behaviour pattern of the managers.
- VI. To find out whether performance differences among managers have any association with the bio-social background of managers such as education, age, religion, native region and parental and family particulars.

With these objectives in mind certain hypotheses were formulated for giving direction to the investigation. Regarding the psychological and sociological variables selected for this study, adequate literature with theoretical significance are

available in the case of the former, but not sufficient in the case of the latter. In the case of the psychological variables viz. Achievement orientation, Leadership orientation and Type A behaviour, theoretically more is known about their relevance to organisational conditions and managerial applications. On the contrary, regarding the sociological variables included in the study, no available literature enable us to understand their relationships with managerial behaviour and performance. Accordingly, hypotheses have been formulated only with regard to the psychological variables. Regarding bio-social variables no specific hypotheses have been formulated; however, their associations with performance effectiveness of managers were explored in the study.

HYPOTHESES OF THE STUDY

1. The High Results Producers among the managers are more task oriented than the Moderate Results Producers and the Low Results Producers.
2. The High Results producing managers possess more People orientation than the Moderate Results producing managers and the Low Results producing managers.
3. The level of Achievement orientation is more among the High Results producing managers than among the Moderate Results producing and Low Results producing managers.

4. The High Results producing managers display more Type A behaviour pattern than the Moderate and Low Results producing managers.

DEFINITION AND MEASUREMENT OF VARIABLES

Performance Effectiveness: In evaluating the performance of branch managers, banks usually consider a number of financial and non-financial criteria. In this investigation, in defining Performance Effectiveness, the researcher has confined to the financial side of managerial performance, with special reference to Deposit performance and Advance performance of managers.

Accordingly, Performance Effectiveness has been operationally defined as the extend to which a manager achieves the deposits and advances targets assigned to the branch under his charge. Assuming that measurement of effectiveness of a manager in producing results should be based on his performance over a long period of time, the Deposit performance and Advance performance of managers have been measured for a continuous period of three business years. The average of the Deposit performance and Advance performance of a manager for the three year period uner review has been labelled as Combined Performance and was expressed in the form of a Combined Performance score (CP Score).

HRPs, MRPs and LRPs: For the purpose of classifying branch managers on the basis of their differences in the level of Performance Effectiveness, the managers were percentile ranked

using their Combined Performance scores. Those managers who fell above the 66th percentile were labelled as High Results Producers (HRPs), those placed above the 33rd percentile upto the 66th percentile were called Moderate Results producers (MRPs) and those placed upto the 33rd percentile were called Low Results Producers (LRPs).

HDPs, MDPs and LDPs:The managers were Percentile ranked on the basis of their Deposit performance scores and were classified as above, using the 66th and 33rd percentile splits, into High Deposit Performers (HDPs), Moderate Deposit Performers (MDPs) and Low Deposit Performers (LDPs).

HAPs, MAPs and LAPs:The managers were percentile ranked on the basis of their Advance performance scores and, using the 66th and 33rd percentile splits, were grouped into High Advance Performers (HAPs), Moderate Advance Performers(MAPs) and Low Advance Performers (LAPs).

Branch manager:A manager of the bank who is directly in charge of the banking operations of any one of its branches and has authority and accountability for the branch's performance.

Leadership orientation:It is defined as the concern or attitude or mental predisposition held by a leader toward task and people while leading the activities of the work group placed under his direction. The concern for task is called TASK ORIENTATION and

concern for people is called PEOPLE ORIENTATION of the leader.

Task orientation: In this study, Task orientation is defined as the expressed concern of a manager toward the accomplishment of specific task assignments and responsibilities entrusted to him. It is measured by the emphasis a manager gives to such task-relevant factors as endeavouring to establish well-defined patterns of organisation, channels of communication, methods of procedure and controlling performance and initiating corrective action.

People orientation: People orientation is defined as the expressed concern or predisposition of a manager toward the human side of managing the subordinates under him. It is measured by the emphasis given by the manager to such people-related factors as friendship, mutual trust, respect, psychological support and warmth in his relationship with subordinates.

Achievement orientation: It is formally defined as the mental orientation of an individual to perform in terms of a standard of excellence, to be successful in competitive situations and to improve one's own position in life.

Operationally Achievement orientation is measured as the mental predisposition of manager toward such achievement-related aspects as competition, ambition, hardwork, creativity and desire to improve one's own social standing.

Type A behaviour pattern (TABP): TABP may be conceptually defined as an action-emotion complex that can be observed in any person who is aggressively involved in a chronic, incessant struggle to achieve more and more in less and less time, and, if required to do so, against the opposing efforts of other things or persons (Friedman and Rosenman, 1974).

Operationally Type A behaviour pattern may be defined as involving the following characteristics: (1) behavioural dispositions (eg. ambitiousness, aggressiveness, competitiveness, and impatience); (2) specific behaviours (eg. alertness, rapid and emphatic speech stylistics and accelerated pace of most activities); and (3) emotional responses (eg. irritation, hostility and anger).

Bio-social background: It includes those personal and social particulars of the managers such as their age, education, religion, native region, family and parental background, etc. These particulars represent the general social context in which a manager was socialised or grown into an adult human being.

PILOT STUDY

A leading commercial bank in Kerala having 324 branches (264 in Kerala and 60 in other parts of India) was selected for the purpose of this study. The researcher's interest through this study was to gain some insight into the psycho-social

characteristics of the managers of the bank working in the state of Kerala. The bank had most of its branches in Kerala and the investigator could collect information from managers working in all parts of Kerala.

The first step in the process of data collection was a pilot study undertaken to collect preliminary information regarding the scope for undertaking the study. During the pilot study the investigator contacted the authorities of the bank at the Head Office and sanction was granted for conducting the enquiry in the bank. The Head Office authorities also assured complete co-operation for making available all documents required for the study. The few weeks spent at the Head Office helped the investigator in delimiting the universe of the study and in fixing the number of respondents to be covered by the study.

The consultations with the Head Office managers helped the researcher in gaining some preliminary insights into the variables of the study and especially in perfecting the bio-social particulars of the managers, to be included in the study.

It was decided to delimit the universe of the study to those branch managers of the bank placed in charge of branches located within the geographic boundary of Kerala State. There were a total of 264 such managers.

However, in the study, performance effectiveness has been measured in terms of the targets achieved by the manager

over a continuous period of three consecutive business years. Therefore, it was decided that the managers covered in the study would be those with a minimum of three years' continuous branch assignment. Accordingly, the universe of the study was further delimited and defined as all those branch managers of the bank managing the bank's branches in Kerala and having a minimum of three years' continuous branch experience.

Pilot study data indicated that there were 181 such branch managers in this category and for the purpose of this study all of them were regarded as the universe of the study.

It was presumed that this delimitation of the universe would help the researcher in arriving at valid findings and conclusions in terms of the objectives of the study.

As the size of the universe was considerably small it was decided that sampling should be eliminated and that data should be collected from all the managers in the delimited population.

However, data could be collected only from 132 managers out of a total of 181 managers in the defined universe. The other managers, however, did not co-operate in responding to the investigator's request. Thus the actual number of respondents covered in this study is 73% of the universe. It was felt that this respondents size would be sufficiently representative and adequate enough to generalise the findings to the entire managers in the study .

NATURE AND SOURCES OF DATA

The data required for the study consisted of both primary and secondary data. Primary data pertained to such psychological variables as Achievement orientation, Leadership orientation, and Type A behaviour pattern of the managers and their bio-social particulars. These were to be collected directly from the respondent managers placed at the different branches of the bank, through questionnaires and scales selected for the purpose.

The secondary data for the study covered all those performance-related details of the managers, available with the Head Office of the bank. These data were to be collected from the records kept with the various departments. Most of these data were located in the Planning Department, Staff Administration Department and Computer Department of the bank.

TOOLS OF DATA COLLECTION

Data regarding the different variables of the study were collected using different tools used for the purpose. The nature of the various tools are detailed below:

- i) Performance checklist: A performance checklist was designed by the researcher to gather data regarding the performance details of each manager (See Appendix-II). The checklist covered details regarding the results produced by the managers in terms of the deposit and advance targets assigned to them over the three

year period under review. From the data collected through the checklist it was possible to determine the level of effectiveness of each manager in terms of (1) Deposit performance, (2) Advance performance and (3) Combined Performance .

- ii) Achievement orientation scale (Appendix No.III) This scale measures the level of Achievement orientation of a person on the basis of thirty statements given in the scale. The response to each statement is spread over a three point scale indicated by three alternatives viz. YES-UNDECIDED and NO. In the scale, there are twenty-three positively keyed statements and seven negatively keyed statements that measure the different components of Achievement orientation such as competitiveness, ambition, determination, productivity and creativity orientation of the respondent individual.

While scoring the scale, an YES answer to a positively keyed statement is given 1 score and a NO answer is given zero score. For the negative statement a No response gets 1 score and YES response gets 0 score. The UNDECIDED response in either case gets 1/2 score. Thus the maximum possible score on the Achievement orientation scale is 30 and minimum is zero.

The scale was taken from the personality inventory constructed by H.J.Eyensenck and Glen Wilson and was pretested among managerial and other samples before being used in this study. The test-retest reliability was found to be +.878.

iii) Leadership orientation questionnaire (Appendix No.IV):

The scale was in the form of a 40-item questionnaire that quantifies the leadership orientation of the managers responding to the instrument. The questionnaire instructs the managers to indicate how a manager SHOULD behave in his relations with the work group (Edwin A Fleishman: The Leadership opinion questionnaire) by either agreeing or disagreeing with the given statements in it. There were 20 statements on Task orientation and 20 statements on People orientation. These statements were randomly distributed in the questionnaire. There were both positively-keyed and negatively-keyed statements. For the positively-keyed statement an AGREE response gets one score and DISAGREE response carries zero score. For the negatively-keyed statements scoring is done in the reverse manner. The aggregate scoring is done separately for Task orientation and People orientation, with the maximum possible score on each dimension being 20 and the minimum being zero.

The questionnaire was adapted with minor modifications from the leadership opinion questionnaire prepared by the Business Research Bureau of Ohio State University, U.S.A. Before actual use in the study, it was pretested among different groups of managers and others. The test-retest reliability was found to be +.831.

- iv) Life Style Questionnaire:(Appendix No.V) The life style questionnaire measures the degree of Type A behaviour displayed by an individual as endorsed by himself or herself. The questionnaire contained 20 items, each of which was to be rated by the respondent on a scale ranging from zero to ten. All items were positively-keyed. The maximum aggregate score possible for an individual is 200 and the minimum is zero.

The scale was taken from the work of Edward A. Charlesworth and Ronald G. Nathan originally titled as "The A/B Life-style Questionnaire'. Prior to using in this study, it was tested for its suitability among different samples of population. The test-retest measure was found to be +.791.

- v) Bio-social description sheet (Appendix No.VI): This part deals with all those personal and social background variables considered in the study. Entries were to be

made by the respondent himself or herself. Most of the responses were to be either in the form of tick marks or in the form of writing numbers in the appropriate spaces.

PRETESTING OF THE TOOLS OF DATA COLLECTION:

After preparing the tools of data collection, they were pretested on an actual subsample of the managers in the study. Ten managers from different branches of the bank were selected for the purpose. During the pretest, it was found that the Achievement orientation scale and the Leadership orientation questionnaire were quite legible and clear to the respondent managers. The life style questionnaire, however, required more clarification on how to fill in the questionnaire. So the introductory part dealing with the filling of the questionnaire was expanded a little in consultation with the managers in the pretest sample. The bio-socio proforma also required slight refinements and the proforma was perfected on the basis of the recommendations of the pretest managers and experts in the field.

During the pretest, the investigator came across an important observation which was very useful later in the collection of data from the managers. On going through the pretest questionnaire, the managers expressed very good opinion about the contents of the questionnaires and most of them desired to get a feedback about their own personal orientations reflected in the questionnaire.

Furthermore, most of the pretested managers advised the investigator that in the actual data collection from the managers of the bank, the response rate would be better if the investigator could promise and give a 'confidential feedback' to all those managers taking the test. The investigator also discussed with the pretested managers about the strategy to be adopted for data collection. When asked about the merits of personal interviews Vs. mailed questionnaires all of them favoured the latter. They opined that a personal questionnaire, like the one used, that asked for the inner orientations of the managers, would be answered better in an anonymous situation than in the presence of the investigator.

Moreover, it was learnt that personal interviews would be rather difficult with the branch managers because the very busy work schedule of the managers would make it very difficult for them to sit down with the investigator for a personal interview.

These suggestions of the pretest managers were taken care of during data collection and proved to be very productive in getting a high response rate from the managers .

DATA COLLECTION:

The data collection for this study was performed in two phases. During the first phase, the investigator spent a few months at the Head Office of the bank collecting all those informations required for assessing the performance

effectiveness of managers. Of the 324 branch managers of the bank the investigator first identified those managers who had a minimum of three continuous years of branch experience immediately preceding the period of data collection. There were 181 such managers about whom data were available. The performance records of all these managers for three year period under study were analysed by the investigator. The necessary data were finally transferred into the 'performance checklist' prepared for the purpose (See appendix -II).

The data collection at the Head Office started in August 1987 and lasted for two and a half months. During this period the investigator made use of the opportunities available to conduct discussions, talks and informal chats with the people at the Head Office. Most of the department heads, managers, officers and clerical staff whom the investigator selected for this purpose had sufficient branch experience before they were posted at the Head Office. Interactions with these people helped the investigator very much in gaining considerable insights into the dynamics prevailing at the branches of the bank. The investigator could elicit the viewpoints of both the managers and their subordinate staff regarding the diverse aspects of branch management.

In the second phase of data collection the investigator sent mailed questionnaires to all the 181 managers comprised in

the universe of the study. The decision to mail the questionnaires was taken on the basis of the advices given by the managers in the pretest sample that the managers would favour a mailed questionnaire than a personal interview, to give their true responses. In accordance with their suggestions the investigator also promised a 'confidential feedback' to all those managers who required it. As expected there was a good response from the managers. 132 of the managers returned the questionnaires and 90% of them asked for the personal feedback, which the investigator sent to them after processing of the data. On receipt of the feedback there were enquiries from the managers to know more about the psychological variables, especially literature regarding Type A behaviour. The investigator helped them in whatever way that was possible.

The technique of mailing the questionnaires thus proved very successful in getting a high return rate from the managers and in eliciting genuine responses from them. If the enthusiasm shown by the managers in responding to the questionnaires is any indication, it can be strongly held that the findings of this study will be a true representation of their internal mental attitudes and dispositions.

On receipt of the filled in questionnaires, the investigator started processing the data contained in them for further statistical treatment.

EDITING, CODING AND STATISTICAL TREATMENT OF DATA:

The collected data were edited, coded and then entered into a master chart manually by the investigator. Each item of data was strictly checked for its accuracy before being entered into the masterchart.

Thereafter, the entire data were taken to the Tata Institute of Social Sciences, Bombay, where the statistical treatment of data was done through computer applications, using the SPSS package. In the computer processing of the data and in selecting the statistical tools of analyses, the investigator was generously assisted by the computer staff of the Institute.

DATA ANALYSIS AND INTERPRETATION:

After the statistical treatment of data tables, charts and diagrams were prepared. Using these as the guideposts, the data were analysed in terms of the objectives and hypotheses of the study. The findings arrived at during analysis were then discussed in relation to the practical and theoretical insights available on the variables under consideration. The chapters that follow contain these analyses and discussions. The last chapter summarises the major findings of the study.

SCHEME OF CHAPTERISATION

The first chapter deals with the problem under investigation and highlights the context and focus as well as the theoretical framework of study. The second chapter gives an

account of the available literature on the variables included in the study. In the third chapter the methodology adopted for investigating and analysing the research problem is presented.

The next three chapters comprise the analyses of the data collected, their results and interpretations. Chapter IV details how Performance Effectiveness of managers was assessed in the study and the method of classifying managers into HRPs, MRPs, and LRPs. Chapter V focusses on the statistical test results and findings regarding the relationship between performance of managers and their psychological characteristics. In Chapter VI the bio-social background of managers and its relationship with their performance are analysed.

Chapter VII contains the major findings of the study and some suggestions for future research.

CHAPTER - IV

ASSESSMENT OF PERFORMANCE EFFECTIVENESS AND CLASSIFICATION OF MANAGERS INTO HIGH RESULTS PRODUCERS(HRPs), MODERATE RESULTS PRODUCERS(MRPs) AND LOW RESULTS PRODUCERS(LRPs).

The first objective of this study is to measure Performance Effectiveness of the branch managers covered and to find out if there are differences in the level of Performance Effectiveness of the various managers. For this purpose of the investigation, Performance Effectiveness has been defined as the degree or extent to which a branch manager is able to achieve the financial targets assigned to him over a continuous period of three years.

A manager who shows a good performance in one business year need not be so in the next year. His performance can be either good or bad in the next one or two years. To neutralise the effects of these fluctuations in performance, Performance Effectiveness has been computed in this study not for one year but for a long term period covering three business years. Accordingly, the investigator had chosen to evaluate Performance Effectiveness on the basis of their performance for a period of three continuous business years preceding the period of data collection, that is for the business years ending December 1984, December 1985 and December 1986. Data collection for the study commenced in the month of August 1987. Therefore 1987

results were not available.

In the bank under study, performance target fixation is done as follows: Before the commencement of a business year the bank authorities take a stock of the business conditions and business potential of each branch. Based on this assessment, the performance targets are fixed for each branch. Once the targets are fixed for a branch, the branch manager who is in charge of the branch becomes chiefly responsible for achieving the targets, through the assistance and co-operation of the branch staff.

The targets to be attained take two major forms viz. Deposits and Advances. Both deposits and advances are equally important for any bank because it is through these operations that the bank generates profits or surpluses for its functioning and growth in the competitive banking business. A branch manager of a bank is therefore expected to show good performance on both these dimensions and any measure of his Performance Effectiveness should take due account of his Deposit performance as well as Advance performance. In this study, therefore, the measure of Performance Effectiveness is computed on the basis of an equal consideration of the total deposits and the total advances achieved by a manager in the three business years under review.

Accordingly, in this study Performance Effectiveness has been measured as the Combined performance of a manager during the three business years and is expressed in the form of a COMBINED PERFORMANCE score. Combined performance score is the percentage

of total deposits and advances achieved by a manager against the total deposit and advance targets assigned to him during the period under study.

Thus for example, if a manager has a deposit target of Rs.3 crores and an advance target of Rs.2.5 crores for the three year period under review, and if the deposits and advances achieved during the period are Rs.2.75 crores and Rs.2.6 crores respectively, his cCombined performance score (CP Score) for the

period will be
$$\frac{(2.75+2.6)}{(3+2.5)} \times 100 = 97.27 \%$$

It may be noted that Combined performance score is always expressed as a percentage of the targets assigned, and in the above example it is little below the total business targets assigned to the manager during the period under study.

The Combined performance scores of all the 132 managers in the study were computed using this formula, and for any single manager the CP score was regarded as his PERFORMANCE EFFECTIVENESS in attaining the financial targets assigned to him by the bank. Based on the differences in Performance Effectiveness, it was possible to classify the managers into different effectiveness categories. Accordingly, for the various statistical applications and other purposes of this study, the 132 managers have been percentile ranked on the basis of their Combined performance scores, and using the 66th and 33rd

percentile splits, the entire, study group has been classified into High, Moderate, and Low effective groups. In the data analysis and interpretation that follow, the three groups have been nomenclatured as High Results Producers (HRPs), Moderate Results producers (MRPs) and Low Results Producers (LRPs). Each group is different from the other two groups in terms of their Combined performance score. The figure below shows the three performance categories created in the study and the scheme of classification followed.

Figure 4.1 : PERFORMANCE CATEGORIES AMONG MANAGERS

PERFORMANCE CATEGORY	COMBINED PERFORMANCE SCORE	BASIS OF CLASSIFICATION
High Results Producers (HRPs) (n= 43)	99.14-120.95	(above 66th percentile)
Moderate Results Producers (MRPs) (n= 44)	91.55-99.13	(above 33rd percentile upto 66th percentile)
Low Results Producers (LRPs) (n=45)	72.66-91.54	(Upto 33rd percentile)

In the classification scheme presented above the HRP managers were those managers in the study who possessed relatively higher Combined performance scores in terms of the percentile ranking and were therefore deemed as more effective in

performance than the other two categories in the study group. The other two groups ranked relatively lower on the Combined performance scores and were therefore regarded as having only lesser levels of performance effectiveness than the former. In the sections that follow this scheme of classification is the basic thinking adopted by the researcher especially, for the various statistical tests and applications.

PERFORMANCE PATTERN OF BRANCH MANAGERS

The performance of the bank in this study, over the years, has been one of steady growth and consistent improvement both in terms of deposits and advances (See Appendix:I for growth profile of the bank). With the bank thus showing a consistently steady performance, it can naturally be expected that it has an equally effective team of managers at its branches, because the corporate performance of a bank is the collective results of the managerial efforts of its various branch managers who, with a team of branch staff placed under them, are ultimately responsible for the performance and results produced by their branches. In other words, it can be said that the bank under study couldnot have reached and maintained this level of performance without a good number of its branch managers showing high performance figures. The actual performance profile of these managers is presented in the tables along with analyses and interpretations.

Table No. (4.1) presents the performance levels of the 132

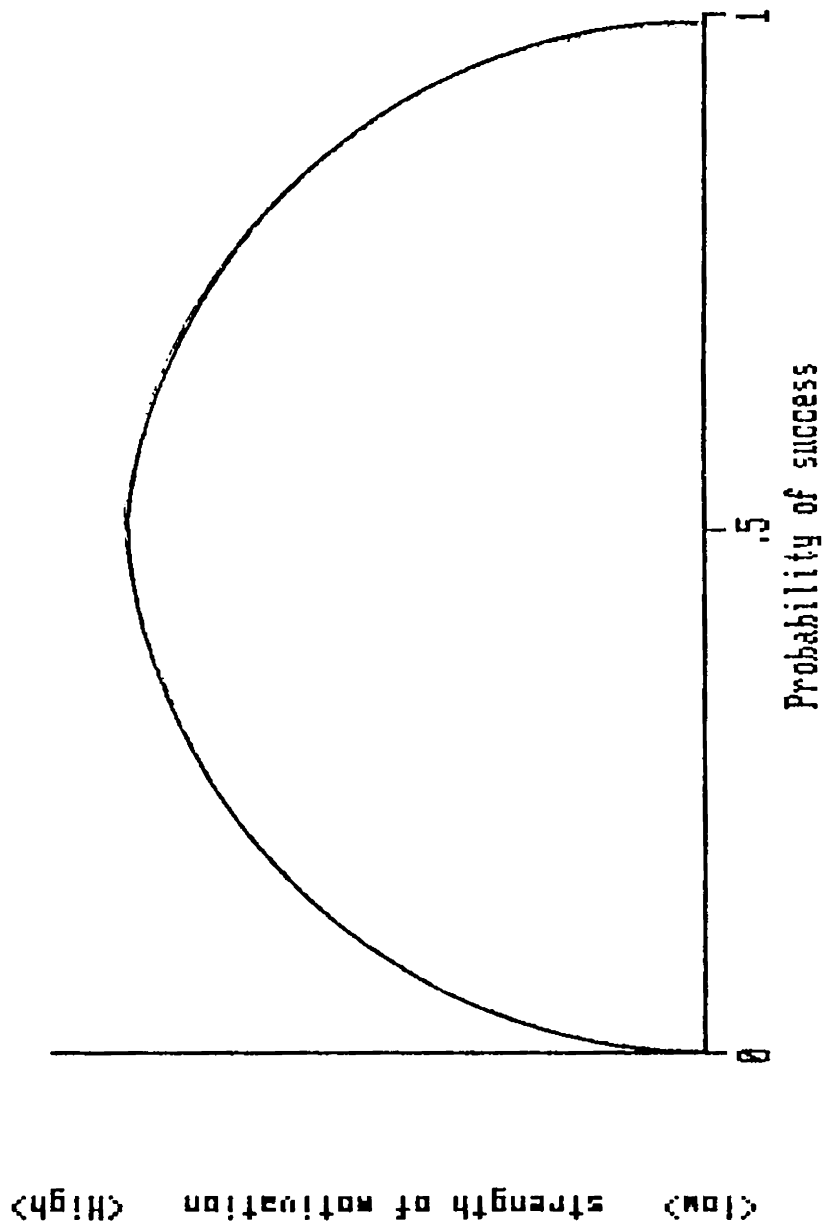
TABLE 4-1
PERFORMANCE PROFILE OF MANAGERS

SL.NO.	PERFORMANCE DIMENSION	SAMPLE SIZE	SCORE RANGE (BASE = 100%)		MEAN SCORE	STANDARD DEVIATION
			MINIMUM	MAXIMUM		
1	COMBINED PERFORMANCE	132	73	121	95.12	9.08
2	DEPOSIT PERFORMANCE	132	71	123	98.28	7.94
3	ADVANCE PERFORMANCE	132	54	136	89.62	16.94

managers in terms of their Combined performance scores. From the table it is evident that the three year Combined performance score (CP score) for all the managers is 95.12% which is little less than the (100%) target assigned over the period. However, in a highly competitive business like banking, where performance evaluation should be based on the reality of the situation, a three year average of 95.12% of the target may be regarded as quite a satisfactory record of performance on the part of the managers, in producing results for their bank. At the same time, it could also be explained that the bank with its strong growth orientation had been equally ambitious with its managers in assigning financial targets for their branches. The bank, thus, has fixed the targets for its branches at those levels that are slightly on the higher side of difficulty for the managers to attain, as it is evident that majority of the managers have their CP scores below the target of 100%. Accordingly, the attainment of 95.12% of the targets by the managers in bank cannot be regarded as laxity in their performance. Instead, it may be deemed as a mark of adequate level of performance in the context of the ambitious targets assigned by the bank to its managers at the branches.

The above observation can be theoretically explained in view of the theory of human motivation. Motivation theorists, like McClelland, Atkinson and others suggest that goals should be set high enough so that a person has to stretch to reach them but low

FIGURE 4.2 : The relationship of
motivation to probability of success



enough so that they can be attained. Thus, goal must be realistic before a person will make a real effort to achieve them (Mc Clelland et al., 1953; Atkinson, 1957). J. Sterling Livingston (1969) observed that subordinates would not be motivated to reach high levels of productivity unless they consider boss's high expectations realistic and achievable. If they are encouraged to strive for unattainable goals, they eventually give up trying and settle for results that are lower than they are capable of achieving. David C. Mc Clelland (1955) and John W. Atkinson (1957) have demonstrated in their research that the degree of motivation and effort rises until the probability of success reaches 50 percent, then begins to fall even though the probability of success continues to increase. This relationship could be depicted in the form of a bell-shaped curve as illustrated in figure (4.2).

The average achievement (CP score) of all the managers in the study sample being very close to the assigned target, it may be explained that the bank in this study has set the performance targets quite realistically and ambitiously but slightly on the higher side in tune with the ideas reflected in the theoretical discussion mentioned above. On the performance side, it may be commented that the managers of the bank have also responded to these targets with a moderately high degree of effectiveness.

A detailed inspection in to the frequency distribution in table (4.2) indicates that the Combined performance scores of

TABLE 4-2

COMBINED (DEPOSITS + ADVANCE) PERFORMANCE OF MANAGERS

COMBINED PERFORMANCE (SCORE RANGE)	FREQUENCY	PROPORTIONATE FREQUENCY	CUMULATIVE FREQUENCY	CUM. PROP. FREQUENCY
70 - 74	1	.76	1	.76
74 - 78	3	2.27	4	3.04
78 - 82	4	3.03	8	6.07
82 - 86	10	7.57	18	13.64
86 - 90	18	13.64	36	27.28
90 - 94	23	17.42	59	44.7
94 - 98	28	21.21	87	65.91
98 - 102	19	14.39	106	80.3
102 - 106	11	8.33	117	88.63
106 - 110	7	5.30	124	93.93
110 - 114	5	3.79	129	97.72
114 - 118	2	1.52	131	99.24
118 - 122	1	0.76	132	100.00
	132	100.00	132	100.00

N = 132

Mean = 95.12

S.D = 9.08

individual managers have ranged between the maximum of 120.95 and minimum of 72.66 with a standard deviation of 9.08. It can, therefore, be said that even though the average performance of managers of the bank is quite satisfactory at 95.12% there is considerable variation in the individual scores among the various managers. Some managers have turned out to be very good performers while certain others have shown a poor show in terms of their effectiveness in producing results for the bank. It thus becomes statistically possible to search for the characteristics associated with each group.

Statistically, the mean, median and mode of the CP score distribution are found to be very close to each other. The scores of almost all of the 132 managers fall within ± 3 standard deviations from the mean. There is, thus, a strong central tendency with the frequency distribution, approximating the normal distribution pattern. These statistical properties of the distribution make it possible to divide the managers into three distinct and mutually exclusive groups in terms of their Combined performance scores. Accordingly, the managers in the study have been percentile ranked on their CP score and classified into High Results Producers, Moderate Results Producers and Low Results Producers as mentioned in the beginning of this chapter, on the basis of 66th and 33rd percentile splits. This grouping of the managers enables to compare and contrast the psycho-social characteristics of the

High Results Producing group with those of the Moderate and Low Producing groups of managers.

With this much of information about the Combined performance of the managers, the data were further analysed in the study to find out the performance of the managers separately in terms of their Deposit performance and Advance performance. From Table No. (4.1) it is evident that the Deposit performance (98.28%) of managers is much better than their Advance performance (89.62%). It could be derived that the managers in general have been able to put up a better show in their work of mobilising deposits for the bank. But when it comes to advancing loans the work doesnot appear t o be easy for many managers. The within group variation of scores is found to be compartively lesser in Deposit performance (Standard Deviation = 7.94) whereas in Advancce performance the managers show wide fluctuation in their scores (Standard Deviation = 16.94).

The difference between the nature of deposit work and advance work itself can be regarded as the explanation for the differences observed in the Deposit scores and Advance scores of managers. Though Deposit mobilisation and Loan advancing are equally important work for a branch manager, there are certain differences between the two in terms of the restrictions imposed by the banking policy. A branch can attract and accept deposits of many kinds, and practically there are little,if any, restrictions imposed on any particular type of deposit. The

special point about deposits is that while most deposits are welcomed by a branch, the branch can emphasise more on certain special types of deposits that can attract more customers or yield better returns for the bank. Thus, in deposits the focus is not on restriction but on emphasis__ emphasis given to certain types of deposits that lead to higher profits and growth potential for the bank.

On the other hand, when it comes to advancing loans, the manager in charge of a branch is more under constraints than freedom. While there may be many areas of lending that might be highly profitable, the scope of such lending is limited by many restrictions and regulations placed upon by the guidelines from the Head Office issued in line with the Reserve Bank guidelines. A manager, while lending, is constantly under pressure to advance loans to such priority and weaker sections as Small and Marginal Farmers, Rural Artisans, Scheduled Castes/Tribes, Village & Cottage Industries, beneficiaries under IRDP, DRI etc. While these lendings yeild lesser rates of returns on the advances, the manager is equally under the compulsion to generate profits for the bank. Thus, in taking true lending decisions the manager has to choose a judicious blend of advances that make his advancing operations profitable. In addition he also has to evaluate the viability of the projects and the entrepreneurial and managerial competence of the clients. These and the other constraints faced by the managers can be deemed as the reasons for the observed

relatively low performance levels of the managers in the advance sector.

The distribution patterns of the scores of manager on Deposit performance and Advance performance are presented in Tables (4.3) and (4.4). Table (4.3) shows the distribution of Deposit performance (DP) scores of the managers in the form of a frequency distribution. It could be observed that distribution is more or less normally distributed with almost 50% of the cases above and 50% below the mean value.

The mean, median and mode are all very close to each other, and ± 3 standard deviations from the mean include all the cases in the distribution. These statistical properties give the deposit performance of the managers a clear normal distribution pattern which makes it possible to divide managers into High Moderate and Low effective groups on their Deposit performance dimension. For the various purposes of this study, the managers have, therefore, been classified into High Deposit Performers (HDPs), Moderate Deposit Performers (MDPs), and Low Deposit Performers (LDPs) based on 66th & 33rd percentile splits.

The advance performance distribution of the managers is presented in Table (4.4). The frequency distribution shows that the mean and median are very close to each other though the mode stands a little away from them. However, here again, almost all the cases in the distribution come within ± 3 standard deviations from the mean. These statistical features qualify the

TABLE 4-3
DEPOSIT PERFORMANCE OF MANAGERS

DEPOSIT PERFORMANCE (SCORE RANGE)	FREQUENCY	PROP. FREQUENCY	CUM. FREQUENCY	CUM. PROP. FREQUENCY
70-74	1	0.76	1	0.76
74-78	1	0.76	2	1.52
78-82	2	1.52	4	3.04
82-86	3	2.27	7	5.31
86-90	9	6.82	16	12.13
90-94	17	12.88	33	25.01
94-98	26	19.69	59	44.70
98-102	34	25.76	93	70.46
102-106	21	15.90	114	86.36
106-110	9	6.82	123	93.18
110-114	5	3.79	128	96.97
114-118	2	1.52	130	98.49
118-122	1	0.76	131	99.25
122-126	1	0.76	132	100.00
	132	100.00	132	100.00

N = 132

Mean = 98.28

S.D. = 7.94

TABLE 4-4

ADVANCE PERFORMANCE OF MANAGERS

ADVANCE PERFORMANCE (SCORE RANGE)	FREQUENCY	PROP. FREQUENCY	CUM. FREQUENCY	CUM.PRO. FREQUENCY
50- 55	2	1.52	2	1.52
55- 60	2	1.52	4	3.04
60- 65	4	3.03	8	6.07
65- 70	6	4.55	14	10.62
70- 75	13	9.85	27	20.47
75- 80	14	10.60	41	31.07
80- 85	13	9.85	54	40.92
85- 90	12	9.09	66	50.01
90- 95	12	9.09	78	59.10
95-100	21	15.91	99	75.01
100-105	10	7.57	109	82.58
105-110	9	6.82	118	89.40
110-115	7	5.30	125	94.70
115-120	2	1.52	127	96.22
120-125	2	1.52	129	97.74
125-130	1	0.76	130	98.50
130-135	1	0.76	131	99.26
135<	1	0.76	132	100.00
	132	100.00	132	100.00

N = 132

Mean = 89.62

S.D. = 16.94

Advance performance scores of the managers to be regarded as normally distributed. Accordingly, it is possible that on the basis of the differences in the level of Advance performance, the managers can be classified into mutually exclusive groups.

The managers in the study have therefore been percentile ranked on their Advance performance score and using the 66th and 33rd percentile splits they have been grouped into High Advance Performers (HAPs), Moderate Advance Performers (MAPs) and Low Advance Performers (LAPs).

The data presentations and analyses so far indicate, among other things, that the Combined performance, Deposit performance and Advance performance are all normally distributed. At the same time, the Deposit performance of managers stands above their Combined performance and their Advance performance stands below it. Against this background, the investigator analysed the data further with a view to find out the proportionate contributions of Deposit performance and Advance performance of managers to their Combined performance, and to know if the high combined performance group (HRP managers) had equally high Deposit as well as Advance performance scores.

The Karl Pearson's Coefficient of Correlation test was conducted to test the correlations among the three performance dimensions. The results are presented in Table (4.5). The coefficient of correlation between Combined performance and Deposit performance was found to be quite high at $r = .6842$ ($p =$

TABLE 4-5

COEFFICIENT OF CORRELATION BETWEEN
PERFORMANCE DIMENSIONS OF MANAGERS

	COMBINED PERFORMANCE	ADVANCE PERFORMANCE
DEPOSIT PERFORMANCE	.6842 P = .000	.2237 P < .010
ADVANCE PERFORMANCE	.7799 P = .000	1.00 P = .000

.000), thereby showing that higher the combined performance, higher will be the deposit performance of the managers. The coefficient of correlation between Combined performance and Advance performance stands still higher at $r = .7799$ ($P = .000$) indicating that Advance performance has contributed more in determining the Combined performance of the managers. The above r values lead to the inference that managers high on their Combined performance scores are high on their Deposit performance as well as Advance performance. However the r value between Deposit and Advance performance being only $.2237$ ($p < .01$) further statistical testing was done to know if high combined performers were high and low combined performers were low on both Deposit and Advance performance dimensions. Accordingly, a number of t -tests were conducted separately for testing the differences in the Deposit and Advance performance scores of the extreme groups viz. High Results Producers, and Low Results Producers. The results of the tests are presented in tables (4.6) to (4.8).

It could be observed that the High Result producing group had significantly better score than the Low Results producing group in terms of their Deposit performance, $t = 7.95$, $DF = 86$. $P = .000$ (Table 4.6).

The t -test results thus indicated that High Results producing managers mobilised significantly more deposits than the Low Results producing managers.

Similarly, the difference in the Advance performance scores

TABLE 4-6
INDEPENDENT SAMPLES OF COMBINED PERFORMANCE

Group 1:		EQ	LRPs	Group 2:		EQ	HRPs	
t-test for: DEPOSIT PERFORMANCE								
		Number of Cases	Mean	Standard Deviation	Standard Error			
Group 1 (LRPs)		45	92.7873	7.610	1.134			
Group 2 (HRPs)		43	104.3556	5.878	.896			
F Value		2-Tail Prob.	Pooled Variance Estimate			Separate Variance Estimate		
			t Value	Degrees of Freedom	2-Tail Prob.	t Value	Degrees of Freedom	2-Tail Prob.
1.68		.095	-7.95	86	.000	-8.00	82.43	.000

TABLE 4-7

Independent Samples of COMBINED PERFORMANCE

Group 1 : EQ LRPs Group 2 : EQ HRPs

t-test for: ADVANCE PERFORMANCE

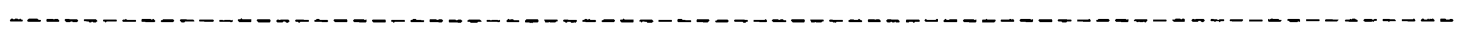
	Number of Cases	Mean	Standard Deviation	Standard Error
Group 1 (LRPs)	45	74.5924	12.378	1.845
Group 2 (HRPs)	43	104.9314	12.077	1.842

F Value	2-Tail Prob.	Pooled Variance Estimate			Separate Variance Estimate		
		t Value	Degrees of Freedom	2-Tail Prob.	t Value	Degrees of Freedom	2-Tail Prob.
1.05	.874	-11.63	86	.000	-11.64	85.96	.000

TABLE 4-8
Independent samples of DEPOSIT PERFORMANCE

Group 1:	EQ	LDPs	Group 2:	EQ	HDPs
t-test for: ADVANCE PERFORMANCE					
	Number		Standard		Standard
	of Cases	Mean	Deviation		Error
Group 1 (LDPs)	44	84.5414	16.249		2.450
Group 2 (HDPs)	44	92.7889	19.725		2.974

		Pooled Variance Estimate			Separate Variance Estimate		
F	2-Tail	t	Degrees of	2-Tail	t	Degrees of	2-Tail
Value	Prob.	Value	Freedom	Prob.	Value	Freedom	Prob.
1.47	.208	-2.14	86	.035	-2.14	82.96	.035



of the HRPs and LRPs were also tested using t-tests. The t-test between HRPs and LRPs reached significance at $P = .000$, $t = 11.63$, $DF = 86$ (Table 4.7).

The High Results producing managers thus showed significantly better scores than their Low performing counterparts in terms of their Advance performance.

With a view to test if there is any association between advance performance and deposit performance of managers, t-tests were conducted using the two groups of High, and Low Deposit performers and their corresponding Advance performance scores. The t-value difference in the advance scores of High Deposit performers Vs. Low Deposit performers reached significance at $P = 0.035$, $t = 2.14$, $DF = 86$ (Table 4.8). These values confirm that High Deposit performers show a significantly better Advance performance than the Low Deposit performers.

SUMMARY:

Based of the statistical analyses and discussions presented so far, the major findings of this chapter can be summarised as follows:

- i) The managers included in this study have been able to achieve a reasonable degree of effectiveness in terms of the performance targets assigned to them by the bank.

- ii) Despite the reasonably good level of performance shown by the managers in general, there are observable variations in the individual scores of the managers in terms of their Combined performance, Deposit performance and Advance performance.
- iii) Based on the normal distribution pattern observed in the scores of the managers in terms of their Combined performance, Deposit performance and Advance performance, the managers can be classified into High, Moderate and Low effective groups on each of the above dimension as shown below:

DIMENSION	CLASSIFICATION		
Combined performance	HRPs	MRPs	LRPs
Deposit performance	HDPs	MDPs	LDPs
Advance performance	HAPs	MAPs	LAPs

- iv) The High Result producing managers show high Deposit as well as Advance performance scores whereas the Low Results Producers show a correspondingly low Deposit and Advance performance scores.
- v) It may however be noted that the correlation between Advance performance and Deposit performance is only .2237 though it is significant at .01 level. At the

same time the correlation between Deposit performance and Combined performance is $r = .6842$ ($p = .000$) and that between Advance performance and Combined performance is $r = .7799$ ($p = .000$). It thus becomes evident that Advance performance of managers has contributed more to their Combined performance and that it is this factor that has played a major role in differentiating High Results Producers from Low Results Producers.

The overall purpose of this study is to measure the degree of effectiveness of the managers in achieving the financial targets assigned to them and to find out the psycho-social characteristics associated with managers belonging to different performance categories. The above classification of the managers into High, Moderate and Low effective groups makes it possible to compare the psycho-social characteristics possessed by these groups. In the chapters that follow, attempts are made to test statistically and to portray the psycho-social characteristics of the managers covered in this study.

CHAPTER - V

PERFORMANCE EFFECTIVENESS: PSYCHOLOGICAL CORRELATES.

This study is an inquiry into the performance differences among managers and the association of such differences with the psychological characteristics of managers. In the previous chapter the managers in the study have been classified into High Moderate, and Low Results Producers on the basis of their Combined performance which, in turn, is constituted of Deposit performance and Advance performance.

The statistical analyses that follow deal with the various psycho-social variables selected for the study and these variables are tested for their differences among the three groups of performers. The variables have been measured using nominal, ordinal or interval scales depending upon the nature of data required. In designing the statistical analyses separate tools have been used according to the requirements of the study and the nature of data collected. The main statistical tests used in this study include the Analysis of Variance (ANOVA), the t-test, The Pearson's coefficient of correlation test and the Chi-square test.

**PERFORMANCE AND PSYCHOLOGICAL CHARACTERISTICS OF MANAGERS:
CORRELATIONS.**

As a starting step in finding out the relationship between performance effectiveness of managers and their psychological characteristics, first the degrees of correlation between the scores of the managers on the different performance dimensions (Combined performance, Deposit performance and Advance performance) and their scores on the psychological variables selected for the study were computed using the Karl Pearson's coefficient of correlation test. The coefficients of correlation obtained between the different variables are presented in Table No: 5 . 1.

The Table No. 5 . 1 gives, among other correlations, the degree of relationship between performance of managers and the psychological variables measured. It could be noted that the Combined performance of the managers is positively correlated with their Task orientation ($r = .5435$, $p = .000$), Achievement orientation ($r = .3644$, $p = .000$) and Type A behaviour ($r = .234$, $p < .007$). There is insignificant correlation between the Combined performance of managers and their level of People orientation ($r = .0409$, $p < .642$).

When the Combined performance of the managers is broken up into Deposit performance and Advance performance, more or less the same patterns of relationships are found between these two performance dimensions and the psychological variables studied.

TABLE 5-1
COEFFICIENTS OF CORRELATION AMONG VARIABLES IN THE STUDY

VARIABLE	DEPOSIT PERFOR- MANCE	ADVANCE PERFOR- MANCE	TASK ORIENT- ATION	PEOPLE ORIENT- ATION	TYPE "A" BEHAVIOUR	ACHIEVE MENT ORIENTA TION
COMBINED PERFORMANCE	.6842 (.000)	.7799 (.000)	.5435 (.000)	.0409 (.642)*	.2349 (.007)	.3644 (.000)
DEPOSIT PERFORMANCE	—	.2237 (.010)	.3355 (.000)	.0256 (.771)*	.1419 (.104)*	.2465 (.003)
ADVANCE PERFORMANCE	—	—	.4462 (.000)	.0032 (.973)*	.2181 (.012)	.3156 (.000)
TASK ORIENTATION	—	—	—	.1234 (.159)*	.3053 (.000)	.4763 (.000)
PEOPLE ORIENTATION	—	—	—	—	-.0045 (.959)*	.1504 (.085)
TYPE "A" BEHAVIOUR	—	—	—	—	—	.4771 (.000)

NOTE : FIGURES IN BRACKETS INDICATE LEVEL OF SIGNIFICANCE.
(* NOT SIGNIFICANT AT .05 LEVEL. ALL OTHER VALUES
ARE SIGNIFICANT AT .01 LEVEL.)

TABLE 5-1A
PSYCHOLOGICAL MEASURES OF MANAGERS

SL.NO	VARIABLE	SAMPLE SIZE	SCORE RANGE		MEAN	STANDARD DEVIATION
			MINIMUM	MAXIMUM		
1	ACHIEVEMENT ORIENTATION	132	7	23	18.26	4.64
2	TASK ORIENTATION	132	7	18	14.36	2.51
3	PEOPLE ORIENTATION	132	9	19	15.18	2.22
4	TYPE A	132	50	162	114.48	18.65

The Deposit performance of the managers is found to be positively correlated with their levels of Task orientation ($r = .3355$, $p = .000$) and Achievement orientation ($r = .2465$, $p < .003$). It is not correlated with Type A Behaviour at .05 level ($r = .1419$, $p < .104$). The Advance performance is found to be correlated with Task orientation ($r = .4464$, $p = .000$), Achievement orientation ($r = .3156$, $p = .000$) and Type A behaviour ($r = .2181$, $p < .012$). It may be noted that the correlation between Deposit performance and Type A behaviour is not significant at .05 level whereas the correlation between Advance performance and Type A behaviour is significant at .012 level.

As in the case of Combined performance, no significant correlations are found between the Deposit performance or Advance performance of the managers and their People orientation.

The trends of correlation portrayed above reveal the fact that certain psychological characteristics of managers are positively correlated with performance effectiveness while certain others are not. It therefore requires to be statistically tested and seen whether the High, Moderate, and Low Performing groups identified among the managers have any corresponding differences in their psychological characteristics.

The table No.5.1 also indicates certain other trends of correlation. There are significant correlation between Task

orientation of managers and Type A behaviour ($r = .3053$ $p = .000$), Task orientation and Achievement orientation ($r = .4763$ $p = .000$) and Achievement orientation and Type A behaviour ($r = .4771$ $p = .000$). The data obtained do not reveal any significant correlations between Task orientation and People orientation ($r = .1234$, $p < .159$), People orientation and Type A behaviour ($r = .0045$, $p < .959$) and People orientation and Achievement orientation ($r = .1504$, $p < .085$) as the obtained significance levels are above .05 level.

In the following sections, the various psychological characteristics of managers are considered and analysed to test the various hypotheses of the study.

LEADERSHIP ORIENTATION

The second objective of this study is to measure the Leadership Orientation of managers in terms of their concern for task and concern for people. Leadership orientation may be described as the expressed concern, or attitude or predisposition of a manager toward the various TASKS to be performed under his leadership and toward the PEOPLE under him who perform these tasks. The higher the leadership orientation of a manager the greater will be the emphasis given by him to get the tasks performed and in maintaining good relations with the people he is leading. In leadership literature there is, however, a distinction between Leadership Orientation (attitude) and

Leadership Style (behaviour) of managers. Attitudinally a leader may have a high-task/high People orientation in whatever leadership situation he is in. But that does not necessarily mean that the leader will or should show high task/high relationship BEHAVIOUR on all occasions. The selection of actual leadership behaviour depends on the situation. To produce effective results, it is desirable that a leader should have high concern (orientation) towards both Tasks and People (Blake and Mouton, 1978 b, p.24), but in the choice of leadership behaviour he might effect certain changes depending on the leadership situation and the nature of subordinates under him. According to Blake and Mouton, leadership behaviour of leaders can be seen as changing from one situation to another, but the Leadership Orientation (ie. his concern for Task and People) should desirably remain quite high and stable throughout all leadership situations so as to produce effective results. In Indian conditions, J.B.P. Sinha (1978) recommends on the basis of his research observations that the effective leadership style should be one of high task and high relationship.

In this study, therefore, the investigator hypothesised that the highly effective among the bank managers studied would be those characterised by high degree of Task orientation and People orientation.

PERFORMANCE OF MANAGERS AND THEIR TASK ORIENTATION

Task orientation is defined in this study as the degree to which a manager is concerned with the various task-related dimensions of a leadership situation. The level of Task orientation was measured by using a twenty item questionnaire (see appendix - IV). The maximum score possible on the questionnaire is twenty and the minimum is zero. Higher the score of a manager on the questionnaire, higher will be his level of Task orientation and lower the score lower will be the Task orientation.

In organising the deposit and advance operations of a branch, the manager of a branch has to deal a lot with the branch staff, in arranging staff services to the customers to facilitate mobilisation of various deposits and disbursement of loan amounts, among other activities. This calls for a high degree of task concern on the part of the manager in charge of a branch to get the work of the branch executed properly so that customer servicing is done efficiently by the branch and the customers feel satisfied. A manager low on Task orientation might run into the danger of not being adequately concerned with the banking operations and customer servicing going on in his branch. This might lead to customer dissatisfaction and might in turn affect the performance of the branch in terms of deposits and advances. It can, therefore, be presumed that managers who produce good results (HRPs) will tend to possess a high concern

(orientation) toward the various task dimensions of his branch's work and those producing lower results will be lower on the dimension of Task orientation. With this background in view, it was hypothesised in the study that the High, Moderate, and Low performing groups (viz.HRPs.,MRPs and LRPs) would have different levels of Task orientation and that the two extreme groups of HRPs and LRPs in particular would be significantly different from each other in terms of their level of Task orientation.

The measures of Task orientation of the 132 managers covered in the study are tabulated in the form of a frequency distribution in Table (5.2). It may be noted that the average level of Task orientation among the managers of the Bank is 14.36 against the total possible score of 20. From the table it is also evident that there is a considerable degree of variation in the levels of Task orientation among the individual managers, (S.D = 2.51). A glance through the frequency distribution pattern reveals that majority (79.54%) have their scores in the range of 13 to 17. At the same time, certain managers are observed to be quite outside this score range with their level of Task orientation going so low as 7 or 8 or as high as 18.

These figures of higher variation in the individual scores of the managers provide the room for directing the inquiry at testing the association between the performance of managers and their level of Task orientation. With the hypothesis that

TABLE 5-2
TASK ORIENTATION SCORES OF MANAGERS

TASK ORIENTATION (SCORE)	FREQ.	PROP. FREQ.	CUM. FRQ.	CUM.PROP. FREQ.
7	2	1.52	2	1.52
8	3	2.27	5	3.79
9	5	3.78	10	7.57
10	5	3.78	15	11.35
11	1	0.76	16	12.11
12	5	3.78	21	15.89
13	19	14.39	40	30.28
14	16	12.12	56	42.24
15	25	18.94	81	61.24
16	28	21.21	109	82.45
17	17	12.88	126	95.33
18	6	4.54	132	100.00
	132	100.00	132	100.00

N = 132

M = 14.36

S.D = 2.51

performance effectiveness and Task orientation of the managers are mutually associated, a one-way analysis of variance test was conducted for the three groups of HRPs, MRPs and LRPs to test the significance of their difference on the Task orientation scale. The results in table 5.3 reveal that the High Results Producers, Moderate Results Producers and Low Results Producers do differ significantly on the level of Task orientation, $F(2,129) = 27.583$, $p < 0.0$. The tabular break up indicates that the level of Task orientation decreases from the HRPs ($m = 16.21$) to the MRPs ($m = 14.07$) to the LRPs ($m = 12.89$). These results thus reveal that the High, Moderate and Low effective groups of managers have clearly different levels of Task orientation. Further more, the HRPs and LRPs having received the highest ($m = 16.21$) and the lowest ($m = 12.89$) scores respectively, it is established that these two groups differ significantly in terms of their Task orientation (Table : 5.3).

The ANOVA results thus favour the conclusion that the managers who show a high level of performance effectiveness are the ones who generally possess a higher degree of Task orientation in their leadership orientation. The hypothesis that the HRPs, the MRPs and the LRPs would differ in their level of Task orientation and that the high producers would differ significantly from the low producers is thus supported.

The classification of the managers into HRPs, MRPs, and

TABLE 5-3
ANOVA SUMMARY OF TASK ORIENTATION
AMONG HRPs, MRPs AND LRPs.

*** CELL MEANS ***
TASK ORIENTATION

TOTAL POPULATION

14.36
(132)

1	2	3
LRPs	MRPs	HRPs
12.89	14.07	16.21
(45)	(44)	(43)

*** ANALYSIS OF VARIANCE ***

TASK ORIENTATION

Source of Variation	Sum of Squares	DF	Mean Square	F	Significance of F
Combined Performance	248.189	2	124.095	27.583	0.0
Residual	580.356	129	4.499		
Total	828.545	131	6.325		

132 Cases were processed.

0 Cases (.0 PCT) were missing.

*** MULTIPLE CLASSIFICATION ANALYSIS ***
TASK ORIENTATION

Variable + Category	N	Unadjusted Dev'n Eta	Adjusted for Independents Dev'n Beta	Adjusted for Independent + Covariate Dev'n Beta
Grand Mean =	14.364			
COMBINED PERFORMANCE				
1 LRPs	45	-1.47	-1.47	
2 MRPs	44	-.30	-.30	
3 HRPs	43	1.85	1.85	
		.55		.55
Multiple R Squared				.300
Multiple R				.547

LRPs has been done on the basis of their Combined performance over the three year period under review. The Combined performance has been computed as the combination of their Deposit performance and Advance performance over the same period. Though both Deposit performance and Advance performance are equally important in assessing the performance effectiveness of a manager, in terms of the actual operations, the two can be regarded as involving different types of activities. Accordingly the investigator was interested in knowing whether differences in Deposit performance and Advance performance among managers were associated with differences in their level of Task orientation.

The managers in the study were classified into High, Moderate, and Low effective groups on the Deposit and Advance performance dimensions and the analysis of variance test was applied to find out the significance of difference between the groups on the Task orientation scale.

The One way ANOVA test for the High, Moderate, and Low Deposit performing groups on the Task orientation scale (Table 5.4) reached significance at $P = .000$, $F(2,129) = 9.087$. The mean values of the three groups also revealed a decline from the High Deposit producers ($M = 15.59$) to the Moderate Deposit Producers ($m = 13.93$) to the Low Deposit Producers ($m = 13.57$). It can, therefore, be said that the HDP managers in the study tend to possess higher Task orientation levels and that the LDP

TABLE 5-4

ANOVA SUMMARY OF TASK ORIENTATION
AMONG HDPs, MDPs AND LDPs* * * C E L L M E A N S * * *
TASK ORIENTATION

TOTAL POPULATION

14.36		
(132)		
1	2	3
LDPs	MDPs	HDPs
13.57	13.93	15.59
(44)	(44)	(44)

* * * A N A L Y S I S O F V A R I A N C E * * *
TASK ORIENTATION

Source of Variation	Sum of Squares	DF	Mean Squares	F	Significa of F
Deposit Performance	102.318	2	51.159	9.087	.000
Residual	726.227	129	5.630		
Total	828.545	131	6.325		

132 Cases were processed.
0 CASES (.0 PCT) were missing.

* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
TASK ORIENTATION

Grand Mean = 14.364

Variable + Category	N	Unadjusted Dev'n Eta	Adjusted for Independents Dev'n Beta	Adjusted for Independents + Covariates Dev'n Beta
DEPOSIT PERFORMANCE				
1 LDPs	44	-.80	-.80	
2 MDPs	44	-.43	-.43	
3 HDPs	44	1.23	1.23	
			.35	.35
Multiple R Squared				.123
Multiple R				.351

managers possess lesser degree of task Orientation with the Moderate Deposit Producers falling in between the two groups with significant difference between the two extreme groups.

ANOVA test for the three Advance performance categories (Table 5.5) also reached significance at $P = .000$, $F(2,129) = 12.110$ indicating difference in the levels of Task orientation among High Advancers, Moderate advancers and Low Advancers. Here again, the gradation of mean Task orientation scores from High Advance Performers ($m = 15.51$) to Moderate Advance Performers ($m = 14.47$) to Low Advance Performers ($m = 13.09$) bears clear evidence to the fact that higher level of effectiveness in Advances performance is accompanied by a comparatively higher score on the level of Task orientation of the managers. Summarising all the ANOVA findings regarding the Task orientation scores of the various performance categories of managers, it is concluded that the managers with High performance records in their Combined performance, Deposit performance and Advance performance possess higher levels of Task orientation than their Moderate performing and Low performing counterparts. In fine, High Performance effectiveness and High Task orientation appear to go together among the bank executives covered in this study.

PERFORMANCE OF MANAGERS AND THEIR PEOPLE ORIENTATION

Task orientation explains only one side of the leadership coin. To gain insight into the other side of a leader's leadership orientation, data have to be gathered regarding the

TABLE 5-5

ANOVA SUMMARY OF TASK ORIENTATION
AMONG HAPs, MAPs AND LAPs.* * * C E L L M E A N S * * *
TASK ORIENTATIONTOTAL POPULATION
14.36
(132)

1	2	3
LAPs	MAPs	HAPs
13.09	14.47	15.51
(44)	(43)	(45)

* * * A N A L Y S I S O F V A R I A N C E * * *
TASK ORIENTATION

Source of Variation	Sum of Squares	DF	Mean Square	F	Significance of F
Advance Performance	130.967	2	65.483	12.110	.000
Residual	697.578	129	5.408		
Total	828.545	131	6.325		

132 Cases were processed.
0 CASES (.0 PCT) were missing.

* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
TASK ORIENTATION

Variable + Category	N	Unadjusted Dev'n	Unadjusted Eta	Adjusted for Independents Dev'n	Adjusted for Independents + Covariates Beta
Grand Mean =	14.364				
ADVANCE PERFORMANCE					
1 LAPs	44	-1.27		-1.27	
2 MAPs	43	.10		.10	
3 HAPs	45	1.15		1.15	
			.40		.40
Multiple R Squared					.158
Multiple R					.398

extent to which managers show concern for the people under them. In fact no manager exists in a vacuum. In the banking sector, the willing and co-operative efforts of the branch staff are required for any manager to achieve the performance targets assigned to his branch. In other words, the subordinates of the manager in a branch play an instrumental role in enhancing his performance effectiveness by actively contributing to the branch's performance pursuits. Accordingly, a manager who maintains a high degree of concern for the welfare and well being of the subordinates and their feelings and emotions may naturally be expected to receive better returns in the form of cooperative and motivated staff effort.

The overall concern or predisposition of a manager/leader towards his people while directing their activities can be called his People-orientation. The level of People orientation of the managers in the study has been measured using a twenty-item questionnaire on which a maximum of twenty scores and a minimum of zero are possible. Managers who score higher on the scale can be regarded as more people oriented while those scoring lower on the scale can be deemed as less People oriented.

In the bank under study the branch staff under the charge of a manager is constituted of officers, clerical staff and substaff. These staff members are comparatively better educated with most of them being graduates or postgraduates. Moreover, with the moderately decent levels of pay prevailing in the

banking sector, their economic status can be regarded as quite secure and modest. Banking being a vital sector of the economy, the banks are now under the strict control and protection of the Central Government, thus giving a high degree of employment security to the bank staff.

With a branch staff characterised by these features, it may naturally be expected that a manager desirous of producing effective results through them will have to be fairly people oriented in his concern and approach toward them. A manager indifferent to the human side of leadership while directing the activities of the branch staff, might come across resistance and low co-operation from his subordinates which might, in turn, tell upon the very performance of the branch itself. Accordingly, it may be idealised that a manager, to be effective, should not only have a high concern for the various "tasks" to be performed by his branch staff but should also possess an equally high degree of concern for the " people " who perform these tasks. Stated more simply, managers should also be People-oriented, to be effective at their branch work. Therefore, it was hypothesised in this study that the High, Moderate and Low performing groups of managers will have different levels of People orientation and that the high performing (HRP) managers will be significantly more people oriented than their low-performing (LRP) counterparts.

The data regarding People orientation of the managers in the study are presented in Table (5.6). It may be seen that the level of People-orientation of the managers, on average, is quite high at 15.18 against the total possible score of 20. The frequency distribution pattern reveals that 80% of the managers have their scores in the range of 13 to 17 with a high concentration around the scores of 15 and 16. The median of the People orientation scores is 15 and is very much closer to the mean value of 15.18. The mode of the distribution also falls at 16. The distribution pattern can be regarded as moderately normal with a slight skweness tailing off to the lower scores.

A scrutiny of the distribution of individual scores of the managers further reveals that there is a moderate degree of variation among the managers in terms of their level of People orientation, (S.D = 2.22). This variation makes it possible to test whether the score differences are associated with the differences in the level of performance of the managers. Accordingly, for the purpose of testing the hypothesis cited earlier the various performance categories were analysed for their differences on the People orientation scale.

A one-way analysis of variance for the High , Moderate, and Low Results Producers (Table 5.7) indicated that there was no significant difference between the HRPs (m = 15.49) MRPs (m = 14.95) and LRPs (m = 15.11) on their level of People

TABLE 5-6
PEOPLE ORIENTATION SCORES OF MANAGERS

PEOPLE ORIENTATION (SCORE)	FREQ.	PROP. FREQUENCY	CUM. FREQUENCY	CUM.PROP. FREQUENCY
9	2	1.5	2	1.5
10	2	1.5	4	3.0
11	4	3.0	8	6.0
12	7	5.3	15	11.3
13	15	11.36	30	22.66
14	18	13.64	48	36.36
15	19	14.39	67	50.69
16	24	18.18	91	68.87
17	21	15.91	112	84.78
18	15	11.36	127	96.14
19	5	3.79	132	100.00
	132	100.00	132	100.00

N = 132

Mean = 15.18

S.D. = 2.22

TABLE 5-7

ANOVA SUMMARY OF PEOPLE ORIENTATION
AMONG HRPs, MRPs AND LRPs* * * C E L L M E A N S * * *
PEOPLE ORIENTATION

TOTAL POPULATION

15.18

(132)

1	2	3
LRPs	MRPs	HRPs
15.11	14.95	15.49
(45)	(44)	(43)

* * * A N A L Y S I S O F V A R I A N C E * * *
PEOPLE ORIENTATION

Source of Variation	Sum of Squares	DF	Mean Square	F	Significance of F
Combined Performance	6.539	2	3.269	.660	.519
Residual	639.098	129	4.954		
Total	645.636	131	4.929		

132 Cases were processed.

0 CASES (.0 PCT) were missing.

* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
PEOPLE ORIENTATION

Variable + Category	N	Unadjusted Dev'n	Eta	Adjusted for Independents Dev'n	Beta	Adjusted f Independen + Covariat Dev'n	Be
Grand Mean =	15.182						
COMBINED PERFORMANCE							
1 LRPs	45	-.07		-.07			
2 MRPs	44	-.23		-.23			
3 HRPs	43	.31		.31			
Multiple R Squared			.10		.10		
Multiple R					.010		
					.101		

orientation, as the obtained F value is significant only at .519 level, (F (2, 129) = .660, $p < .519$).

The ANOVA table reveals that the deviations of the group means from the sample mean ($m = 15.18$) are very little and that the within-group variations of the people orientation scores of the different groups are also considerably high. Therefore, it can be inferred that the differences in the People orientation level of the managers do not have any significant association with the differences in the level of performance of the managers.

With a view to find out if the Deposit Performance had any association with the People orientation of the managers, a separate analysis of variance test was performed for the High, Moderate and Low Deposit performers (Table no 5.8). The F value failed to reach significance at .05 level (F (2,129) = .178, $p < .837$) thereby showing that Deposit performance of the managers was not significantly associated with the level of People orientation in them.

ANOVA for the High, Moderate and Low Advance performance groups (Table no. 5.9) also failed to uncover any significant difference between the groups on their level of People orientation, $F (2, 129) = 1.293$, $p < .278$.

From the various results of the ANOVA tests presented so far, it becomes evident that the differences, in the Combined performance of managers are not significantly associated with differences in the level of People orientation in them.

TABLE 5-8

ANOVA SUMMARY OF PEOPLE ORIENTATION
AMONG HRPs, MRPs AND LRPs* * * C E L L M E A N S * * *
PEOPLE ORIENTATIONTOTAL POPULATION
15.18
(132)

1	2	3
LRPs	MRPs	HRPs
15.02	15.30	15.23
(44)	(44)	(44)

* * * A N A L Y S I S O F V A R I A N C E * * *
PEOPLE ORIENTATION

Source of Variation	Sum of Squares	DF	Mean Square	F	Significan of F
Deposit Performance	1.773	2	.886	.178	.837
Residual	643.864	129	4.991		
Total	645.636	131	4.929		

132 Cases were processed.
0 CASES (.0 PCT) were missing.

* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
PEOPLE ORIENTATION

Grand Mean = 15.182

Variable + Category	N	Unadjusted Dev'n	Eta	Adjusted for Independents Dev'n	Beta	Adjusted Independ + Covari Dev'n	B
DEPOSIT PERFORMANCE							
1 LDPs	44	-.16		-.16			
2 MDPs	44	.11		.11			
3 HDPs	44	.05		.05			
			.05		.05		
Multiple R Squared					.003		
Multiple R					.052		

TABLE 5-9

ANOVA SUMMARY OF PEOPLE ORIENTATION
AMONG HAPs, MAPs AND LAPs* * * C E L L M E A N S * * *
PEOPLE ORIENTATIONTOTAL POPULATION
15.18
(132)

1	2	3
LAPs	MAPs	HAPs
14.75	15.47	15.33
(44)	(43)	(45)

* * * A N A L Y S I S O F V A R I A N C E * * *
PEOPLE ORIENTATION

Source of Variation	Sum of Squares	DF	Mean Square	F	Significa of F
Advance Performance	12.689	2	6.344	1.293	.278
Residual	638.948	129	4.907		
Total	645.636	131	4.929		

132 Cases were processed.
0 CASES (.0 PCT) were missing.* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
PEOPLE ORIENTATION

Grand Mean = 15.182

Variable + Category	N	Unadjusted Dev'n	Eta	Adjusted for Independents Dev'n	Beta	Adjusted Indepe nde + Covaria Dev'n B
ADVANCE PERFORMANCE						
1 LAPs	44	-.43		-.43		
2 MAPs	43	.28		.28		
3 HAPs	45	.15		.15		
			.14		.14	
Multiple R Squared					.020	
Multiple R					.140	

The same pattern of conclusions is found to be true in the case of both Deposit performance and Advance performance of managers, suggesting that differences in either of these performance dimensions are not significantly related with the differences in the People orientation level of managers.

Therefore, the hypothesis of the study that HRPs, MRPs, and LRPs would differ in their level of People orientation stands disproved in the context of the data obtained. However, it may be noted that the branch managers of the bank have maintained a generally high level of People orientation (15.18 on a scale of 20) in their leadership approach towards subordinates.

LEADERSHIP ORIENTATION STYLES AND PERFORMANCE

The previous statistical analyses have dealt with Task orientation and People orientation separately. This independent treatment of the data was done for the purpose of testing the hypotheses of the study regarding Task orientation and People orientation.

In leadership literature, however, Task orientation and People orientation are regarded as two independent but essential components of a leader's Leadership Orientation. Most leadership theories and models state that it is the varying combinations of Task orientation and People orientation of managers that really result in their leadership effectiveness or ineffectiveness.

To test which combinations of Task orientation and People orientation were associated with performance effectiveness of

bank managers, the managers were classified into the following four basic combinations in terms of their Task orientation and People orientation scores .

- 1) High Task - High People oriented.
- 2) High Task - Low People oriented.
- 3) Low Task - High People oriented.
- 4) Low Task - Low people oriented.

In generating this classification, the managers were first percentile ranked seperately on Task orientation and People orientation. The upper one third of the managers on the Task orientation scale was deemed as high-task oriented and the lower one third of the managers as low-task oriented. Similarly the upper one third on People orientation scale was treated as high people oriented and lower one third as low people oriented. The middle one third was excluded to keep the style distinctions clear. The four groups of managers were then tested with one another, using the t-test, to know if there were significant differences in the performance levels of the various categories. The test results are presented in tables 5.9a to 5.9d.

It could be noted from the results that:

- 1) the high task-high people oriented managers had significantly higher level of performance than the low-task-low people oriented managers.
- 2) the high task-high people oriented managers had significantly higher performance level than the low

TABLES 5.9a to 5.9d

t - TEST FOR COMBINED PERFORMANCE OF GROUPS WITH
DIFFERENT LEADERSHIP ORIENTATIONS*

TABLE 5-9a

GROUP	NUMBER	MEAN PERFORMANCE SCORE	STANDARD DEVIATION
HIGH TASK HIGH PEOPLE ORIENTED	29	101.259	6.855
LOW TASK LOW PEOPLE ORIENTED	10	91.791	6.551

t Value = 3.894 Degrees of Freedom = 37 Prob. < .05

TABLE 5-9b

GROUP	NUMBER	MEAN PERFORMANCE SCORE	STANDARD DEVIATION
HIGH TASK HIGH PEOPLE ORIENTED	29	101.259	6.855
HIGH TASK LOW PEOPLE ORIENTED	8	101.684	9.132

t Value = .1224 Degrees of Freedom = 35 Prob. > .05

* The t- tests presented in Tables 5.9a to 5.9d were done through

manual computations.

TABLE 5-9c

GROUP	NUMBER	MEAN PERFORMANCE SCORE	STANDARD DEVIATION
HIGH TASK- LOW PEOPLE ORIENTED	8	101.259	6.855
LOW TASK- HIGH PEOPLE ORIENTED	13	88.947	6.211

t Value = 3.48 Degrees of Freedom = 19 Prob. < .05

TABLE 5-9d

GROUP	NUMBER	MEAN PERFORMANCE SCORE	STANDARD DEVIATION
HIGH TASK- HIGH PEOPLE ORIENTED	29	101.259	6.855
LOW TASK- HIGH PEOPLE ORIENTED	13	88.947	6.211

t Value = 5.75 Degrees of Freedom = 40 Prob. < .05

- task-high people oriented managers.
- 3) the high task-low people oriented managers also had significantly better performance than the low task-high people oriented managers.
 - 4) the high task-high people oriented managers, however did not show any significant difference in performance in comparison with the high task-low people oriented managers.

From these data findings it becomes evident that Task orientation is the significant factor that differentiates High Results Producers from Low Results producers. People orientation of managers as such, in this study, doesnot show a significant contribution to distinguish between High producers and Low producers.

Based on these observations the investigator arrives at the conclusion that Task orientation is an essential condition for performance effectiveness of bank managers covered in the study. At the same time the researcher is not in a position to state that People orientation is also a necessary condition for performance effectiveness because some of the high task oriented managers with low People orientation have also appeared to show significantly better performance than certain other high people oriented managers but with low Task orientation. However, this observation is only tentative because the number of managers with low People orientation in the t-test groups is less than fifteen.

LEADERSHIP ORIENTATION - DISCUSSION

Based on the statistical results and analyses presented so far, the major findings with regard to the leadership orientation of the managers can be summarised as follows:-

- 1) The branch managers covered in the study tend to show a generally high level of Task orientation ($m = 14.36$) and an equally high level of People orientation ($m = 15.18$).
- 2) The level of Task orientation is found to be different between the High Results Producers ($m = 16.21$) Moderate Results Producers ($m = 14.07$) and Low Results Producers ($m = 12.89$) with the HRPs tending to be significantly more Task-oriented than the LRPs.
- 3) The levels of People orientation among the HRPs ($m=15.49$) MRPs ($m = 14.95$) and LRPs ($m = 15.11$) are quite high but not significantly different, among the three performance groups.
- 4) The same pattern of conclusions has been obtained for the HDPs, MDPs, & LDPs and for the HAPs, MAPs & LAPs.

The higher levels of Task orientation and People orientation observed among the bank managers can be given certain practical as well as theoretical interpretations. First, the high Task/high People orientation observed among the managers in general can be regarded as a practical requirement for the branch

mangers to function effectively in a highly competitive business field like banking. The performance success of a bank branch can be evaluated on many different lines. But the two important criteria are the "deposits" mobilised from the public and the "advances" made to the public. To be effective in these customer - dependent activities, the manager in charge of a branch need to take every care to create and maintain a highly organised service structure capable enough to service the diverse needs of its customer community. In fact every bank branch today has a highly formalised and routine system of procedures and work activities which cover a plethora of banking operations.

The various banking operations of a branch are executed by a team of branch staff consisting of officers, clerks and substaff, placed under the charge of the branch manager. It is through the services and service-mindedness of these staff members that the branch is able to create good impressions in the minds of its customers about the service effectiveness of the branch. As the opinions of the customers play a vital role in the business performance of a branch, any lapse or flaw in the cusomer-orientation or service-mindedness of the branch can have a tellingly negative effect on the business performance and financial results achieved by the branch.

As the chief agent responsible and accountable for the affairs and performance of the branch it becomes imperative on the part of the branch manager to be concerned with the diverse

tasks and services rendered by the branch to its customer community. Accordingly, he needs to be in the know of all those tasks being carried out by his branch staff and should also know how effectively these tasks are carried out by them. He is the one who has to be chiefly concerned with the postponements and uncertainties creeping into his branch's work. As a manager he should keep himself informed about those decisions and actions of his subordinates that have importance for the branch's image and performance. In nutshell, as the leader controlling the branch operations, the manager has to orientate himself to the diverse task-related aspects that are likely to have an effect on the performance pursuit of the branch under his charge.

These situational demands of the banking context can be regarded as calling for a high degree of Task orientation among the bank managers and the managers of the bank included in this study have scored quite high (14.36/20) on the Task orientation scale. It has been observed earlier that the managers of the bank have achieved a generally high level of performance effectiveness (95.12%). Thus it could possibly be explained that in order to achieve this high level of performance effectiveness the managers have adopted a higher level of Task orientation in managing the operations of their branch staff. The data findings further reveal clearly that the High Results producing managers ($m = 16.21$) in the study possess a higher level of Task orientation

than the Low Results Producers ($m = 12.89$) thus proving that those managers low on Task orientation have also lagged behind in their performance effectiveness.

The high level of Task orientation found among the high performing managers can also be explained by certain theoretical interpretations. Fred E. Feidler (1967) explains that under certain conditions of leadership situation the leader can and should use the task oriented approach to produce effective results. According, to him when the task structure involved in the work performed by the subordinates is quite high, that is, in conditions when the work involves a high degree of definiteness, routine and specificity, a manager in order to be effective, should use a high task-oriented style, provided he has adequate position power and more or less good relations with the subordinates. In this study, it has already been observed that the managers have a comfortably higher score ($m = 15.18$) on the People orientation scale, which can be regarded as a reflection of the good relations they try to maintain with their subordinates. Moreover, as in the case of any other private sector commercial bank, the managers in this bank enjoy adequate position power over their subordinates, given to them by the organisational authority system of the bank. These conditions make it favourable for the managers to apply a task-oriented style and get results from their subordinates. Thus, it can be

explained that the managers in general and the High Results producers in particular, have more or less properly sensed this situational favourableness prevalent in their branch conditions and have accordingly developed a higher level of Task orientation in their approach to subordinates' work. The observations in this study thus go in tune with Fiedler's recommendations of leadership effectiveness.

The high level of Task orientation found among the managers in the bank can also be regarded as a leadership requirement peculiar to the Indian conditions. J.B.P. Sinha (1978) after conducting extensive research on leadership dynamics in Indian conditions, has formulated a theory of Leadership Effectiveness, in which he advocates that the type of leadership ideally suited for Indian organizations is what he terms "Nurturant Task Leadership". In this model the leader should be quite task-oriented with his subordinates giving them proper and timely directions on the various tasks to be performed by them; at the same time these task-directions should be accompanied by a concern on the part of the leader to nurture his subordinates to grow and develop. This requires encouragement, nourishment, empathy and emotional support for the people under him.

Perceived against the background of the Sinha model of leadership, the managers in the bank under study may be regarded as possessing both the Nurturant and Task dimensions of leadership. The HRP managers in the study with their comparatively

higher scores on Task and people dimensions can be very well portrayed as Nurturant Task leaders whereas the MRPs and the LRPs with their lower scores on the Task dimension cannot be considered as equally Nurturant-Task oriented as the HRPs.

It can, therefore, be inferred that in a business field like banking where the degree of Task structure is quite high and great attention has to be paid to the technical aspects of business operations, the managers have to have a strong Task-orientation in order to produce effective results. Those featuring lower on this dimension are more likely to suffer than achieve in their pursuit for performance excellence.

On the dimension of People orientation the study data reveal that the managers in the sample maintain a generally higher score average (15.18 on the 20 score scale). On comparison of the inter group differences between High Results Producers, Moderate Results producers and Low Results producers, it has been found that these three groups donot vary much on this dimension. It can be observed that despite their differences in the level of performance effectiveness, the three groups of managers possess more or less similar but higher levels of People orientation. People orientation, therefore cannot be regarded as a necessary factor that is capable of distinguishing effective from ineffective or less effective managers. On the other hand, the managers of the bank as a whole appear to possess a higher level of People orientation irrespective of their differences in

effectiveness.

This higher level of People orientation found among the managers of the bank can be regarded as a functional prerequisite for the managers operating in the banking sector, arising specially out of the "subordinates situation" in which they are placed. The nature of the subordinates who are placed under the bank managers can be explained in the light of the classic theory of human motivation proposed by Abraham Maslow.

Maslow (1954, 1971) stated that when the lower order (material and security) needs of human beings are more or less satisfied, they crave for the satisfaction in terms of such higher order needs as social and ego (esteem) needs. Individuals operating at these higher order needs levels will seek after environmental situations that provide them with maximum social and ego satisfactions and normally such people wish the environment to respond in ways that will maximise these satisfactions. Drawing upon this model of motivation, it can be said that the branch managers of the bank in this study are faced with a kind of branch staff operating at the so called social and ego levels of motivation. The bank employees are today one of the best paid constituents of the working community in our society. In addition to salary, these people enjoy liberal perquisites and other benefits that enhance their level of material living. On the security front they enjoy the highest degree of employment security not only because of the legal

protections available to the employed class, but also because of the critical importance enjoyed by the banking industry in the economy of the nation. Added to all these, bank staff all over the country have undergone a strong unionization process to enhance the security and position of the bank employees in every possible way.

These conditions being generalizable to the bank covered in this study it can quite confidently be said that the branch managers of the bank have under them a branch staff who are quite advanced in their satisfaction with regard to the lower order needs of individuals. These employees or staff members can be regarded as placed at a need level that seeks good interpersonal relations at work and better dealings from their superiors.

Quite in tune with the high academic qualifications prevalent among the employed class in Kerala, most of the employees of the bank are highly educated graduates or postgraduates, and can be expected to demand a decent treatment and refined approach from whoever superior supervises and coordinates their work activities. They may be deemed as more likely to appreciate a boss who may be task-oriented but is also equally fair and considerate in his dealings and attitudes toward them.

Reading against this background, the high level of People orientation endorsed by the managers of the bank can be regarded as a correct appreciation of their subordinates' characteristics and

an appropriate response to the level of maturity of these subordinates. On the other hand, if the managers were quite low in their people mindedness towards their subordinate, it is a matter of guess whether they would have been able to maintain the same level of performance effectiveness achieved by them at present. It can, therefore, be inferred that the managers in this study have been quite right in orientating themselves in a people-oriented manner and this approach has truly helped them, in producing results for their bank.

The high level of People orientation observed among the managers of the bank is theoretically in tune with the Nurturant Leadership advocated by J.B.P. Sinha for leadership effectiveness. The same is also parellel with the Managerial Grid approach of Blake and Mouton that managerial effectiveness calls for not only a high concern for task but also an equally high concern for people.

It follows from the discussions on Leadership orientation presented so far that the managers of the bank have been able to achieve a comfortable level of performance effectiveness (95.12%) not merely because they are adequately task-oriented but it could also be because of the fact that they have in them a generally high level of people mindedness and a concern for their subordinates. Though the results in this study do not show that People orientation is a necessary condition for managers' effectiveness, the presence of a high degree of People

orientation as found among the managers in this study which when coupled with high Task orientation may be regarded as productive of performance effectiveness among managers.

To summarise, it may be concluded from the data finding of the study that while high Task orientation and high People orientation might be needed for a group of managers to produce effective results, what makes some of them more effective and other less effective within the group can be their level of Task orientation than People orientation. In the background of the data findings of this study, People orientation can be regarded as playing only a supportive or maintenance role, whose conspicuousness will be felt more during its absence than in its presence. If the managers of the bank covered in this study had been too lacking in People orientation, whether they would have been able to maintain their performance at the present level of 95.12% is more a matter of theoretical guessing than empirical verification with the available data. Further research on this specific aspect is required to prove or disprove the essentiality condition of People orientation for Performance Effectiveness.

ACHIEVEMENT ORIENTATION AND PERFORMANCE EFFECTIVENESS

An important variable being studied in this investigation is the Achievement orientation of managers. It has its roots in the motivation theory propounded by David C. McClelland, a Harvard psychologist. McClelland in explaining the motives of human beings stated that they have a special kind of motive called the need for achievement or n Ach. n Ach, according to McClelland, is formed quite early in life during the period of childhood socialisation through what is called independence training received from parents and other kinship/community members. Children brought up in a highly achievement oriented atmosphere tend to develop a strong need for achievement and tend to be achievement oriented in whatever walk of life they enter into. Others reared in a less striving way tend to be less stronger on this need and generally remain so in their later life. Need for achievement is thus a learned motive and is acquired by individuals through achievement generating contacts with others and once formed it remains there as a stable force within the individual driving him to achieve and excel in life situations.

After McClelland many researchers have studied this phenomenon and have measured n Ach in individuals. Eyesenck and Wilson (1975) have developed a personality inventory in which they have included Achievement orientation as one of the subscales. For the purpose of this study, the investigator has

adopted the same scale to measure the level of Achievement orientation among the managers studied. The scale contains thirty statements on different aspects of Achievement orientation. A higher score on the scale, according to Eyesenk and Wilson, reveals that the person is competitive, hard working, productive and creative in his orientation, and a low score on the scale indicates just the reverse of these.

Researchers generally hold the opinion that achievement oriented people are found among entrepreneurs and businessmen who are generally successful in their operating areas (Weiner and Rubin, 1969; Scharge, 1965; McClelland, 1983; Stahl, 1983). Because they are driven by a desire to excel in difficult situations, they tend to work and behave in ways that yield them results. Accordingly, the High Results producers in any field can be regarded as likely to possess a high degree of Achievement orientation in them.

The business field in which the bank managers, the universe of this study, are engaged in can be deemed as calling for a high degree of Achievement orientation in them. The managers with the "will to succeed" are the ones who are more likely to come out successful in the highly competitive banking field of today and those lacking in this "will" are perhaps more likely to be less effective in producing the results expected of them. With this assumption in mind a hypothesis was set as follows: The High, Moderate and Low performing managers have

different levels of Achievement orientation and the HRPs are significantly different from the LRPs on the level of Achievement orientation possessed. The data gathered and the statistical tests applied to test the hypothesis are presented below.

The Achievement orientation scores of all the managers in the study are presented in Table No. 5.10. The table reveals that the mean level of Achievement orientation among the managers of the bank in the study is 18.25 against a total possible score of 30. The frequency distribution of the scores of individual managers further shows that majority (80%) of the managers have their scores in the range of 16 to 24. The remaining 20% have their scores distributed below this range with certain of them going down as low as 7 scores. Standard deviation of the score distribution is 4.64. It can, therefore, be inferred that the variation in the Achievement orientation scores of managers is quite high thus leaving room for testing whether these variations have any association with the differences in the level of performance effectiveness of the managers. Despite these variations, the distribution can be seen as featuring a normal distribution pattern. The mean, (18.26) median (19) and mode (19) are very close to each other and 3 standard deviations from the mean value incorporate almost all the scores in the distribution thus revealing the common features of normal distribution. The variations in the Achievement orientation scores of individual managers being considerably high, the

TABLE 5-10
ACHIEVEMENT ORIENTATION SCORES OF MANAGERS

ACH. ORIENTATION (SCORE RANGE)	FREQ.	PROP. FREQUENCY	CUM. FREQUENCY	CUM. PROP. FREQUENCY
7 - 9	7	5.30	7	5.30
10 - 12	9	6.82	16	12.12
13 - 15	11	8.33	27	20.45
16 - 18	31	23.48	58	43.93
19 - 21	46	34.84	104	78.77
22 - 24	28	21.21	132	100.00
	132	100.00	132	100.00

N = 132

Mean = 18.26

S.D. = 4.64

hypothesis that different performance categories of managers have different levels of Achievement orientation was put to statistical testing for significance. Analysis of variance was used for the purpose and the results are presented in the ANOVA table (5.11).

One way analysis of variance reveals that there is significant difference between the High, Moderate and Low Results producers in terms of their scores on the Achievement orientation scale, $F(2,129) = 7.736, P < .001$. The level of Achievement orientation is the highest among the HRPs ($m = 20.21$) and lowest among the LRPs ($m = 16.51$) with the MRPs ($m = 18.14$) very close to the grand mean of 18.26. It can therefore be inferred that the three groups have definite differences among them and that the High results producers vary significantly from the Low Results producers in terms of the level of Achievement orientation possessed by them. The correlation between the two variables have also reached significance at $p = .00, r = .3644$ (Table 5.1).

To test whether the significant difference in Achievement orientation obtained in terms of the Combined performance scores of the managers was also observed in terms of their Deposit performance and Advance performance, separate tests of significance were also applied to these performance dimensions.

A one-way analysis of variance (Table 5.12) indicates

TABLE 5-11
ANOVA SUMMARY OF ACHIEVEMENT ORIENTATION
AMONG HRPs, MRPs AND LRPs

* * * C E L L M E A N S * * *
ACHIEVEMENT ORIENTATION

TOTAL POPULATION
18.26
(132)

1	2	3
LRPs	MRPs	HRPs
16.51	18.14	20.21
(45)	(44)	(43)

* * * A N A L Y S I S O F V A R I A N C E * * *
ACHIEVEMENT ORIENTATION

Source of Variation	Sum of Squares	DF	Mean Square	F	Significance of F
Combined Performance	301.700	2	150.850	7.736	.001
Residual	2515.543	129	19.500		
Total	2817.242	131	21.506		

132 Cases were Processed.
0 CASES (.0 PCT) were missing.

* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
ACHIEVEMENT ORIENTATION

Grand Mean = 18.258

Variable + Category	N	Unadjusted Dev'n	Unadjusted Eta	Adjusted for Independents Dev'n	Adjusted for Independents + Covariates Beta
COMBINED PERFORMANCE					
1 LRPs	45	-1.75		-1.75	
2 MRPs	44	-.12		-.12	
3 HRPs	43	1.95		1.95	
			.33		.33
Multiple R Squared				.107	
Multiple R				.327	

TABLE 5-12

ANOVA SUMMARY OF ACHIEVEMENT ORIENTATION
AMONG HDPs, MDPs AND LDPs* * * C E L L M E A N S * * *
ACHIEVEMENT ORIENTATION

TOTAL POPULATION

18.26

(132)

1

LDPs

17.16

(44)

2

MDPs

18.48

(44)

3

HDPs

19.14

(44)

* * * A N A L Y S I S O F V A R I A N C E * * *
ACHIEVEMENT ORIENTATION

Source of Variation	Sum of Squares	DF	Mean Square	F	Significance of F
Deposit Performance	89.197	2	44.598	2.109	.126
Residual	2728.045	129	21.148		
Total	2817.242	131	21.506		

132 Cases were processed.

0 CASES (.0 PCT) were missing.

* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
ACHIEVEMENT ORIENTATION

Grand Mean = 18.258

Variable + Category	N	Unadjusted		Adjusted for		Independents + Covariates	
		Dev'n	Eta	Dev'n	Beta	Dev'n	Beta
DEPOSIT PERFORMANCE							
1 LDPs	44	-1.10		-1.10			
2 MDPs	44	.22		.22			
3 HDPs	44	.88		.88			
			.18		.18		
Multiple R Squared					.032		
Multiple R					.178		

that there were no significant differences between the High Deposit performers ($m = 19.14$) Moderate Deposit performers ($m = 18.48$) and Low Deposit performers ($m = 17.16$) on the Achievement orientation scale, $F(2,129) = 2.109$, $P < .126$. However, a t-test between the two extreme groups of HDPs and LDPs (Table 5.13) reached significance at $P < .058$, $t = 1.96$, $DF = 86$, indicating that the High Deposit performers tend to possess greater Achievement orientation than the Low Deposit performers.

ANOVA for the three advance performance categories (Table 5.14) reached significance at $P < .007$, $F(2,129) = 5.120$ with the level of Achievement orientation declining from High Advance performers ($m = 19.87$) to Moderate Advance performers ($m = 18.02$) to Low Advance performers ($m = 16.84$).

From the statistical test findings presented so far, it can be summarised that the general level of Achievement orientation among the managers, though quite high ($m = 18.26/30$) has varied considerably between the individual managers in the study. Most important of the findings is that the High, Moderate, and Low performing categories of managers possess different levels of Achievement orientation with the two extreme groups varying significantly from each other. The hypothesis of the study that HRPs, MRPs and LRPs vary in their Achievement orientation and that the two extreme groups of HRPs and LRPs vary significantly thus stands statistically proved.

TABLE 5-13

Independent samples of DEPOSIT PERFORMANCE

Group 1: EQ LDPs Group 2: EQ HDPs
t-test for: ACHIEVEMENT ORIENTATION

	Number of Cases	Mean	Standard Deviation	Standard Error
Group 1 (LDPs)	44	17.1591	5.628	.848
Group 2 (HDPs)	44	19.1364	3.849	.580

		Pooled Variance Estimate			Separate Variance Estimate		
F Value	2-Tail Prob.	t Value	Degrees of Freedom	2-Tail Prob.	t Value	Degrees of Freedom	2-Tail Prob.
2.14	.014	-1.92	86	.058	-1.92	76.01	.058

TABLE 5-14

ANOVA SUMMARY OF ACHIEVEMENT ORIENTATION
AMONG HAPs, MAPs AND LAPPs

* * * C E L L M E A N S * * *
ACHIEVEMENT ORIENTATION

TOTAL POPULATION			
18.26			
(132)			
1	2	3	
LAPs	MAPs	HAPs	
16.84	18.02	19.87	
(44)	(43)	(45)	

* * * A N A L Y S I S O F V A R I A N C E * * *
ACHIEVEMENT ORIENTATION

Source of Variation	Sum of Squares	DF	Mean Square	F	Signific of F
Advanced Performance	207.179	2	103.590	5.120	.0
Residual	2610.063	129	20.233		
Total	2817.242	131	21.506		

132 Cases were processed.
0 CASES (.0 PCT) were missing.

* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
ACHIEVEMENT ORIENTATION

Grand Mean =	18.258				
Variable + Category	N	Unadjusted Dev'n	Eta	Adjusted for Independents Dev'n	Adjusted f Independen + Covariat Dev'n Be
ADVANCE PERFORMANCE					
1 LAPs	44	-1.42		-1.42	
2 MAPs	43	-.23		-.23	
3 HAPs	45	1.61		1.61	
			.27		.27
Multiple R Squared				.074	
Multiple R				.271	

ACHIEVEMENT ORIENTATION-DISCUSSION

The first finding with regard to Achievement orientation is that the average level of Achievement orientation of the managers covered in the study tend to be quite high at 18.26 against total possible score of 30.

Based on this finding it may be explained that the bank has been quite successful in placing or promoting a team of people with the desire to perform, to its managerial cadre. The generally high level of Achievement orientation found, on average, among these managers also corresponds quite well with the financial performance shown by them against the challenging assignments given to them by the bank. Thus, McClelland's (1961) view that organisations with achievement motivated people are likely to perform better in attaining their business goals, is supported by the findings of this study.

At the same time there is research evidence indicating that high n Ach people find their way into highly challenging and competitive jobs in business organisations. Thinking on these lines, it may be said of these branch managers that the comparatively stronger level of Achievement orientation in them might have driven them to work in a winning manner and thus advance faster in the organisation's job heirarchy.

McClelland (1966) has also found that in large companies the managers in the upper middle level tend to possess higher levels of Achievement motivation. The bank under study, with a

network of over three hundred branches, can be regarded as quite a large organisation in its corporate size and the managers in the study are placed at the middle or upper middle levels of its management hierarchy. Going by McClelland's findings, it might be that to operate at these challenging positions, the managers would be expected to possess stronger levels of Achievement orientation to keep up the competitive might of the bank in the ever competitive commercial market. The moderately stronger levels of Achievement orientation found among the managers of the bank may therefore be considered as fulfilling the bank's need to have Achievement motivated persons in its management team.

While these explanations might hold good for the managers as a whole, an analysis of the scores of the individual managers do reveal that these managers vary in their levels of Achievement orientation. Furthermore, statistical tests applied have revealed that these variations in Achievement orientation are correspondingly reflected in the performance of the managers. ANOVA results were able to uncover the fact that the HRP managers in the study possessed relatively higher levels of Achievement orientation than their low performing MRP and LRP counterparts. Moreover, Achievement orientation has been found to be significantly different between the high producers and low producers, with the moderates placed in between them. This finding naturally leads to the conclusion that performance of the

bank managers and the level of Achievement orientation in them are positively associated with each other.

A review of the related empirical studies reveals that these findings are in agreement with other studies. A study comparing the effectiveness of presidents of a substantial number of research and development corporations indicated that a strong need for achievement is associated with their performance (Wainer and Rubin, 1969, pp.178-84). Cummin (1967, pp.78-81) studied a mixed sample of middle and top level managers and found that the more successful managers scored higher in n Ach and higher in n Pow than the less successful managers. Wainer and Rubin (1969) found that both n Ach and n Pow were significantly correlated with research and development effectiveness for scientists, engineers and executives. McClelland and Boyatzis (1982, pp.737-43) found that a combination of high n Ach and low n Aff characterised long-term success for upper level managers, but that a combination of high n Ach and high n Pow characterised effectiveness for lower level managers. Campbell et al., (1970) and Steers (1981) have also reported similar associations between performance of managers and their n Ach and n Pow.

In all these studies cited it could be seen that Achievement orientation, either in combination with or independent of n Pow, is positively associated with the performance of managers. In the present study n Pow has not been researched by the investigator. However, it may be suggested

that the finding of this study that the performance of branch managers is positively associated with their Achievement orientation is generally in agreement with the findings of the above studies.

Quite a few explanations may be made with regard to the motivational side of Achievement orientation found among the HRP managers. First, McClelland (1955, 1961) defines Achievement motive as the desire to perform in terms of a standard of excellence or to be successful in competitive situations. Accordingly, those individuals possessing a higher level of Achievement orientation can be expected to perform or produce well when a certain standard of excellence is expected of them or when a competitive situation is experienced by them.

The managers of the bank in this study can be regarded as operating well under these conditions of competition and excellence. They have to face extreme levels of competition from other commercial banks and the various types of non-banking financial institutions operating in their regions of operation. Moreover, the bank under reference being a growth oriented bank, with ever increasing business, has followed the system of assigning quite high targets for its managers to achieve in every business year. As the growth of the bank creates upward mobility for its managerial class, these managers have to compete well among themselves in order to improve their career prospects within the bank. These situations offer a challenging assignment

for every manager of the bank. And to excell and succeed in this assignment, it might require a high level of Achievement orientation on their part. The findings of this study review that those who are more successful (HRPs) in their managerial job are also the ones who possess higher levels of Achievement orientation when compared with their low performing counterparts (MRPs & LRPs). In other words, it can be interpreted that those of the managers with relatively high level of Achievement orientation have taken the challenges of competition and excellence placed by their banking job and have come out successful in producing the desired results expected of them. The Moderate and Low Results producers, on the other hand, possess lesser levels of Achievement orientation and have accordingly succeeded only partially in meeting the challenges of banking business demands. A second explanation for the study findings on Achievement orientation can be based on the level of difficulty of the executive job being handled by the managers in the study. For people in whom the Achievement motive is strong, it is aroused by a task that is neither too easy nor too difficult__one that the individual thinks can be done with hard work (Hersey and Blanchard, 1982, pp.22-25).

In the bank studied here, the business targets to be achieved are done on an yearly basis by the authorities. In fixing these targets, the local banking conditions and business potential of the particular branch under each manager are taken

into consideration. However, the actual targets are fixed at such levels that the targets are neither too easy nor too difficult but slightly on the higher side of difficulty for the manager to achieve. Here the bank's approach may be depicted as a policy of aggressive realism whereby each manager has to have a strong level of Achievement orientation to achieve the targets assigned.

The actual finding of the study indicates that the HRP managers with their higher level of Achievement orientation has been quite successful in responding to the level of business difficulty placed before them. The MRPs and LRPs, on the other hand, possess lesser degree of Achievement orientation and for these groups it can be regarded that the targets, have been somewhat difficult to achieve.

A third line of explanation can be rooted in one of the characteristics of achievement oriented people. In McClelland's (1961, 1975) view those individuals strong on this motive have a desire for immediate and concrete feedback. Accordingly, it is said that achievement oriented people are often found in jobs or careers in which they can evaluate themselves by specific performance criteria (Luthans, 1985, p.190).

The nature of job performed by the bank managers in this study closely approximates this description. The branch managers in banks try to perform effectively by managing their branch and branch staff efficiently. But the level of effectiveness of

their performance in this regard is reflected in the financial targets achieved by their branch. During their executive work, each manager gets periodic and more or less clear-cut feedbacks about his or her own performance effectiveness, through the financial results produced by the branch from time to time.

For the achievement oriented managers, these feedbacks can function as timely guideposts for improving their level of performance by taking care of the corrections and changes required from their end. For those lesser on this orientation, such feedbacks can be of little value or importance, for they lack the competitive spirit or desire for improvement so essential for making efficient use of the feedback information. In the study, as the high performing managers have shown higher levels of Achievement orientation, it may be thought that for the HRP group of managers, the banking field, with its periodic performance feedback opportunities, offers an excellent venue for realising their spirit for achievement and accomplishment. For those of the managers with low scores on Achievement orientation whether the branch banking work fits them well or not is a case worthy of a separate exploration.

TYPE A BEHAVIOUR PATTERN AND PERFORMANCE

Type A behaviour pattern (TABP) is a behaviour pattern likely to be observed among individuals leading a highly busy and stressful life style and when present in an individual might lead to the so called coronary heart disease (Review Panal, 1981).

Because of its potential to create heart disease among human beings, Type A behaviour is today widely qualified as coronary prone behaviour (Charlesworth and Nathan 1984, p.188-192). It is observed to be found among individuals who experience severe life stress and is believed to be most commonly prevalent among individuals who are leading a very busy life schedule and most often engaged in competitive avocations.

TABP has been characterised as consisting of an intense, sustained drive to achieve goals, a profound inclination to compete, a persistent desire for advancement, a continuous involvement in multiple functions subject to time restrictions, habitual propensity to accelerate the rate of execution of most physical and mental functions, etc. among others (Friedman and Rosenman, 1959; Rosenman and Friedman, 1961; Rosenman et al. 1964). The TABP is defined as an action-emotion complex involving: (1) behavioural dispositions (eg. ambitiousness, aggressiveness, competitiveness and impatience); (2) specific behaviours (eg. muscle tenseness, alertness, rapid and emphatic speech stylistics, and accelerated pace of most activities); and (3) emotional responses (eg. irritation, hostility and anger). Common descriptions of the type A individuals revealed the prominence of certain occupation-related personal attributes as ambition, competitiveness, personal striving and Achievement orientation (Friedman and Rosenman, 1974; Jenkins et al., 1967 pp. 371-79).

It is, however, considered that the TABP may not stem solely from personality attributes, but rather that this cluster of specific behaviours and style of living emerges from the interaction of certain personality attributes with the environmental milieu (Rosenman, 1978). It is the enhanced competitiveness of Type A persons that leads to an aggressive and ambitious Achievement orientation, increased mental and physical alertness, muscular tension, and explosive and rapid stylistics of speech. An associated chronic sense of time urgency leads to restlessness, impatience, and the habitual acceleration of most activities.

Viewed against this background the job of bank managers is quite potent to produce the so called TABP in them, by the very virtue of the competitive environment and business context they face in their executive job. The managers included in the study are all branch managers who are given full responsibility for the branch under their charge. Under the branch banking system prevalent in India, the branch managers are under many environmental pressures, both from within and outside the branch. In their attempt to cope with the challenges of banking environment the managers are likely to be characterised by the TABP. In this study it was, therefore, hypothesised that The High Results producing managers would show more Type A behaviour pattern than the Low Results producing managers.

The data gathered from the managers regarding their Type A behaviour scores are presented in the form of a frequency distribution in Table No. 5.15. The table presents TABP scores as endorsed by the 132 managers in the study. The authors of the TABP scale have indicated that a score of 100 or more is reflective of the presence of Type A behaviour pattern in the person taking the test. This cut-off point might not be exactly suitable in the Indian context. The mean TABP score of the managers in the study has been found to be 114.48 which may, however, be regarded as reflective of the fact that the respondent bank managers possess moderate levels of TABP. An inspection into the distribution of TABP scores reveals that there is considerable variation within the group of managers studied (S.d = 18.65). Certain of the managers possess very high TABP scores with the maximum going upto 161 scores while a few of them have shown very low scores with the minimum going down to as low as 50 scores. However, it may be noted that majority of the managers fall within the range of 90 to 139 scores with most of them placed above the cut off point of 100. It may, therefore, be concluded that the branch managers of the bank included in this study are more on the Type A than on the Type B side of the measurement scale.

A scrutiny into the pattern of score distribution among the managers shows that it approximates the normal curve with the mean (114.18) the median (116) and the mode (115) all lying very

TABLE 5-15
TYPE A BEHAVIOUR SCORES OF MANAGERS

TYPE A BEHAVIOUR (SCORE RANGE)	FREQ.	PROP. FREQUENCY	CUM. FREQUENCY	CUM.PROP. FREQUENCY
50 - 59	1	0.76	1	0.76
60 - 69	2	1.51	3	2.27
70 - 79	1	0.76	4	3.03
80 - 89	9	6.84	13	9.87
90 - 99	13	9.84	26	19.71
100 - 109	20	15.15	46	34.86
110 - 119	34	25.75	80	60.61
120 - 129	31	23.48	111	84.09
130 - 139	13	9.84	124	93.93
140 - 149	7	5.30	131	99.23
150 <	1	0.76	132	100.00
	132	100.00	132	100.00

N = 132

Mean = 114.48

S.D. = 18.65

close to each other. Furthermore, all the cases in the score distribution fall within 3 standard deviations.

The statistical properties of the distribution reveal that there are considerable differences among the managers on the TABP scale. These score variations among the managers make it possible to test the hypothesis that high results producing managers show more Type A behaviour than their low results producing counterparts.

To find out whether there is significant difference between the HRPs, MRPs and LRPs on the Type A behaviour scale, the analysis of variance method was applied. The ANOVA results (Table No..5.16) clearly revealed that HRPs ($m = 122.21$), MRPs ($m = 111.89$) and LRPs ($m = 109.64$) differed significantly in terms of their TABP scores, $F(2,129) = 6.069$, $P < .0031$. Thus, quite in tune with the hypothesis of the study, the test results uncover the fact that the high producing category of managers possesses significantly more Type A behaviour than low producing group of managers.

To know whether differences in Deposit performance and Advance performance had similar effects on the TABP scores of the managers, separate ANOVA tests were performed for the deposit performance categories and advance performance categories. A one-way analysis of variance to test the differences among High, Moderate, and Low Deposit Performers on the Type A scale (Table No. 5.17) failed to reach significance, $F(2,129) = 1.755$,

TABLE 5-16

ANOVA SUMMARY OF TYPE A BEHAVIOUR
AMONG HRPs, MRPs AND LRPs* * * C E L L M E A N S * * *
TYPE A BEHAVIOUR

TOTAL POPULATION

114.48
(132)

1	2	3
LRPs	MRPs	HRPs
109.64	111.89	122.21
(45)	(44)	(43)

* * * A N A L Y S I S O F V A R I A N C E * * *
TYPE A BEHAVIOUR

Source of Variation	Sum of Squares	DF	Mean Square	F	Significance of F
Combined Performance	3917.110	2	1958.555	6.069	.003
Residual	41629.859	129	322.712		
Total	45546.970	131	347.687		

132 Cases were processed.
0 CASES (.0 PCT) were missing.

* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
TYPE A BEHAVIOUR

Grand Mean = 114.485

Variable + Category	N	Unadjusted Dev'n	Eta	Adjusted for Independents Dev'n	Beta	Adjusted for Independents + Covariates Dev'n	Beta
COMBINED PERFORMANCE							
1 LRPs	45	-4.84		-4.84			
2 MRPs	44	-2.60		-2.60			
3 HRPs	43	7.72		7.72			
			.29		.29		
Multiple R Squared					.086		
Multiple R					.293		

TABLE 5-17

ANOVA SUMMARY OF TYPE A BEHAVIOUR
AMONG HDPs, MDPs AND LDPs* * * C E L L M E A N S * * *
TYPE A BEHAVIOUR

TOTAL POPULATION

114.48

(132)

1	2	3
LDPs	MDPs	HDPs
110.25	116.02	117.18
(44)	(44)	(44)

* * * A N A L Y S I S O F V A R I A N C E * * *
TYPE A BEHAVIOUR

Source of Variation	Sum of Squares	DF	Mean Square	F	Significance of F
Deposit Performance	1213.197	2	606.598	1.765	.175
Residual	44333.773	129	343.673		
Total	45546.970	131	347.687		

132 Cases were processed.

0 CASES (.0 PCT) were missing.

* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
TYPE A BEHAVIOUR

Variable + Category	N	Unadjusted Dev'n	Eta	Adjusted for Independents Dev'n	Beta	Adjusted for Independents + Covariates Dev'n	Beta
Grand Mean =	114.485						
DEPOSIT PERFORMANCE							
1 LDPs	44	-4.23		-4.23			
2 MDPs	44	1.54		1.54			
3 HDPs	44	2.70		2.70			
			.16		.16		
Multiple R Squared					.027		
Multiple R					.163		

$P < .175$. Here, the High Deposit Performers ($m = 117.18$) and the Moderate Deposit Performers ($m = 116.02$) showed much similar scores on the Type A behaviour scale, whereas the Low Deposit Performers ($m = 110.25$) fell quite apart from them. Hence a t -test was conducted comparing the High Deposit Performers and the Low Deposit Performers. The results attained a level of significance only at $p < .106$, $t = 1.63$ $DF = 86$ (Tables 5.18) thus not establishing significant difference between High and Low Deposit Performers on the Type A behaviour scale.

In the case of the three Advance performance categories (Table 5.19) the ANOVA results showed that the High Advance performers ($m = 118.71$), Moderate Advance Performers ($m = 114.49$) and Low Advance Performers ($m = 110.16$) did not vary significantly on the Type A scale, $F(2, 129) = 2.390$, $P < .096$. However, a t -test for the difference between High and Low advancers on the TABP scale reached significance at $P < .040$, $t = 2.09$, $DF = 87$. (Table 5.20).

The statistical test results regarding the Type A scores of the various categories of managers thus quite clearly revealed that the High Results Producing managers possessed significantly higher levels of TABP scores than the Low Results producing managers. The hypothesis in the study that HRP managers will have significantly higher Type A scores than the LRP managers is thus supported by the data findings.

At the same time it may be suggested that despite the

TABLE 5-18

Independent samples of DEPOSIT PERFORMANCE

Group 1: EQ LDPS Group 2: EQ HDPS.

t-test for: TYPE A BEHAVIOUR

	Number of Cases	Mean	Standard Deviation	Standard Error
Group 1 (LDPS)	44	110.2500	22.110	3.333
Group 2 (HDPS)	44	117.1818	17.449	2.631

		Pooled Variance Estimate			Separate Variance Estimate		
F Value	2-Tail Prob.	t Value	Degrees of Freedom	2-Tail Prob.	t Value	Degrees of Freedom	2-Tail Prob.
1.61	.124	-1.63	86	.106	-1.63	81.59	.106

TABLE 5-19

ANOVA SUMMARY OF TYPE A BEHAVIOUR
AMONG HAPs, MAPs AND LAPs* * * C E L L M E A N S * * *
TYPE A BEHAVIOURTOTAL POPULATION
114.48
(132)

1	2	3
LAPs	MAPs	HAPs
110.16	114.49	118.71
(44)	(43)	(45)

* * * A N A L Y S I S O F V A R I A N C E * * *
TYPE A BEHAVIOUR

Source of Variance	Sum of Squares	DF	Mean Square	F	Significance of F
Advance Performance	1627.095	2	813.547	2.390	.096
Residual	43919.875	129	340.464		
Total	45546.970	131	347.687		

132 Cases were processed.
0 CASES (.0 PCT) were missing.* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
TYPE A BEHAVIOUR

Variable + Category	N	Unadjusted Dev'n	Eta	Adjusted for Independents Dev'n	Beta	Adjusted for Independent + Covariate Dev'n	Beta
GRAND MEAN =	114.485						
ADVANCE PERFORMANCE							
1 LAPs	44	-4.33		-4.33			
2 MAPs	43	.00		.00			
3 HAPs	45	4.23		4.23			
			.19		.19		
Multiple R Squared					.036		
Multiple R					.189		

TABLE 5-20

Independent samples of ADVANCE PERFORMANCE

Group 1: EQ LAPs Group 2: EQ HAPs.

t-test for: TYPE A BEHAVIOUR

		Number of Cases	Mean	Standard Deviation	Standard Error
Group 1 (LAPs)		44	110.1591	18.152	2.736
Group 2 (HAPs)		45	118.7111	20.354	3.034

F Value	2-Tail Prob.	Pooled Variance Estimate			Separate Variance Estimate		
		t Value	Degrees of Freedom	2-Tail Prob.	t Value	Degrees of Freedom	2-Tail Prob.
1.26	.454	-2.09	87	.040	-2.09	86.28	.039

significant difference between HRP and LRP managers on the TABP scale, the mean Type A score of the managers in the bank is quite high at 114.18 which is well on the Type A side of the scale. The branch managers in the study in general can therefore be deemed as predominantly characterised by Type A than Type B features.

TYPE A BEHAVIOUR PATTERN: DISCUSSION:

In this investigation it was hypothesised that the so called Type A behaviour pattern would be more reflected in those managers who are high results producers. It was done so because Friedman and Rosenman (1974) had stated that Type A behaviour is characteristic of individuals who struggle hard to achieve their goals, who tend to do more and more in less and less time and who in their efforts to achieve goals might struggle against time and others. It was the investigator's assumption during the study that among the managers in the study group, the more producing (HRP) managers would be experiencing more performance pressures at work because of the extremely high level of competition prevailing in the banking environment. In their effort to cope with these performance pressures and to meet or even exceed the targets assigned to their branch, they are more likely to engage in a struggle against the available time at their disposal and the people under their control, if need be. The LRP managers on the other hand can be regarded as less strong in their need to achieve targets and hence also low in performance. As their

desire to achieve is comparatively lesser they might also be expected to struggle less harder than their HRP counterparts, thus displaying lesser Type A behaviour than the high producers.

The findings of the study have proved the hypothesis that the HRP managers would show more TABP than the LRP managers. The performing managers have endorsed more Type A behaviour than the low performers with the moderate performing group standing in between them on the TABP scale.

These study findings can be integrated using certain of the available literature on Type A behaviour pattern. Jenkins et al., (1967) have observed that Type A individuals are more aggressive, competitive, impatient, and ambitious than Type B. The Type As also have an extreme sense of time urgency (Jenkins et al., 1967). Moreover, the Type A personalities have a desire to be aggressive, authoritarian, and dominant in their relationship with others (Tinsely & Johnson, 1984, pp. 234-44). In the light of the study findings it can be said that the banking field with its highly competitive requirements offers an ideal situation for those managers with the Type A personality to satisfy these deverse needs. In the study it has been found that the high performing (HRP) managers are the people with high Type A scores. It may therefore be explained that in their pursuit after performance excellence these high producers have slipped into the so called Type A behaviour pattern and have consequently developed features characteristic of Type A

behaviour pattern. These Type A characteristics, in turn, can be regarded as having helped them in satisfying their needs for achievement, ambition, dominance, authoritarianism, etc. (Tensely & Johnson 1984), and control over the environment (Dembroski, Mac Doughall & Musante, 1984, pp.15-26). The high pressure business atmosphere prevailing in the branch environment can also be deemed as giving these high performing Type As an opportunity to express such occupation related Type A characteristic such as competitive drive, sense of time urgency (Becker & Byrne, 1984, pp.82-88, Rosenberger & Strube, 1986, pp.277-86) personal striving and Achievement orientation (Byrne, 1981, pp.371-77, Herman, Blumenthal, Black and Chisney, 1981, pp.405-13).

Chisney and Rosenman (1980) have suggested that when the occupational environment allows unhindered expression of the TABP, the Type A individual enjoys job satisfaction. One cannot be sure that the banking atmosphere gives totally unhindered opportunity for the managers but there can be the possibility that the HRP managers, despite their higher Type A scores, might be feeling quite gratified with their performance in that they have achieved or even exceeded the performance targets prescribed for them by the bank.

On the other hand, the low performing (LRP) managers were found to be showing lesser Type A behaviour though their scores on the TABP scale are not too comfortable. The reason for their

comparatively lower scores may in a way be explained by the possibility that they just do not want to be superperformers at their bank because that would call for a high level of struggling both at and outside their job. Friedman and Rosenman (1974) have suggested that Type A behaviour is found among individuals engaged in a chronic, incessant struggle to achieve more and more in less and less time, and if required to do so, against the opposing efforts of other things and other persons. The LRPs might be quite unwilling to push themselves so hard like this. With such an attitude towards performance and work, the LRP managers may be believed as having not pressed themselves into any aggressive performance oriented behaviour.

Another possible explanation for lesser TABP among the LRPs is that these LRPs might be quite low on such characteristics as ambition, authoritarianism, dominance, etc. that are more typical of the Type A individuals. In fact it has been found earlier in this study that the LRP managers possess significantly lesser levels of Achievement orientation and Task orientation than the HRP managers. It can therefore be said that higher level of Type A scores observed among the high results producing managers in the study goes hand in hand with the higher levels of Achievement orientation and Task orientation found in them and that all these together might have yielded the HRP managers better results at their banking work. There are in fact research evidence (Begley & Boyd, 1987, pp.79-93) showing

that highly successful business executive possess higher levels of Achievement orientation and higher levels of Type A behaviour than do other business executives. The LRP managers in this study, on the other hand, with their low Type A scores are found to be quite low on the Achievement orientation and Task orientation scales and have been able to produce only lesser results for the bank.

Regarding the consequence part of TABP, it may be said that the LRP managers, though are quite low on the performance front, may be experiencing only comparatively lesser strains of the Type A behaviour pattern — a situation which can be regarded as a desirable state of affairs as far as the physical and mental well being of the executives are concerned. The HRP managers with their comparatively higher Type A scores need to be quite careful about the adverse consequences that Type A behaviour pattern can lead to.

The TABP findings of this study, therefore, lead to a word of caution for the high results producing managers of the bank under study. It is most desirable that they have been producing good results for their bank in tune with the bank's business requirements. Their competitive might, their high level of Achievement orientation, and their Task orientation all these will be required by the bank in the future too if the bank is to maintain and continue the levels of performance excellence achieved so far. But the accompanying Type A behaviour pattern

involved in the managers' pursuit for business excellence needs to be reckoned with as a sign of health hazard that the high performing managers' community of the bank is likely to encounter in the future.

It is not the intention of this investigator to render any medical advice to the excelling managers of the bank; but if what are known about the coronary implications of Type A behaviour have any truth in them, the executive behaviour styles of the high results producing managers of the bank require some scrutiny and closer attention by those possessing expertise in dealing with Type A behaviour pattern among executives. While the contents of this paragraph are more true of the so called high performing managers in the bank, what have been said are also generalisable, perhaps to a lesser degree, to the other managers (MRPs and LRPs) of the bank because the Type A behaviour scores of the managers in the bank in general are more on the higher side of the TABP scale than on the reverse.

INTER RELATEDNESS AMONG ACHIEVEMENT ORIENTATION, TASK ORIENTATION AND TYPE A BEHAVIOUR

Among the different variables included in this investigation, more theoretical focus has been centred around the psychological variables than around the social background of the managers. This has been done so because the level of theoretical development has been quite high in relation to the psychological variables of the study, whereas in the case of the sociological

variables included in the study rather less is known about their association with performance of managers. Regarding the social side of managerial performance, this study is only a small attempt to gain some insight into the social background profile of the managers with different levels of Performance Effectiveness.

The study has thus given major thrust to the psychological side of managerial performance and the data analysis so far have been able to uncover certain associations between the level of performance effectiveness of managers and some of their psychological characteristics. Based on the results of the statistical tests of significance conducted in the study, it has been revealed that three variables viz. Achievement orientation, Task orientation and Type A behaviour pattern are positively associated with performance of the managers. More specifically, the data findings uncover the fact that High Results producing managers tend to possess higher levels of Achievement orientation, Task Orientation and Type A behaviour in them.

At this juncture the investigator is interested in suppressing the performance dimension and knowing whether the three psychological variables cited above are associated among themselves. In fact the coefficient of correlation figures regarding Achievement orientation, Task orientation and Type A behaviour (Table 5.1) have shown moderately strong positive correlations between these variables. If it could also be proved

through tests of significance that the three variables are positively associated among themselves, it could be concluded that among the managers operating in the banking field, these variables tend to occur together in a mutually associated manner rather than in isolation. In other words, the presence of anyone of these variables can be used as a basis for predicting the presence of the other two variables.

For the above purposes the investigator has tried in the following pages to test the mutual association between Achievement orientation, Task orientation and Type A behaviour among managers working in the field of banking business. Each of the variables is considered separately and analysed using the statistical method of analysis of variance.

ACHIEVEMENT ORIENTATION Vs TASK ORIENTATION AND TYPE A BEHAVIOUR

The measures of Achievement orientation of the 132 managers in the study have been presented earlier in this report in the form of a frequency distribution. The pattern of distribution reveals that it approximates a normal curve and that there is considerable variation among the managers themselves on the level of Achievement orientation possessed by them. It thus becomes possible to think that there are High, Moderate and Low achievement oriented managers within the sample of managers covered in this study. Accordingly, after ranking the managers on the Achievement orientation scale and using the 66th and 33rd

percentile splits, the managers in the study were classified into three mutually exclusive groups of High Achievement oriented, Moderate Achievement oriented and Low Achievement oriented groups. These groups were then tested, using the ANOVA method, for their significance of difference on the Task orientation and Type A behaviour scales. The results are presented below.

The results of a one-way analysis of variance on the Task orientation scale presented in Table (5.21) revealed that the High Achievement oriented group ($m = 15.52$), Moderate Achievement oriented group ($m = 14.56$) and Low Achievement oriented group ($m = 13.06$) differed significantly on the level of Task orientation, $F(2,129) = 13.417$, $p = .000$. Thus the High Achievement oriented managers tend to be more task oriented than the Moderate and Low Achievement oriented groups and the Low Achievement oriented managers tend to be less task oriented than the Moderate and High Achievement oriented managers.

When the Type A behaviour scores of the three groups of managers were tested using analysis of variance (Table 5.22), the results yielded significance at $p = .000$, $F(2,129) = 9.590$. As in the previous case the Type A scores of the three groups appeared to decline from the High Achievement oriented ($m = 121.78$) to the Moderate Achievement oriented ($m = 116.05$) to the Low Achievement oriented ($m = 106.04$) managers. This significance of difference confirms that High Achievement oriented managers possess significantly higher Type A Behaviour

TABLE 5-21

ANOVA SUMMARY OF TASK ORIENTATION AMONG HIGH MODERATE
AND LOW ACHIEVEMENT ORIENTATION GROUPS* * * C E L L M E A N S * * *
TASK ORIENTATION

TOTAL POPULATION

14.36

(132)

1	2	3
LAO	MAO	HAO
13.06	14.56	15.52
(47)	(39)	(46)

* * * A N A L Y S I S O F V A R I A N C E * * *
TASK ORIENTATION

Source of Variation	Sum of Squares	DF	Mean Square	F	Significance of F
Achievement Orientation	142.669	2	71.334	13.417	.000
Residual	685.877	129	5.317		
Total	828.545	131	6.325		

132 Cases were processed.

0 CASES (.0 PCT) were missing.

* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
TASK ORIENTATION

Variable + Category	N	Unadjusted Dev'n	Eta	Adjusted for Independents Dev'n	Beta	Adjusted for Independents + Covariates Dev'n	Beta
Grand Mean =	14.364						
ACHIEVEMENT ORIENTATION							
1 LAO	47	-1.30		-1.30			
2 MAO	39	.20		.20			
3 HAO	46	1.16		1.16			
			.41		.41		
Multiple R Squared					.172		
Multiple R					.415		

TABLE 5-22

ANOVA SUMMARY OF TYPE A BEHAVIOUR AMONG HIGH, MODERATE
AND LOW ACHIEVEMENT ORIENTATION GROUPS* * * C E L L M E A N S * * *
TYPE A BEHAVIOUR

TOTAL POPULATION

114.48
(132)

1	2	3
LAO	MAO	HAO
106.04	116.05	121.78
(47)	(39)	(46)

* * * A N A L Y S I S O F V A R I A N C E * * *
TYPE A BEHAVIOUR

Source of Variation	Sum of Squares	DF	Mean Square	F	Significance of F
Achievement Orientation	5895.331	2	2947.666	9.590	.000
Residual	39651.638	129	307.377		
Total	45546.970	131	347.687		

132 Cases were processed.

0 CASES (.0 PCT) were missing.

* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
TYPE A BEHAVIOUR

Variable + Category	N	Unadjusted Dev'n	Eta	Adjusted for Independents Dev'n	Beta	Adjusted for Independents + Covariates Dev'n	Beta
Grand Mean =	114.485						
ACHIEVEMENT ORIENTATION							
1 LAO	47	-8.44		-8.44			
2 MAO	39	1.57		1.57			
3 HAO	46	7.30		7.30			
			.36		.36		
Multiple R Squared					.129		
Multiple R					.360		

scores when compared with their Low Achievement oriented counterparts in the study.

In fine, it may be concluded from the ANOVA findings that the group of bank managers in the study who are High in their level of Achievement orientation are also High in term of their Task orientation and Type A behaviour pattern.

TASK ORIENTATION VS. ACHIEVEMENT ORIENTATION AND TYPE A BEHAVIOUR

To test if similar relationships could also be obtained with regard to the Task orientation of the managers, the respondents were classified into High Task oriented, Moderate Task oriented, and Low Task oriented groups. The frequency distribution pattern of the Task orientation scores (Table 5.2) makes it possible to group the managers into mutually exclusive groups. The three groups were then tested using ANOVA to find out the significance of difference on the Achievement orientation and Type A behaviour scales.

ANOVA results for the level of Achievement orientation of the three Task orientation groups in Table (5.23) revealed that there were significant differences between the groups in the Achievement orientation scores obtained by them, $F(2,129) = 11.758$, $p = .000$. The mean Achievement orientation score of the High Task oriented group ($m = 20.18$) is found to be higher than that of the Moderate Task oriented ($m = 18.29$) and the Low Task oriented ($m = 15.78$) groups. Therefore, it can be inferred that those managers with higher level of Task orientation possess a

TABLE 5-23

ANOVA SUMMARY OF ACHIEVEMENT ORIENTATION AMONG HIGH, MODERATE
AND LOW TASK ORIENTATION GROUPS* * * C E L L M E A N S * * *
ACHIEVEMENT ORIENTATION

TOTAL POPULATION

18.26
(132)

1	2	3
LTO	MTO	HTO
15.78	18.29	20.18
(40)	(41)	(51)

* * * A N A L Y S I S O F V A R I A N C E * * *

ACHIEVEMENT ORIENTATION

Source of Variation	Sum of Squares	DF	Mean Square	F	Significance of F
Task Orientation	434.368	2	217.184	11.758	.000
Residual	2382.875	129	18.472		
Total	2817.242	131	21.506		

132 Cases were processed.

0 CASES (.0 PCCT) were missing.

* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
ACHIEVEMENT ORIENTATION

Grand Mean = 18.258

Variable + Category	N	Unadjusted Dev'n	Eta	Adjusted for Independents Dev'n	Beta	Adjusted for Independents + Covariates Dev'n	Beta
TASK ORIENTATION							
1 LTO	40	-2.48		-2.48			
2 MTO	41	.04		.04			
3 HTO	51	1.92		1.92			
			.39		.39		
Multiple R Squared					.154		
Multiple R					.393		

significantly higher level of Achievement orientation than those with a low level of Task orientation.

Similarly the Type A behaviour scores of the three groups of managers were also tested for their significance of difference. It could be observed from Table (5.24) that there were significant differences between the High Task oriented ($m = 120.78$), Moderate Task oriented ($m = 111.73$) and Low Task oriented ($m = 109.28$) managers in terms of the Type A behaviour scores obtained for them. The one-way analysis of variance revealed a F-value significance at $P < .007$, $F(2,129) = 5.237$.

The ANOVA tests for the three groups with different levels of Task orientation thus reveal that the High Task oriented managers of the study are also accompanied by correspondingly higher levels of Achievement orientation and Type A behaviour in them. Conversely, it could also be noticed that those managers with lower levels of Task orientation in them have similarly lower levels of Achievement orientation and Type A behaviour in them.

TYPE A BEHAVIOUR Vs ACHIEVEMENT ORIENTATION AND TASK ORIENTATION

The last of the three variables tested for significance of difference was the Type A behaviour of the managers. The statistical properties of the frequency distribution of Type A scores of the managers (Table 5.15) made it possible to group the managers into High, Moderate and Low Type A individuals.

TABLE 5-24

ANOVA SUMMARY OF TYPE A BEHAVIOUR AMONG HIGH, MODERATE
AND LOW TASK ORIENTATION GROUPS* * * C E L L M E A N S * * *
TYPE A BEHAVIOUR

TOTAL POPULATION

114.48
(132)

1	2	3
LTO	MTO	HTO
109.28	111.73	120.78
(40)	(41)	(51)

* * * A N A L Y S I S O F V A R I A N C E * * *
TYPE A BEHAVIOUR

Source of Variation	Sum of Squares	DF	Mean Square	F	Significan of F
Task Orientation	3420.318	2	1710.159	5.237	.007
Residual	42126.651	129	326.563		
Total	45546.970	131	347.687		

132 Cases were processed.

0 CASES (.0 PCT) were missing.

* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
TYPE A BEHAVIOUR

Grand Mean = 114.485

Variable + Category	N	Unadjusted Dev'n	Eta	Adjusted for Independents Dev'n	Beta	Adjusted for Independents + Covariates Dev'n	Beta
TASK ORIENTATION							
1 LTO	40	-5.21		-5.21			
2 MTO	41	-2.75		-2.75			
3 HTO	51	6.30		6.30			
			.27		.27		
Multiple R Squared					.075		
Multiple R					.274		

Accordingly the managers have been percentile ranked on the Type A scale and divided into three mutually exclusive groups viz. High Type A, Moderate Type A, and Low Type A individuals, based on the 66th and 33rd percentile splits. The three groups were then tested for significance of difference on the Achievement orientation scale and the Task orientation scale using analysis of variance and the results are presented below.

ANOVA test for the level of Achievement orientation of the High, Moderate, and Low Type A managers of the study (Table 5.25) reached significance at $P = .000$, $F(2,129) = 15.839$, thus revealing that the three groups were significantly different from each other on the level of Achievement orientation possessed by them. Here again it could be seen that the High Type A managers ($m = 20.02$) possessed more Achievement orientation than the Moderate Type A ($m = 19.30$) and the Low Type A ($m = 15.39$) managers. Therefore, High Type A behaviour among managers goes parallel with an equally higher level of Achievement orientation in them and vice-versa for the Low Type A managers.

The ANOVA results in Table (5.26) comparing the Task orientation scores of the three groups also revealed significant differences between the groups. The mean Task orientation scores of the High Type A individuals ($m = 15.23$) was found to be higher than that of the Moderate Type As ($m = 14.60$) and the Low Type As ($m = 13.20$). The F-ratio reached significance at $P = .000$, $F(2,129) = 8.583$. It could therefore be stated that managers with

TABLE 5-25

ANOVA SUMMARY OF ACHIEVEMENT ORIENTATION AMONG HIGH, MODERATE
AND LOW TYPE A BEHAVIOUR GROUPS* * * C E L L M E A N S * * *
ACHIEVEMENT ORIENTATION

TOTAL POPULATION

18.26
(132)

1	2	3
LTA	MTA	HTA
15.39	19.30	20.02
(44)	(40)	(48)

* * * A N A L Y S I S O F V A R I A N C E * * *
ACHIEVEMENT ORIENTATION

Source of Variation	Sum of Squares	DF	Mean Square	F	Significance of F
Type A Behaviour	555.431	2	277.716	15.839	.000
Residual	2261.811	129	17.533		
Total	2817.242	131	21.506		

132 Cases were processed.

0 CASES (.0 PCT) were missing.

* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
ACHIEVEMENT ORIENTATION

Variable + Category	N	Unadjusted Dev'n	Unadjusted Eta	Adjusted for Independents Dev'n	Adjusted for Independents + Covariates Beta
Grand Mean =	18.258				
TYPE A BEHAVIOUR					
1 LTA	44	-2.87		-2.87	
2 MTA	40	1.04		1.04	
3 HTA	48	1.76		1.76	
			.44		.44
Multiple R Squared					.197
Multiple R					.444

TABLE 5-26

ANOVA SUMMARY OF TASK ORIENTATION AMONG HIGH, MODERATE
AND LOW TYPE A BEHAVIOUR GROUPS.* * * C E L L M E A N S * * *
TASK ORIENTATIONTOTAL POPULATION
14.36
(132)

1	2	3
LTA	MTA	HTA
13.20	14.60	15.23
(44)	(40)	(48)

* * * A N A L Y S I S O F V A R I A N C E * * *
TASK ORIENTATION

Source of Variation	Sum of Squares	DF	Mean Square	F	Signinifican of F
Type A Behaviour	97.307	2	48.654	8.583	.000
Residual	731.238	129	x.669		
Total	828.545	131	6.325		

132 Cases were processed.
0 CASES (.0 PCT) were missing.

* * * M U L T I P L E C L A S S I F I C A T I O N A N A L Y S I S * * *
TASK ORIENTATION

Variable + Category	N	Unadjusted Dev'n	Eta	Adjusted for Independents Dev'n	Beta	Adjusted for Independents + Covariates Dev'n	Beta
GRAND MEAN	14.364						
TYPE A BEHAVIOUR							
1 LTA	44	-1.16		-1.16			
2 MTA	40	.24		.24			
3 HTA	48	.87		.87			
			.34		.34		
Multiple R Squared					.117		
Multiple R					.343		

high Type A scores tended to be more task oriented than managers with less Type A behaviour scores.

To summarise the ANOVA findings regarding the three Type A groups, it could be stated that those of the bank managers in the study group who showed higher Type A behaviour scores also possessed correspondingly higher levels of Achievement orientation and Task orientation in them. Similarly, those low on Type A scale also have lesser scores on the other two dimensions.

The major finding that emerges from the test findings of this chapter can be summarised as follows: The levels of Achievement orientation, Task orientation and Type A behaviour among bank managers in the study are all positively associated among themselves suggesting that managers possessing higher score on any one of these three variables will tend to possess higher scores on the other two variables also.

Thus, for example, if a group of managers operating in the banking field are found to possess a high level of Achievement orientation in them, going by the test findings of this chapter, it may be opined that such managers are likely to indicate a higher level of Task orientation and a considerable extent of Type A behaviour in them. The investigator does admit that this opinion requires more empirical verification before it is generalised to the wider population of managers.

DISCUSSION

Eyesenck and Wilson (1975) in explaining the nature of achievement oriented people portrays that such people are characterised by a high level of ambition, spirit of competition, hard working nature, creativity and productivity orientation. It may be said that the banking job calls for all these characteristics in a branch manager. To be successful and to produce effective results in the highly competitive branch banking job, every manager may be required to possess a sense of competition and a level of ambition that may not be found in less enterprising managers. To come out successful in the multi-faceted problem of managing a bank branch, the manager has to have a readiness for hard work which will be instrumental in getting the various ends attained. Moreover, managers would also need to have an affinity for production and creativity at work. When all these characteristics are present in any of the managers they can be deemed as possessing the required level of Achievement orientation essential for executive effectiveness. Among the managers in this study, the High Results producing managers have been observed to be possessing higher level of Achievement orientation than the others and these managers can therefore be regarded as possessing the characteristic cited above.

But is Achievement orientation alone sufficient for the branch manager of a bank to produce effective results and show

performance effectiveness at his executive role. Possibly not. There are other characteristics that should supplement Achievement orientation or occur along with it in making managers effective at their executive roles. One such important factor may be regarded as the Task orientation or the concern of the managers towards the various tasks performed by his subordinates.

In the banking field the branch manager is the chief authority of the branch and is vested with all powers and responsibilities to achieve good results for the branch. But in achieving the various targets assigned to the branch he cannot operate in a vacuum. As an individual he may have all that charisma, potential, and ability required for influencing the customers of the branch and might be quite capable of canvassing business for the branch under his charge. But when it comes to real business with the customers, the customers are concerned with the quality and nature of the services rendered to them by the staff of the bank branch with which they are associated. The manager being responsible for the affairs of the branch, it is upto him to organise the staff services in such a way that the customers are attracted to the branch and are satisfied with the branch operation. This calls for a particularly high level of concern for the various tasks performed by the subordinates of the manager. A manager desirous of achieving effective results for his branch will variably have to lay attention on this task dimension or, in other words, the really achievement driven

manager will also have to be task oriented.

In its practical application, the task-oriented managers will have to be concerned with the diverse aspects of the jobs performed by subordinates. There are various contingencies that are likely to emerge while the subordinates are being managed by a manager—ways of doing things at work, postponements and uncertainties, slow working groups, decisions by subordinates, co-ordination at work and meeting deadlines. All these are dimensions that have importance in rendering efficient services to the customer community of the branch. A manager driven by the spirit of achieving performance targets for his branch will be concerned with all these diverse aspects and can be depicted as task-oriented. In fact the findings from this study add evidence to the fact that the High Results producing managers are high on Task orientation. Thus task orientation can be regarded as a closely associated characteristic of Achievement-oriented bank managers who achieve things at their executive job.

Another observation that emerges out from this chapter is that those managers who are high in Achievement orientation and Task orientation are also equally high on the Type A behaviour scale and those low on the former two are also low on the latter. The test results reveal that these three attributes when present in a group of managers tend to be associated among themselves in a positive manner. A few explanation are possible based on the findings of earlier researchers. Type A individuals have been

characterised as more aggressive, competitive, impatient, and ambitious than Type Bs. (Jenkins et al., 1967, pp.371-79); Friedman and Rosenman (1974) have observed that Type A personality possesses attitudes and behaviours related to time urgency, impatience, deadline, etc. These Type A characteristics can be regarded as possibly in tune with the nature of achievement oriented individuals. Achievement oriented people have been portrayed by Eyesenck as competitive, ambitious, hard working and productivity oriented. They may, therefore, be regarded as likely to engage in an aggressive pursuit for achieving the various goals or targets to be attained by them. In the context of the findings of this study, it may be explained that the HRP managers, in their achievement-oriented efforts toward the various performance targets assigned to them, have somehow fallen into the grips of the Type A behaviour pattern, quite possibly without their conscious knowledge of the shift. This can be the reason why the high achievement-oriented group of managers show high level of Type A behaviour and those low on the former are also low on Type A score.

The test results in this chapter have also revealed that managers high on Type A behaviour scale are also high on Task orientation. This can be explained by the fact that the characteristics of Achievement orientation and Type A behaviour portrayed earlier can be regarded as potential enough to make such managers Task oriented in their executive job. The elements

of competitiveness, impatience, deadline etc. mentioned earlier of TABP can be regarded as features that go parallel with Task orientation and can be expected to be found in Task oriented managers and leaders. It has also been observed by Tinsely and Johnson (1984, pp.234-44) that the Type A individuals have the needs to be aggressive, authoritarian, dominant and exhibitionistic in their relationships with others. Perceived against this background, these needs can be better satisfied by a branch manager by being task-oriented with his subordinates. The high level of Task orientation found among the high producing (HRP) managers in the study can therefore be regarded as not only instrumental in achieving performance effectiveness but facilitating these managers to meet certain of the Type A needs likely to be present in them.

Another explanation for the relationship between Type A behaviour and Task orientation can be derived from the findings of Hughes et al., (1983,pp.279-89) that Type As have a strong tendency to move about and explore, and less of a tendency to sit still during waiting and relaxation period. The nature of banking operations might be offering an ideal opportunity for the Type A managers to move about and supervise the work activities of their branch staff. In this way they can be task-oriented thereby producing results for the branch and satisfying their own Type A tendencies.

CHAPTER-VI

BIO-SOCIAL BACKGROUND AND PERFORMANCE OF MANAGERS.

For the purpose of the study a few selected bio-social variables of the respondent managers were studied with a view to find out whether the personal and social backgrounds had any association with the performance of bank managers. The data collected from the managers in this regard are presented in the following section in the form of cross tabulations. The chi-square test of significance and the results obtained are also presented for analysing the associations between performance of managers and their bio-social particulars.

Age of the managers and performance:

The age structure of the managers in the study is presented in Table No.(6.1). It is quite interesting to note that in the bank under study, majority of the managers are quite young, with their average age being 38.67 years at the time of study. The large majority (84%) of the managers are below 40 years of age where as only a few (16%) are above 40 years.

An inspection into the cell distribution in the cross-break table reveals that certain patterns are observable in the distribution. In the 35-40 age group where two-third (67.4%) of the respondents fall, the managers are more or less equally distributed among High, Moderate and Low result producing groups.

TABLE 6-1

Crosstabulation: PERFORMANCE BY AGE OF MANAGERS.

AGE (M = 38.67 years) (RV12)

	Count						:Row Total
	Row pct Col Pct	30-35	35-40	40-45	45-50	50 +	
PERFORMANCE GROUPS (RV1)	LRPs	5 11.1 22.7	28 62.2 31.5	8 17.8 47.1	2 4.4 100.0	2 4.4 100.0	45 34.1
	MRPs	7 15.9 31.8	30 68.2 33.7	7 15.9 41.2			44 33.3
	HRPs	10 23.3 45.5	31 72.1 34.8	2 4.7 11.8			43 32.6
	Column Total	22 16.7	89 67.4	17 12.9	2 1.5	2 1.5	132 100.0

Chi-Square	D.F.	Significance	Min E.F.	Cells with E.F. < 5
13.43784	8	.0976	.652	6 OF 15 (40.0%)

Statistic	Symmetric	With RV1 Dependent	With RV12 Dependent
Lambda	.06154	.09195	.00000

Statistic	Value
Cramer's V	.22561
Contingency Coefficient	.30397

Number of Missing Observations = 0

In this age range, thus, no definite performance trends can be discerned. However within the higher age group (40 years and above) and lower age group (30-35 years) certain performance trends could be learned from the table. It could be seen that there are 21 managers who are above 40 years and 22 managers who are below 35 years of age. The table reveals that among the higher age managers more than half (57.14%) of them are Low Results Producers whereas in the lower age group only less than a quarter (23%) of them fall in the low producing group. Similarly among the younger age managers almost half (46.5%) of them are high producers while among the higher age managers only very few (9,5%) have been able to produce effective results. In the upper age bracket there are just four managers who are above 45 years of age, and all these four have been found to be low producers. Thus the directionality of the cell distribution in the crossbreak indicates that the elder managers are only less able to produce effective results for the bank.

Based on these trend observations, a chi-square test significance was applied to test the association between the level of performance effectiveness of managers and their age. The results failed to uncover any mutual association between the two variables at .05 level of significance, but the results reached significance at $P < .0976$, $X^2 = 13.43784$, $DF = 8$.

These test values coupled with the directionality of cell distribution in the crosstabulation hint that the younger

managers of the bank tend to produce better results than their elder counterparts. The reasons for these performance differences among different age groups can be a subject matter for further enquiry in this line.

Native region.

As a person is born and brought up, the particular native background in which he is socialised may have a bearing upon his attitudes, behaviour and performance in life. Accordingly the native region of the managers was included as a variable of the study and was tested for its association, if any, with the performance of managers. Geographically, the state of Kerala can be divided into three main regions viz. Malabar (north), Cochin (central) and Travancore (south) regions. In this study the nativity data of the managers were collected and they were classified as belonging to three regions as follows: 1) Northern Kerala 2) Central Kerala and 3) Southern Kerala.

The data distribution in Table (6.2) shows that 41.7% of the managers hail from Southern Kerala, 27.3% from Central Kerala and 9.1% from Northern Kerala. The remaining 22% were from the regions transitional between the three main regions.

To test if these differential regional backgrounds were in anyway associated with the level of performance effectiveness of the managers, the HRP and LRP managers were tested against this variable using the chi-square method. The results failed to reach significance, $\chi^2 = 11.48988$ D.F. = 10, $P < .3206$. It thus becomes

TABLE 6-2

Crosstabulation: PERFORMANCE OF MANAGERS BY NATIVE REGION
NATIVE REGION (V13)

PERFORMANCE GROUPS (RV1)	Count	Between Northern and Central Kerala		Central Kerala	Between Central and Southern Kerala		Row Total
	Row Pct Col Pct	Northern Kerala				Southern Kerala	
LRP		4	4	10	5	22	45
		8.9	8.9	22.2	11.1	48.8	34.1
		33.3	33.3	27.8	29.4	40.0	
MRP		1	5	13	8	17	44
		2.3	11.4	29.5	18.2	38.6	33.3
		8.3	41.7	36.1	47.1	30.9	
HRP		7	3	13	4	16	43
		16.3	7.0	30.2	9.3	37.2	32.6
		58.3	25.0	36.1	23.5	29.1	
Column Total		12 9.1	12 9.1	36 27.3	17 12.9	55 41.7	132 100.0

Chi-Square	D.F.	Significance	Min E.F.	Cells with E.F. < 5
11.48988	10	.3206	.652	9 OF 18 (50.0%)

Statistic	Symmetric	With RV1 Dependent	With V13 Dependent
Lambda	.06024	.11494	.00000

Statistic	Value
Cramer's V	.20862
Contingency Coefficient	.28297

Number of Missing Observations = 0

evident that the regional/nativity background of the managers doesnot have any significant role to play in explaining the performance differences among managers. It could also be noticed that the numerical dominance of the Southern Keralites in the managerial community of the bank has also not given any special advantage to the bank nor has it resulted in any disadvantage for the bank, in terms of the performance effectiveness of managers.

Religious affiliation and performance of managers

As one of the important social institutions guiding human behaviour and thinking, religion may be regarded as having a determining role in moulding human nature. In Kerala, there are three major religious categories, viz. Hindus, Muslims, and Christians and the managers in the study belonged to one or other of these three categories. The investigator was interested in knowing whether the differential religious affiliations of the managers had any association with their performance at executive jobs. Accordingly data were collected regarding the religious background of the managers.

The data presented in Table (6.3) reveal that nearly two-third (62.9%) of the managers were Christians while the Hindus and Muslims constituted only 31.8% and 5.3% respectively. In terms of demographic distribution, in Kerala nearly half of its population is constituted of Hindus. The remaining half is more or less equally distributed between Christians and Muslims. Quite disproportionate to this demographic distribution found in

TABLE 6-3

Crosstabulation: PERFORMANCE BY RELIGION OF MANAGERS
RELIGION (V14)

	Count	Others	Hindus	Muslims	Christians	Row Total
	Row Pct Col Pct					
PERFORMANCE GROUPS (RV1)	LRP		11 24.4 26.8	1 2.2 14.3	33 73.3 39.8	45 34.1
	MRP		13 29.5 31.7	4 9.1 57.1	27 61.4 32.5	44 33.3
	HRP	1 2.3 100.0	17 39.5 41.5	2 4.7 28.6	23 53.5 27.7	43 32.6
	Column Total	1 .8	41 31.1	7 5.3	83 62.9	132 100.0

Chi-Square	D.F.	Significance	Min E.F.	Cells with E.F. < 5
7.16228	6	.3061	.326	6 OF 12 (50.0%)

Statistic	Symmetric	With RV1 Dependent	With V14 Dependent
Lambda	.07353	.11494	.00000

Statistic	Value
Cramer's V	.16471
Contingency Coefficient	.22686

Number of Missing Observations = 0

Kerala, in the bank under study, we find a heavy predominance of the Christian community in the managerial rank being studied. One possibility for this can be explained by the fact that the bank was originated by Christians and was managed by Christian management during most of its period of existence.

But has this predominance of the Christian community given the bank any special advantage in terms of the performance of managers? Or, are there any performance difference among the three religious categories of the managers? For this purpose the High, Moderate, and Low effective groups of managers were tested against their religious background. The chi-square results failed to reach significance $\chi^2 = 7.16228, DF. = 6, P < .3061$.

Despite this insignificant Chi-square value, the pattern of cell distribution in the crosstable shows that the christian component among the managers of the bank has not been able to perform equally well as the Hindu or Muslim managers of the bank. It could be seen that among the christian managers in the group under study, only a quarter (27.7%) of them have been able to cast themselves as High Results Producers whereas among the Hindus in the study group 41.5% are High Results Producers. On the other hand, we find more Low Results Producers in the Christian group (39.8%) than in the Hindu group (26.8%). Among the seven Muslim managers in the study only one person falls in the low performing group, the others being either High Results Producers or Moderate Results Producers. Though the chi-square

test has failed to reach significance, the pattern of cell distribution obtained in the crosstab thus indicates that the Hindu and Muslim groups among the managers of the bank covered are appearing to be comparatively better performers than their Christian counterparts.

Education and Performance

The education level of the managers covered in the study are tabulated in Table (6.4). The crosstab reveals that the bank has a somewhat educated group of individuals as its branch managers. More than 50% of the managers in the study are postgraduates and 41.66% are graduates. Only very few (6.81%) of the managers have matriculation as their highest qualification. This latter group of matriculates are comparatively older managers who were inducted by the bank during its initial phase of growth in the fifties and sixties.

An inspection into the academic records of the managers reveals that the bank has recruited only those with good academic merits. Among the managers 62.1% had first class marks at their matriculate examination. Among the higher qualified managers in the study group, 86.2% had either first class or second class results in their graduate examination. Among the postgraduates 91.2% had first class or second class at their qualifying examination.

If the academic record of a manager can be regarded as a reflection of the general level of his intellectual brightness,

TABLE 6-4
ACADEMIC QUALIFICATIONS OF MANAGERS

	UPTO MATRICU- LATION	UPTO GRADUATI- ON	UPTO POST GRADUATI- ON	TOTAL
NUMBER	9	55	68	132
PERCENT	6.81%	41.66%	51.5%	100%

TABLE 6-4a *

MATRICULATE EXAMINATION PERFORMANCE OF MANAGERS

Count Row Pct Col Pct	DISTINCTION	FIRST CLASS	SECOND CLASS	THIRD CLASS	ROW TOTAL
LRPs	1 2.2 25.0	25 55.6 32.1	11 24.4 32.4	8 17.8 50	45 34.1
MRPs	1 2.3 25.0	22 50.0 28.2	16 36.4 47.1	5 11.4 31.3	44 33.3
HRPs	2 4.7 50.0	31 72.1 39.7	7 16.3 20.6	3 7.0 18.8	43 32.6
Column Total	4 3.0	78 59.1	34 25.8	16 12.1	132 100

Chi-square = .7194

Degrees of freedom =6

Significance >.05

* Tables 4a to 4c were done through manual computations.

TABLE 6-4b

GRADUATE PERFORMANCE EXAMINATION OF MANAGERS

Count Row Pct Col Pct	DISTINCTION	FIRST CLASS	SECOND CLASS	THIRD CLASS	ROW TOTAL
LRPs	2 5.1 50.0	6 15.4 16.7	21 53.8 31.8	10 25.6 58.8	39 31.7
MRPs	1 2.4 25.0	12 29.3 33.3	24 58.5 36.4	4 9.7 23.5	41 33.3
HRPs	1 2.3 25.0	18 41.8 50.0	21 51.2 31.8	3 7.3 17.6	43 35.0
Column Total	4 3.3	36 29.3	66 53.6	17 13.8	123 100

Chi-square =.8717

Degrees of freedom =6

Significance >.05

TABLE 6-4c
POSTGRADUATE EXAMINATION PERFORMANCE OF MANAGERS

Count Row Pct Col Pct	DISTINCTION	FIRST CLASS	SECOND CLASS	THIRD CLASS	ROW TOTAL
LRPs	—	5 23.8 33.3	13 61.9 28.3	3 14.3 50.0	21 30.9
MRPs	—	6 23.1 40.0	18 69.2 39.1	2 7.7 33.3	26 38.2
HRPs	1 4.8 100	4 19.0 26.7	15 71.4 32.6	1 4.8 16.7	21 30.9
Column Total	1 1.5	15 22.1	46 67.6	6 8.8	68 100

Chi-square = .0802

Degrees of freedom = 6

Significance >.05

then it can also have the possibility of being associated with the performance of the manager at his executive job. With this assumption in mind, the investigator analysed the data to test if the academic performance of managers had any association with their level of performance effectiveness. The chi-square test was applied for the High, Moderate and Low Result producing managers against the classes obtained by them at their matriculate, graduate and post graduate examinations. All the results failed to reach significance at $P=.05$. It can therefore be inferred that in the field of branch banking, higher or lower academic achievement (first class, second class or third class) of the managers does not have a significant role to play in explaining the difference in performance effectiveness of managers.

Parental Education and Managers' Performance

Another social background variable covered in this study is the education of the parents of the managers. Data collected regarding the father's as well as mother's education are presented in Table (6.5) & (6.6). The data in the crosstabs reveal that majority of the parents have received formal education in school or college. Education levels of fathers were found to be generally higher than those of the mothers. While majority of the fathers had received education upto high school.(39.4%) or college (21.2%) levels, only less than one third of the mothers had been educated upto similar levels. Most

TABLE 6-5

Crosstabulation: PERFORMANCE OF MANAGERS
BY
PARENTAL (FATHER'S) EDUCATION

FATHER'S EDUCATION (V18)

	Count	FATHER'S EDUCATION (V18)				Row Total	
		Nil	Up to L.P	Up to U.P	Up to H.S		Up to College
PERFORMANCE GROUPS (RV1)							
LRPs			11 24.4 37.9	4 8.9 19.0	19 42.2 36.5	11 24.4 39.3	45 34.1
MRPs	2 4.5 100.0	9 20.5 31.0	6 13.6 28.6	14 31.8 26.9	13 29.5 46.4	44 33.3	
HRPs		9 20.9 31.0	11 25.6 52.4	19 44.2 36.5	4 9.3 14.3	43 32.6	
Column Total	2 1.5	29 22.0	21 15.9	52 39.4	28 21.2	132 100.0	

Chi-Square	D.F.	Significance	Min E.F.	Cells with E.F. < 5
13.77861	8	.0877	.652	3 OF 15 (20.0%)

Statistic	Symmetric	With RV1 Dependent	With V18 Dependent
Lambda	.06587	.12644	.00000

Statistic	Value
Cramer's V	.22845
Contingency Coefficient	.30744

Number of Missing Observations = 0

TABLE 6-6

Crosstabulation: PERFORMANCE OF MANAGERS
BY
PARENTAL (MOTHER'S) EDUCATION

MOTHER'S EDUCATION (V19)

	Count	Nil	Up to L.P	Up to U.P	Up to H.S	Up to College	Row Total
	Row Pct Col Pct						
PERFORMANCE GROUPS (RV1)		1	11	14	18	1	45
	LRPs	2.2	24.4	31.1	40.0	2.2	34.1
		10.2	32.4	31.1	42.9	100.0	
		5	10	12	17		44
	MRPs	11.4	22.7	27.3	38.6		33.3
		50.0	29.4	26.7	40.5		
		4	13	19	7		43
	HRPs	9.3	30.2	44.2	16.3		32.6
		40.0	38.2	42.2	16.7		
Column Total		10	34	45	42	1	132
		7.6	25.8	34.1	31.8	.8	100.0

Chi-Square	D.F.	Significance	Min E.F.	Cells with E.F. < 5	
-----	-----	-----	-----	-----	-----
12.01507	8	.1505	.326	6 OF 15 (40.0%)	
Statistic			Symmetric	With RV1 Dependent	With V19 Dependent
-----			-----	-----	-----
Lambda			.11494	.12644	.10345
Statistic			Value		
-----			-----		
Crammer's V			.21333		
Contingency Coefficient			.28884		
Number of Missing Observations =			0		

of the mothers were educated either upto lower primary (25.8%) or upper primary (34.1%) levels. A few mothers (7.6%) had no formal schooling at all.

To test whether the level of performance effectiveness of the managers had any association with the level of education of their parents, the chi-square test was applied for the High, Moderate, and Low Results Producers against their father's and mother's education levels. The results failed to reach significance at .05 levels.

Chi-square test for the level of performance effectiveness and father's education could reach significance only at $P < .0877$, $X^2 = 13.77861$, D.F. = 8, thus failing to uncover any significant association between the two variables. Mother's education level was also not found to be significantly associated with the levels of performance of the managers, $P < .1505$, $X^2 = 12.01507$, D.F. = 8. Drawing upon these test results it may be stated that the differences in the levels of parental education are quite unable to explain the differences in the performance levels of managers under study.

However, an inspection into the crosstabs reveals a general trend that managers who were children of more educated (high school or college educated) parents appeared to be low results producers. The cell distribution in crosstab(6.5) shows that of the 45 LRP managers two third (66.6%) had their fathers educated upto High School or college levels. Similarly among the 28

managers in the study with their fathers having collegiate education 85.7% were either Low performers or Moderate performers.

The crosstab distribution with regard to the mother's education and performance of managers also reveals more or less the same finding as above. Managers who were children of high school or college educated mothers constituted 42.2% of the Low producing category. Of the 42 managers with High School educated mothers 83% were found in the Low and Moderate performing categories with only 17% in the High results producing group. Also it could be noted that among the 43 High performing managers in the study, 83.7% had their mothers educated only upto upper primary level.

To summarise, it may be said that though the chi-square results donot reach significance the distributions in the crosstables uncover, though vaguely, that managers who were children of higher educated parents tend to show lesser levels of performance effectiveness in meeting the targets assigned to them. This could be because the managers who were children of less educated parents might have been motivated to compensate for what was lost to their parents. For this group of managers their arrival into the executive level might be a life opportunity, which they might have decided to realise to the fullest extent possible.

Parental Occupation

With a view to understand the occupational profile of the parents of the managers, data were collected regarding the occupational nature of their fathers. Mother's occupation was not studied because it was learned during the pilot study that the mothers of the managers were largely unemployed housewives. Table (6.7) shows that about half (50.8%) of the managers had their fathers engaged basically in agriculture. 35.6% of the managers had their fathers employed in various jobs. Only a few (13.6%) had their fathers engaged in business activities.

It can therefore be presumed that nearly half of the managers had the possibility of being born and brought up in rural agrarian family backgrounds. The other half of the managers are more likely to have been brought up in employee families or in business family set up.

To test if the type of paternal occupation had any association with the level of performance of the managers, the chi-square test was applied. The test revealed no significant association between the two variables, $\chi^2 = 2.06809, P < .72, D.F. = 4$. Thus the nature of occupation of fathers doesnot have any significance in explaining performance differences among managers.

Economic status of parental family

The economic status of the parental (father's) family in which the managers were born and brought up was found to be a social

TABLE 6-7

Crosstabulation: PERFORMANCE OF MANAGERS
BY
FATHER'S OCCUPATION

FATHER'S OCCUPATION (V20)

PERFORMANCE GROUPS (RV1)	Count Row Pct Col Pct	FATHER'S OCCUPATION (V20)			Row Total
		Agriculture	Business	Employment	
LRPs		24	6	15	45
		53.3	13.3	33.3	34.1
MRPs		35.8	33.3	31.9	
		22	4	18	44
HRPs		50.0	9.1	40.9	33.3
		32.8	22.2	38.3	
Column Total		21	8	14	43
		48.8	18.6	32.6	32.6
		31.3	44.4	29.8	
		67	18	47	132
		50.8	13.6	35.6	100.0

Chi-Square	D.F.	Significance	Min E.F.	Cells with E.F. < 5
2.06809	4	.7232	5.864	None

Statistic	Symmetric	With RV1 Dependent	With V20 Dependent
Lambda	.03289	.05747	.00000

Statistic	Value
Cramer's V	.08851
Contingency Coefficient	.12420

Number of Missing Observations = 0

variable very significantly associated with the level of performance effectiveness of the bank managers. The cell distribution in table (6.8) presents the economic status of the paternal family of the managers in the study.

Among the 132 managers included in the study, 50.8% endorsed their paternal families as having belonged to the upper middle class. 45.5% belonged to the lower middle class. A negligible 3.8% assessed their paternal families as lower class families.

While including this variable the investigator had a vague belief that the managers brought up in higher economic class families would show better performance, because of their desire to maintain the higher standard of life they enjoyed during the period of their socialisation. To test whether the membership in different classes of families had any association with the level of performance effectiveness of managers, the chi-square test was applied using the three groups of High, Moderate, and Low Results producers. The value reached significance at $P.0002$, $X^2 = 22.40742$, $D.F.=4$. The chi-square results are thus quite able to uncover the association between the economic status of parental family of the managers and their level of effectiveness in producing results for the bank.

The crossbreak analysis indicates that among the 65 managers who had lower class or lower middle class parental families more than 50% were High Results Producers. On the contrary, among the 67 managers who had upper class parental families only 14.9% were

TABLE 6-8

Crosstabulation: PERFORMANCE OF MANAGERS
BY
ECONOMIC STATUS OF PARENTAL FAMILY

		ECONOMIC CLASS (V21)			
	Count	Lower	Lower	Upper	
	Row Pct	Class	Middle	Middle	Row
	Col Pct	Class	Class	Class	Total
PERFORMANCE GROUPS (RV1)			14	31	45
	LRPs	—	31.1	68.9	34.1
			23.3	46.3	
		1	17	26	44
	MRPs	2.3	38.6	59.1	33.3
		20.0	28.3	38.8	
		4	29	10	43
	HRPs	9.3	67.4	23.3	32.6
		80.0	48.3	14.9	
Column Total		5	60	67	132
		3.8	45.5	50.8	100.0

Chi-Square	D.F.	Significance	Min E.F.	Cells with E.F. < 5
22.40742	4	.0002	1.629	3 OF 9 (33.3%)

Statistic

Symmetric

With RV1
DependentWith V21
Dependent

Lambda

.25000

.21839

.29231

Statistic

Value

Cramer's V

.29134

Contingency Coefficient

.38094

Number of Missing Observations = 0

High Results Producers. An analysis into the Low Results producing group reveals that 68.9% of these low performers were from the upper class families whereas only 31.1% belonged to the lower middle class families.

Practically no one from the lower class families is found among the Low Results Producers. Even though the number of managers from the lower class families is very small (only 5) in the total study group all of them belonged to either high-producing or moderate - producing groups.

These test findings and observations lead to the statistical inference that managers hailing from lower or lower middle class families tend to be more results producing than those coming from economically better family backgrounds. Here again it may be opined that poor or modest, as different from affluent, economic conditions in which the HRP managers were brought up might have generated in them the motivation to compete in the society to find their way to success. Having gained an opportunity to work as an executive in a highly competitive business environment, it might be that they have responded properly to the challenge.

Socialisation background of the managers

The pre adulthood socialisation of an individual can be divided into two phases: childhood socialisation and adolescent socialisation. These socialisations can be regarded as important to the individual in forming the basic attitudes and performance standards in life. Many factors are likely to influence the

process of childhood and adolescent socialisation. One such important factor that has been included among the variables of this study is the geographical region where the socialisation of the managers had taken place. Accordingly the managers were studied as having either rurally (Village) socialised or urban (Town) socialised. Data were collected regarding the childhood as well as adolescent socialisation of the managers.

The crossbreak tables (6.9) & (6.10) present the data collected in this regard. With regard to the childhood socialisation, it could be seen that 39.3% of the village socialised managers are High Results Producers while among the town socialised managers only 18.9% are observed to be high performers. Similarly, the percentage of low performers is found to be less among the village socialised managers (29.8%). The chi-square test doesnot show significance at $P=.05$, but the statistics reaches significance at $P<.0722, X^2 = 8.5896, D.F.=4$. It may, therefore, be stated, perhaps with a lesser level of significance, that bank managers who have had their early childhood socialisation in rural/village areas tend to show better results than those with an urban or town centred childhood socialisation.

Data with regard to the adolescent socialisation however, do not show any chi-square significance, $X^2 = 8.52252, D.F.=6, P < .2023$. An inspection into the cell distribution in table (6.10) hints that there are more High Results Producers

TABLE 6-9

Crosstabulation: PERFORMANCE OF MANAGERS
BY
REGION OF CHILDOOD SOCIALISATION

REGION (V22)

PERFORMANCE GROUPS (RV1)	Count	Village	Town	Both	Row Total
	Row Pct Col Pct				
LRPs		25	18	2	45
		55.6	40.0	4.4	34.1
		29.8	48.6	18.2	
MRPs		26	12	6	44
		59.1	27.3	13.6	33.3
		31.0	32.4	54.5	
HRPs		33	7	3	43
		76.7	16.3	7.0	32.6
		39.3	18.9	27.3	
Column Total		84	37	11	132
		63.6	28.0	8.3	100.0

Chi-Square	D.F.	Significance	Min E.F.	Cells with E.F.< 5
8.58960	4	.0722	3.583	3 OF 9 (33.3%)

Statistic

Symmetric

With RV1
DependentWith V22
Dependent

Lambda

.08889

.13793

.00000

Statistic

Value

Cramer's V

.18038

Contingency Coefficient

.24718

Number of Missing Observations = 0

TABLE 6-10

Crosstabulation: PERFORMANCE OF MANAGERS
BY
REGION OF ADOLESCENT SOCIALISATION

		REGION (V23)			
	Count Row Pct Col Pct	Village	Town	Both	Row Total
PERFORMANCE GROUPS (RV1)		12	23	10	45
	LRPs	26.7	51.1	22.2	34.1
		26.1	39.0	38.5	
		13	19	12	44
	MRPs	29.5	43.2	27.3	33.3
		28.3	32.2	42.3	
		21	17	5	43
	HRPs	48.8	39.5	11.6	32.6
		45.7	28.8	19.2	
Column Total		46	59	27	132
		34.8	44.7	20.5	100.0

Chi-Square	D.F.	Significance	Min E.F.	Cells with E.F.< 5
8.52252	4	.2023	.326	None

Statistic	Symmetric	With RV1 Dependent	With V23 Dependent
Lambda	.09375	.12644	.05479

Statistic	Value
Cramer's V	.17967
Contingency Coefficient	.24627

Number of Missing Observations = 0

among the rural adolescent socialised managers (45.7%) than among the town adolescent socialised managers (28.8%). Conversely the percentage of Low Results producers among the rural adolescent socialised managers (26.1%) is lesser than among the town adolescent socialised managers (39.0%)>

Data with regard to the childhood and adolescent socialisation of the managers indicate also that there are quite a few managers who had spent their childhood or adolescent period in village as well as town regions. Their performance analysis does not, however, reveal any significant trends or directions.

To summarise, it may therefore be said that though the statistical tests do not reach the desired level of significance, the directions of the distribution in the crossbreaks indicate that managers with rural socialisation background have comparatively better performance records than those socialised in town or city regions.

Family size of the managers

The number of members in the family is one among the important determinants of the financial status and living standard of a manager. A large sized family means that the manager, has to fetch more financial resources to keep things going at home. In the following lines an attempt is made to present a profile of the family size of the managers in the study. Table (6.11) exhibits the number of members in the families of High, Moderate, and Low Results producing managers. It

TABLE 6-11
 Crosstabulation: PERFORMANCE OF MANAGERS
 BY
 FAMILY SIZE

SIZE OF THE FAMILY (V24)

Count Row Pct Col Pct	1	2	3	4	5	6	7	8	9	Row Total
LRPs			6 13.3 26.1	19 42.2 37.3	14 31.1 60.9	4 8.9 22.2		1 2.2 100.0	1 2.2 100.0	45 34.1
PERFORMANCE GROUPS (RV1)										
HRPs	1 2.3 100.0	2 4.5 50.0	9 20.5 39.1	16 36.4 31.4	4 9.1 17.4	6 13.6 33.3	6 13.6 60.0			44 33.3
HRPs		2 4.7 50.0	8 18.6 34.8	16 37.2 31.4	5 11.6 21.7	8 18.6 44.4	4 9.3 40.0			43 32.6
Column Total	1 .8	4 3.0	23 17.4	51 38.6	23 17.4	18 13.6	10 7.6	1 .8	1 .8	132 100.0
Chi-Square D.F.			Significance		Min E.F.	Cells with E.F. < 5				

23.52069 16 .1005 .326 15 OF 27 (55.6%)

Statistic

Symmetric

With RV1
Dependent

With V24
Dependent

Lambda

.09524

.18391

.00000

Statistic

Value

Cramer's V

.29849

Contingency Coefficient

.38889

Number of Missing Observations = 0

could be seen that around three-fourth (73.4%) of the managers in the study have three to five members in their families, which means that apart from their spouse, these managers may have one to three children. There are also quite a few managers who have larger sized families (22.8%) with membership strength varying from six to nine. A negligible 3% have reported only two members in their families.

A chi-square test of significance failed to reach significance at $P=.05$, $X^2 = 23.52069$, D.F.=16, $P<.1005$. The cell distribution pattern also indicates that no definite patterns are observed in the crosstab. It could, therefore, be commented that though the chi-square value reaches a vague significance at .10 level, the family size of the managers doesnot have to do much in explaining the performance differences among the managers.

Employment of spouse.

Whether the spouse is employed or not also has a certain role in determining the financial well-being of the family of the managers. The employment status of the spouses of the managers is presented in table (6.12).

It may be noticed that among 132 managers in the study only 23.5% of them had their spouses employed while in the case of majority (76.5%) of the managers the spouses were not employed. To test if the difference between the managers in terms of the employment status of their spouses had any association with their performance effectiveness, a chi-square test was applied.

TABLE 6-12

Crosstabulation: PERFORMANCE OF MANAGERS
BY
EMPLOYMENT STATUS OF SPOUSE

EMPLOYMENT STATUS (V25)

PERFORMANCE GROUPS (RV1)		Count		Row
		Row Pct	Not Employed	Employed
Col Pct				
LRPs		36	9	45
		80.0	20.0	34.1
		35.6	29.0	
MRPs		30	14	44
		68.2	31.8	33.3
		29.7	45.2	
HRPs		35	8	43
		81.4	18.6	32.6
		34.7	25.8	
Column Total		101	31	132
		76.5	23.5	100.0

Chi-Square	D.F.	Significance	Min E.F.	Cells with E.F.< 5
2.57445	2	.2760	10.098	None

Statistic

Symmetric

With RV1
DependentWith V25
Dependent

Lambda	.04237	.05747	.00000
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Statistic

Value

Cramer's V .13965

Contingency Coefficient .13831

Number of Missing Observations = 0

The results could not reach significance, $X^2 = 2.57445$, D.F. = 2, $P = 0.2760$. The cell distribution also does not reveal any peculiar trends between the different groups. It could therefore be commented that the employment status of the spouses of managers does not in any way explain the performances among them.

Personal possessions

The personal possessions of a manager can be regarded as reflective of his economic standard of living and the level of luxury enjoyed by him and his family. In this study, data were collected regarding such personal possessions as House, Car, Bike, Television, Fridge, Stereo and VCR. Among these, except house, all the other items covered are articles that add to the comfort or luxury of the family members of the managers. These personal possessions were studied with a view to find out if there were any marked differences in the possession of these articles between the HRP, MRP, and LRP managers in the study.

It could be observed from table (6.13) that among the 132 managers about two-third (62, 46.97%) of the managers had their own residences and that the distribution was more or less equal among the three groups of HRPs, MRPs and LRPs. In the case of comfort or luxury articles it may be observed that 53.03% of the managers owned a car and 48.48% of them had a bike to travel. Analysis of the individual data revealed that most of the managers in the study had either a car or a scooter while a few of them had both these means of conveyance. Fridge, one of the important kitchen

TABLE 6-13

DISTRIBUTION OF PERSONAL POSSESSIONS
AMONG HRP, MRP AND LRP MANAGERS

PERFORMANCE CATEGORY	NO OF MANAGERS	PERSONAL POSSESSIONS						
		HOUSE	CAR	SCOOTER	FRIDGE	T.V	STERO	VCR/VCP
HRPs	43	25	23	23	38	32	26	12
MRPs	44	27	21	25	37	33	32	4
LRPs	45	30	26	16	38	32	28	5
TOTAL	132	82	70	64	113	97	86	21

gadgets today, was possessed by 85.60% of the managers. Television was also quite popular among the managers with 73.48% of them having one at their home; the audio comfort of stereo was enjoyed by the families of 65.15% of the managers. However, VCR the highest form of Video comfort today was enjoyed only by very few (15.90%) of the managers in the study.

Thus it may be summarised that the managers of the bank covered by this study enjoy quite higher and comfortable standard of life. And to test if these comfort levels had any association with the performance effectiveness of the managers separate chi-square tests were conducted for the HRPs, MRPs and LRPs against the possession of each of these articles. In all the cases the chi-square values failed to reach significance.

It could therefore be concluded that though the general level of comfort and luxury enjoyed by the managers of the bank and their families was quite high, the differences in the possession levels of these various material articles were not associated in any way with the level of performance effectiveness of the managers.

CHAPTER-VII

**CONCLUSION : SUMMARY OF FINDINGS, THEORETICAL IMPLICATIONS
AND SUGGESTIONS FOR FUTURE RESEARCH**

The results of the statistical analysis with regard to the Combined Performance (Deposit + Advance) of the managers indicated that the average performance of the 132 managers for the three year period under review stood at 95.16% as against the assigned target of 100% over the period. It was learned during data collection that the bank had a growing record of performance both in terms of its deposits and advances during the period covered by the study. And to reach these targets the bank had been quite ambitious in its target assignment for the branches. Viewed against this background, the average achievement of 95.16% of the target by the managers may be regarded as quite a satisfactory level of performance. In other words, it may be said of the 132 managers in general that they have responded to the challenging assignment given to them by the Head Office.

Analysis of the individual performance of the managers, however, revealed that there was considerable variation within the group in terms of their effectiveness in achieving the results. The Combined performance scores of the managers ranged from 73% to 121% with a standard deviation of 9.08. The break-up analyses of the Deposit performance and Advance performance of managers, further, showed a different pattern of score

distribution. The scores for Deposit performance showed a lesser range of 71% to 123% with a standard deviation of 7.94 where as the Advance performance scores showed a much wider variation with the scores going as down as 54% and as high as 136% with greater standard deviation of 16.94. It may, therefore, be presumed that Advance performance is quite a tougher task for the branch managers when compared with Deposit performance. Quite in tune with this observation, when managers were ranked on the basis of their Combined performance, it was found that the Advance performance contributed more than the Deposit performance to the Combined Performance of the managers. This was testified by the higher r value of .7799, $P=.00$ between Advance performance and Combined performance when compared with the r value of 0.6842, $P=.00$ between Deposit performance and Advance performance.

Having, thus, observed quite considerable variations in the level of performance effectiveness of the managers, analyses were done to find out how the various categories of performers scored on the psychological characteristics measured in the study. Accordingly, the managers were percentile ranked on the basis of their combined performance scores and were divided into the three categories of performers viz. High Results Producers (HRPs), Moderate Results Producers (MRPs) and Low Result Producers (LRPs). These three groups of managers were then tested statistically for their differences on the variables measured.

When the Combined Performance of managers was correlated with their Leadership orientation it was found that Combined performance correlated positively and significantly with Task orientation of managers ($r=.5435$, $P=.00$). The other dimension of leadership viz. People orientation failed to show any significant correlation with performance of managers ($r=.0409$, $P<.642$). Statistical testing using ANOVA also showed difference between the three groups on the Task orientation scale, $F=27.583$, $D.F.(2,129)$, $P=.00$.

When the various combinations of Task orientation and People orientation were tested for their effect on performance of managers, it was found that Task orientation was the only factor that distinguished high from low performers. However, it may be noted that the average level of Task orientation and People orientation for the 132 managers of the study were both found to be quite high at 14.36 and 15.18 respectively against a total scale score of twenty each.

It could, therefore, be explained that in the banking sector, among the branch managers the relatively high performing managers are the ones who possess a comparatively higher degree of Task orientation in their leadership approach towards subordinates. People orientation might not be as important as Task orientation in distinguishing high from low performers. But, the widely diffused presence of a higher level of People

orientation among the managers of the bank might be an indication that People orientation plays a supportive role in maintaining the performance of managers at higher levels. In fact, these findings have their parallels in research literature both in India and abroad.

Another finding of the study is the association between performance of the bank managers and the level of their Achievement orientation. It has been observed that the average level of Achievement orientation of the managers is 18.26 against the total possible score of 30 which may be regarded as not too high but quite above the average. When the three groups were tested for their differences on the Achievement orientation score the Results reached significance at $P < .001$ $F(2,129)=7.736$, with the HRP(m=20.21) standing quite apart from and above the MRPs (m=18.14) and the LRPs (m=16.51).

It, thus, becomes empirically established that the high performing bank managers tend to possess more Achievement orientation than their low performing counterparts. It goes in tune with the findings of researchers that high performance and high achievement motivation are mutually related.

Another variable included in this investigation is the Type A behaviour pattern (TABP) reported by the respondent managers. When measured using a 200-score scale, the group average for the 132 managers was found to be 114.48. Going by the explanation

given by the authors of the scale that any score above 100 is indicative of the presence of Type A behaviour, it may be believed that the managers in this study, on an average, possess some extent of Type A behaviour in them. When tested for differences among the three groups of performers, it was further revealed that the HRPs, were possessing more Type A behaviour pattern ($m=122.21$) than the MRPs ($m=111.890$) and the LRPs ($m=109.64$).

Based on the empirical observations it may be inferred that the high performing bank managers, in their pursuit after performance excellence, have somehow manifested the Type A behaviour pattern, which if continued for long, might create problems from the health point of view, because it is now almost getting established in the medical world that TABP is a coronary prone behaviour pattern with adverse consequences for the individual. The above finding does not have empirical evidence from Indian managerial samples but throws open the vista for future research in this line.

Analysis of the data collected regarding the psychological characteristics of the managers had resulted in yet another finding. It was found that among the branch managers in this study, there existed a positive correlation between their Achievement orientation, Task orientation and Type A behaviour pattern. Achievement orientation was found to be significantly

correlated with Task orientation ($r=.4763, P=.00$) and Type A behaviour pattern ($r=.4771, P=.00$), and Task orientation was found to be positively correlated with Type A behaviour pattern ($r=.3053, P=.00$). ANOVA tests for these variables also confirmed the above findings.

Taken together, it may be concluded that among managers working in a sector like banking, the three characteristics viz. Achievement orientation, Task orientation and Type A behaviour pattern, when present, tend to occur in a mutually positively correlated manner. Research evidence also add support to this finding of the study.

With regard to the bio-social factors covered in this study, the variables included such particulars as religion, region, family and parental background of the managers and certain of their personal details such as age and education. These variables were studied mainly with a view to understand the profile of social background of the managers. The variables were tested statistically to know if they had any association with the performance of managers. The results yielded two interesting findings.

The first sociological finding was that the managers who had been children of less educated parents, especially of less educated mothers, showed a trend toward better performance

compared with the managers who had their parents more educated (but statistically not significant at .05 level). The second important finding was that managers who hailed from lower middle class families were better performers than those who came from upper middle class families. These two findings perhaps suggest that the managers who hailed from less privileged families might be trying to compensate for the socio-economic disadvantages experienced by their parental generation. The executive positions reached by them might be deemed by them as a rare opportunity to enhance their material and social positions in the society. This interpretation is based on the viewpoint of the researcher and does not have any related literature to support it and may, therefore, be viewed as only a tentative explanation of the findings.

THEORETICAL IMPLICATIONS OF THE STUDY AND
SUGGESTIONS FOR FUTURE RESEARCH

This research investigation, conducted in the banking sector, was undertaken with the purpose of understanding "why some bank managers are high results producers while others are low results producers in their branch banking work". The hypotheses of the study were formulated to test the relationship between performance effectiveness of the managers and some of their personal characteristics like Achievement orientation, Leadership orientation and Type A behaviour pattern. The theoretical background for the hypotheses was drawn from the available literature. In the following paragraphs, an attempt is made to summarise the theoretical insights derived from the study, in the light of the findings of other authors.

One of the hypotheses of the study was that high producing bank managers would possess more achievement orientation than the low producing managers. This was based on the pioneering works of David C. McClelland (1961,1966,1983) who observed that achievement motivated people tend to be high performers in business organisations and enterprises. Other authors like Gellerman (1963), Morgan (1976), Jay Hall (1976), Leavitt (1978) and Atkinson and Raynor (1978) have also observed that managers with higher levels of achievement motivation tend to excel at executive and entrepreneurial jobs. The results of this study

agree with the above authors and indicate that their findings are extensible to executives in the banking field also.

In explaining the motivational characteristics of successful managers, McClelland has also observed that in addition to the need for achievement, the need for power also plays an important role in managerial motivation. Power orientation of managers has not been explored in this study. Recently considerable efforts are being focussed on need for power as a managerial motivator. Therefore, in searching for the motivational correlates of performance effectiveness of bank executives in our country, future researchers may incorporate both achievement orientation and power orientation so as to gain more insight into the phenomenon of managerial motivation for performance excellence.

Regarding leadership orientation of managers, it was hypothesised that the high results producing managers would show significantly more task orientation and people orientation in them compared with that of the low results producers. Theoretical support for the hypothesis was drawn from the leadership models of both western and Indian authors who advocate that a high task-high people orientation is required for managers to be effective. Blake and Mouton (1978, 1981) for example, in their "Managerial Grid", suggest that managers, to be effective at executive jobs, should possess a high concern for production and an equally high concern for the people under them. In India,

J.B.P.Sinha (1978) through his "Nurturant-Task model", has proposed that leadership effectiveness, in Indian context, calls for a high task-high people orientation on the part of managers. Other authors have also similarly suggested high task-high people as the appropriate orientation for Indian managers (Chatterjee and James, 1965).

The empirical results of this investigation reveal that the branch managers, in the bank under study, tend to be both task oriented and people oriented and have been able to produce good results for the bank.* The finding, thus, agrees with the propositions contained in the leadership models cited above.

However, when analysed against performance differences among managers, the statistical findings revealed that it is the level of task orientation of managers that really distinguishes high results producers from low results producers. People orientation, though an essential component of leadership orientation, was not found to be a significant factor and might, therefore, be deemed as playing only a supportive role in performance effectiveness. The theoretical insights that emerge out from these findings may, therefore, be summarised as follows: While high people orientation might be required by bank managers to retain moderately good results in their branch banking work, what really contributes to superior performance among them is their level of task orientation than people orientation.

* See Chapter - V (Section on Leadership Orientation)

The investigator now suggests that this new insight be tested in a wider range of organisations to check its generalisability. While designing such studies, the leadership insights cited above may be regarded as one of the bases for formulating hypotheses.

Type A behaviour pattern (TABP) is the third variable that was tested against performance effectiveness. Drs. Meyer Friedman and Ray Rosenman (1974) who pioneered research work in the field and other researchers like Glass (1982), Brief et al. (1981), Jenkins et al. (1984), Kreigal and Kreigal (1984), and Charlesworth and Nathan (1984) have observed that Type A behaviour pattern is found mostly among individuals leading very busy life schedules and especially among those who are hard driving, ambitious, aggressive and so forth. According to most TABP researchers, Type A personality is largely a product of competitive life environments. Banking today is a highly competitive commercial activity and the managers working in this field are likely to possess the characteristics cited above, with the consequent possibility of becoming Type A individuals.

The hypothesis of the study in this regard was that the high results producing branch managers would possess more Type A behaviour than their low results producing counterparts. The study results revealed the prevalence of TABP among branch managers and it was found to be significantly higher among the

high producing managers. Research data regarding the prevalence of TABP among executives is very scanty in India. In this context this finding of the study may be regarded as a guidepost indicating the need for TABP research in other fields of business activity. It is the researcher's belief that TABP is likely to be found not only among bank managers but also among managers engaged in other competitive types of executive jobs. The investigator, therefore, suggests that there is ample scope for research work directed toward understanding not only the prevalence of TABP but also its multifarious dynamics.

While designing future research on TABP among executives, it is also suggested that the inquiries be focussed on those occupations that call for higher levels of achievement orientation and task orientation among the executives. It is suggested so, because in this study high Type A managers have been found to possess higher levels of achievement orientation and task orientation, leading to the possibility that these three characteristics tend to occur together in an inter-related manner.

Apart from the insights presented so far, the researcher has also come across an important sociological observation in relation to performance effectiveness. It is found from the data collected that managers hailing from less privileged families tend to show better performance than managers who come from more

privileged family backgrounds. Here a compensatory motivation might have driven the managers to achieve and excel at their executive jobs, thereby paving the way for improving their economic status. This finding offers another area for future research and if similar findings are obtained in studies covering different categories of organisations, it holds a treasure of tremendous hope for a developing country like India, where there may be many talented executive brains lying dormant in the less privileged sections of the society.

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APPENDIX - I

GROWTH PROFILE OF THE BANK IN TERMS OF DEPOSITS
AND ADVANCES

Business Year	Deposits (Rs.in crores)	Growth over the previous Year (in Percent)	Advances (Rs.in crores)	Growth over the Previous Year (in Percent)
1977	86	-	47	-
1978	109	26.74	64	36.17
1979	124	13.76	88	37.50
1980	157	26.61	85	-3.41
1981	197	25.47	107	25.88
1982	224	13.70	123	14.95
1983	269	20.08	140	13.82
1985	357	9.85	186	11.38
1986	436	22.13	237	27.42
1987	492	12.84	294	24.05
1988-89	578	17.47	303	3.06

APPENDIX - II

PERFORMANCE CHECKLIST

Name of Manager.....

Business Year	1984	1985	1986
---------------	------	------	------

Branch

D

E

Target

P

O (Rs.)

S

Achievement

I

T

S

A

D'

Target

V

A

N (Rs.)

C

Achievement

E

S

APPENDIX - III

ACHIEVEMENT ORIENTATION SCALE

Please work through this section quickly using " Yes " or " No " answers whenever possible and giving " undecided " only if absolutely necessary.

- | | | | | |
|-----|---|-----|-----------|----|
| 1. | Do you have a strong desire to be an important person in the community ? | YES | UNDECIDED | NO |
| 2. | Do you set your aspirations low in order to avoid disappointments ? | YES | UNDECIDED | NO |
| 3. | Would you describe yourself as an ambitious person ? | YES | UNDECIDED | NO |
| 4. | Do you work hard for success rather than day dream about it ? | YES | UNDECIDED | NO |
| 5. | Do you have any tendency toward laziness ? | YES | UNDECIDED | NO |
| 6. | Do you try to do things immediately rather than put them off until later'? | YES | UNDECIDED | NO |
| 7. | Do you pursue your work with relentless determination ? | YES | UNDECIDED | NO |
| 8. | If you had to sit an examination during your school years did you do a greater deal of preparation for it ? | YES | UNDECIDED | NO |
| 9. | Do days sometimes go by without your having done a thing ? | YES | UNDECIDED | NO |
| 10. | Do you find it difficult to enjoy a hoiliday because you would prefer to be back at work ? | YES | UNDECIDED | NO |
| 11. | Do you often compare your ability and performance on a job with that of other people ? | YES | UNDECIDED | NO |

12.	Are you sometimes so excited by your work that thinking about it keeps you awake at night ?	YES	UNDECIDED	NO
13.	Are you inclined to be very envious of the success of other people ?	YES	UNDECIDED	NO
14.	Do you get excited when you are telling someone else about the work you do ?	YES	UNDECIDED	NO
15.	Is it extremely important to you to get on in the world ?	YES	UNDECIDED	NO
16.	Do you enjoy reading about the lives of famous people ?	YES	UNDECIDED	NO
17.	Do you try to enjoy your work from day to day rather than striving to improve your position ?	YES	UNDECIDED	NO
18.	Do you find it difficult to concentrate on what people are saying to you when you are working on an important job ?	YES	UNDECIDED	NO
19.	Can you easily forget about your work when you are on holiday ?	YES	UNDECIDED	NO
20.	Are you satisfied with the amount of money you are getting at the moment?	YES	UNDECIDED	NO
21.	Would you very much enjoy being in the public eye ?	YES	UNDECIDED	NO
22.	Have you ever tried to model your career on that of a successful person ?	YES	UNDECIDED	NO
23.	If you catch yourself being lazy do you try to do something about it immediately ?	YES	UNDECIDED	NO
24.	Do you take an unusual amount of pride in your work ?	YES	UNDECIDED	NO
25.	Do you have a strong desire to better yourself ?	YES	UNDECIDED	NO
26.	Do you prefer to mix with people who can help you make your way in the world ?	YES	UNDECIDED	NO

- | | | | | |
|-----|---|-----|-----------|----|
| 27. | Do you strive very hard to get ahead ? | YES | UNDECIDED | NO |
| 28. | Do you let an escalator carry you along without walking yourself ? | YES | UNDECIDED | NO |
| 29. | Is achievement one of the primary values ? | YES | UNDECIDED | NO |
| 30. | Do you devote a great deal of energy toward making a creative contribution to society ? | YES | UNDECIDED | NO |

ACHIEVEMENT ORIENTATION SCALE: SCORING KEY

Question	Sign	Question	Sign
1	+	16	+
2	-	17	-
3	+	18	+
4	+	19	-
5	-	20	-
6	+	21	+
7	+	22	+
8	+	23	+
9	-	24	+
10	+	25	+
11	+	26	+
12	+	27	+
13	+	28	-
14	+	29	+
15	+	30	+

APPENDIX - IV

LEADERSHIP ORIENTATION QUESTIONNAIRE

Given below are some statements regarding how a manager should deal with his subordinates. Please indicate whether you agree or disagree with them, by using a tickmark.

- | | | |
|--|-------|----------|
| 1. A manager should express appreciation when one of his subordinates does a good job. | Agree | Disagree |
| 2. A manager should tolerate postponement and uncertainty. | Agree | Disagree |
| 3. A manager should help his subordinates with their personal problems. | Agree | Disagree |
| 4. A manager should stand up for his subordinates even though it makes him unpopular. | Agree | Disagree |
| 5. A manager should criticise poor work. | Agree | Disagree |
| 6. A manager should encourage slow-making subordinates to greater effort. | Agree | Disagree |
| 7. A manager should speak with authority in a manner not to be questioned. | Agree | Disagree |
| 8. A manager should rule with an iron hand. | Agree | Disagree |
| 9. A manager should ask for sacrifices from his subordinates for the good of the entire group. | Agree | Disagree |
| 10. A manager should do personal favours for the people under him. | Agree | Disagree |
| 11. A manager should be friendly and easily approachable. | Agree | Disagree |
| 12. A manager should treat people under him with concern for their feelings. | Agree | Disagree |
| 13. A manager should be slow to accept new ideas from subordinates. | Agree | Disagree |
| 14. A manager should get the approval of his subordinates on important matters before going ahead. | Agree | Disagree |

15.	A manager should "needle" people under him for greater effort.	Agree	Disagree
16.	A manager should let others do their work the way they think best.	Agree	Disagree
17.	A manager should treat all his subordinates as his equals.	Agree	Disagree
18.	A manager should criticise a specific act rather than a particular individual.	Agree	Disagree
19.	A manager should put suggestions that are made by subordinates into operation.	Agree	Disagree
20.	A manager should offer new approaches to problems.	Agree	Disagree
21.	A manager should insist that he be informed on decisions made by people under him.	Agree	Disagree
22.	A manager should try out his new ideas in the work group.	Agree	Disagree
23.	A manager should persuade others that his ideas are to their advantage.	Agree	Disagree
24.	A manager should insist that his subordinates follow standard ways of doing things in every detail.	Agree	Disagree
25.	A manager should be willing to explain his actions.	Agree	Disagree
26.	A manager should maintain cooperation within the work group.	Agree	Disagree
27.	A manager should go by the joint decisions of the group.	Agree	Disagree
28.	A manager should make his subordinates feel free even to disagree with him.	Agree	Disagree
29.	A manager should tell his people how well they were doing their job.	Agree	Disagree
30.	A manager should help his subordinates in their career planning.	Agree	Disagree
31.	A manager should emphasize meeting deadlines.	Agree	Disagree

- | | | |
|--|-------|----------|
| 32. A manager should encourage overtime work. | Agree | Disagree |
| 33. A manager should decide in detail what should be done and how it should be done. | Agree | Disagree |
| 34. A manager should be keen on getting all details of his subordinates' work. | Agree | Disagree |
| 35. A manager should maintain full power and control over his subordinates. | Agree | Disagree |
| 36. A manager should let the group members know what is expected of them. | Agree | Disagree |
| 37. A manager should make those under him feel at ease when talking with them. | Agree | Disagree |
| 38. A manager should see to it that people under him are working upto their limits. | Agree | Disagree |
| 39. A manager should maintain a fair but impersonal relationship with subordinates. | Agree | Disagree |
| 40. A manager should try to keep the people under him in good standing with those in higher authority. | Agree | Disagree |

LEADERSHIP ORIENTATION QUESTIONNAIRE:
SCORING KEY

Task statements	Sign	People statements	Sign
2	-	1	+
5	+	3	+
6	+	4	+
8	+	7	-
9	+	10	+
15	+	11	+
16	-	12	+
20	+	13	-
21	+	14	+
22	+	17	+
23	+	18	+
24	+	19	+
26	+	25	+
29	+	27	+
31	+	28	+
32	+	30	+
33	+	35	-
34	+	37	+
36	+	39	-
38	+	40	+

APPENDIX : V
LIFE STYLE QUESTIONNAIRE

Below are given 20 paired statements regarding the general ways in which we act, feel and think. Each pair is separated by a 10-point scale. Please read them and "circle" the choices that apply to you.

For example, in statement no. 1 (Please refer) the zero-end represents maximum calmness and minimum impatience on the part of an individual while he has to wait for things. As the score moves from 0 to the other end calmness gradually decreases and impatience increases. For a person at score-5 both are equal (e. he is moderately calm and moderately impatient while waiting). An individual at score - 10 will show minimum calmness and maximum impatience in waiting situations. Thus, on an average, every individual will fall somewhere between the two extremes. Now imagine about the score that applies to you and circle that score.

In this way, kindly complete all the twenty items. Please note that it is your "GENERAL NATURE" that should reflect in each score.

1. Wait calmly	0	1	2	3	4	5	6	7	8	9	10	Wait impatiently.
2. Work regular hours	0	1	2	3	4	5	6	7	8	9	10	Work late or bring work home.
3. Never judge success in numbers (How many How much, etc.)	0	1	2	3	4	5	6	7	8	9	10	Judge achievements in terms of numbers.
4. Not competitive	0	1	2	3	4	5	6	7	8	9	10	Very competitive
5. Generally feel limited responsibility.	0	1	2	3	4	5	6	7	8	9	10	Always under many responsibility.
6. Unhurried about appointments.	0	1	2	3	4	5	6	7	8	9	10	Frequently hurried for appointments.

7.	Not very precise	0	1	2	3	4	5	6	7	8	9	10	Very precise
8.	Can leave things temporarily unfinished	0	1	2	3	4	5	6	7	8	9	10	Must get things finished.
9.	Never in a hurry	0	1	2	3	4	5	6	7	8	9	10	Always in a hurry.
10.	Many interests	0	1	2	3	4	5	6	7	8	9	10	Few interests outside work.
11.	Only think about satisfying myself	0	1	2	3	4	5	6	7	8	9	10	Want good job recognised by others.
12.	Satisfied with job	0	1	2	3	4	5	6	7	8	9	10	Still striving on job.
13.	Good listener, hear other side well	0	1	2	3	4	5	6	7	8	9	10	Anticipate what others are going to say (Nod, interrupt and finish sentence for others).
14.	Easy going	0	1	2	3	4	5	6	7	8	9	10	Hard driving
15.	Slow doing things	0	1	2	3	4	5	6	7	8	9	10	Fast (eating, walking etc.)
16.	Take things one at a time	0	1	2	3	4	5	6	7	8	9	10	Try to do many things at a time
17.	Rarely angry	0	1	2	3	4	5	6	7	8	9	10	Easily angered.
18.	Express feelings	0	1	2	3	4	5	6	7	8	9	10	Sit on feelings
19.	Slow deliberate talker	0	1	2	3	4	5	6	7	8	9	10	Forceful in speech (may pound desk).
20.	Rarely set deadline for doing things	0	1	2	3	4	5	6	7	8	9	10	Often set deadlines.

APPENDIX - VI

BIO-SOCIAL DESCRIPTION

(Please use tick mark wherever possible)

1. Your date of birth : Year.....Month.....Date.....
2. Place of birth : Malabar (Between) Cochin (Between)
Travancore
3. Religion :
a) Religious denomination.....Sub-caste (if applicable).....
4. Academic Performance : III Class II Class I Class Distinction
S.S.L.C :
Graduation :
Post graduation
(MA/MSc/MCom/MBA) :
5. Parents' education : Nil L.P. U.P. High School College
Father :
Mother :
6. Occupation of your father : () Agriculture () Business
() Employment
7. How do you rate the economic status of your father's family ?
() Upper class () Upper middle class () Lower middle class
() Lower class.
8. Where did you spend the major part of your childhood/adolescence ?
a) Childhood () Village () Town () Both
b) Adolescence () Village () Town () Both
9. Number of members in your family (Please circle) 2 3 4 5 6 7
10. Is your spouse employed () Yes () No.
11. Do you own a house () Yes () No.
12. Do you own the following items :
() Car () Scooter/Bike () T.V. () VCR/VCP () Fridge () Stere