

Organizational Culture Dimensions and Their Impact on Innovative Work Behavior of Rural Credit Bank (BPR) Employees

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Abstract: Rural Credit Bank (BPR) is one of the businesses in the banking sector in Indonesia which is growing vastly. However, the data showed that the NPL of BPR in Badung Regency is almost doubled the applied standard. Every company especially those engaged in services such as banks must provide several commodities or services that are able to contribute to the economic and or social needs of the community. Therefore the tendency to innovate is one of several ways from a company can proactively respond to highly competitive markets. The purpose of this study was to find out what are the factors of organizational culture dimensions and to determine the impact of organizational culture on innovation work behavior of BPR's employees in Badung Regency, Bali, Indonesia. The object of this study was BPR in Badung Regency. Hence, the population of this study was all BPR in Badung Regency which was 52 units. The sample was taken by purposive sampling technique and determined three people from each BPR. Thus, the total sample for this study was 156 respondents. The research hypothesis was that that organizational culture has a positive and significant effect on organizational culture. According from results of data analysis, it showed that organizational culture consists of dimensions of constructive culture, passive-defensive culture, and aggressive-defensive culture. Furthermore, this study concluded that organizational culture has a positive and significant effect on the innovative work behavior of BPR employees in Badung Regency, Bali Province, Indonesia.

Keywords: innovative work behaviour, organization culture, constructive culture, passive-defensive culture, aggressive-defensive culture

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I. Introduction

Rural Credit Bank (BPR) is one of the businesses in the growing banking sector in Indonesia, BPR business activities are primarily intended to serve small businesses and communities in rural areas. When compared to the best practices set by the Financial Services Authority (OJK), the performance of BPRs in Badung Regency in the last three years showed a fairly good progress beyond best practice standards. This was determined by several financial indicators, including: Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Return on Assets (ROA), Qualitative Earning Assets (KAP), Operational Income Operating Costs (BOPO), and Cash Ratio (CR). However, unfavorable developments occur in the Non Performing Loan (NPL) indicator, as presented in Table 1 below.

Table 1.: Performance of BPR in Badung Regency, Year 2015-2017 (%)

Year	Indicator of BPR Performance						
	NPL	CAR	LDR	ROA	KAP	BOPO	CR
2015	3,9	20,6	78,5	3,7	4,6	84,1	27,3
2016	7,5	22,2	79,8	3,0	4,7	84,1	26,9
2017	9,8	23,0	77,7	2,9	7,3	86,0	27,7
<i>Standard of OJK</i>	≤ 5	≥ 8	$\leq 94,75$	$\geq 1,215$	$\leq 10,35$	$\leq 93,15$	$\geq 4,05$

Source: Financial Services Authority of Indonesia (OJK), 2017

Every company especially those engaged in services such as banks must provide several commodities or services that are contributable to the economic and social needs of the community. Therefore the tendency to innovate is one of several ways a company can proactively respond to highly competitive markets (Kusluvan, 2003). Various studies have indicated that employees are not only unique partners in the innovation process, but also their ideas can produce sustainable competitive advantages for the organization (Stan De Spiegelaere,

2014). Companies also need to occupy unique markets to survive in the highly competitive business world. One possibility for creating a unique market share is innovation (Stoffers et al., 2014) The need to promote innovation remains strong in all sectors despite the current economic climate (Patterson et al., 2009).

Based on empirical research, business issues, and research gaps related to innovative work behavior and organizational culture, it is deemed necessary to conduct further research on the influence of organizational culture on innovative work behavior in the BPR industry. The purpose of this study is to find out what factors are dimensions of organizational culture and to determine the impact of organizational culture on innovative work behavior of employees at BPR in Badung Regency, Bali Province, Indonesia.

II. Literature Review

2.1 Organizational Culture

Luthans (2006) stated that organizational culture is the norms and values that direct the behavior of organizational members. Each member will behave in accordance with the prevailing culture, to be accepted by the environment. The theory proposed by Schein (2009) that organizational culture can be found in three levels, such as level of assumptions, values, and artifacts as in Figure 1 below.

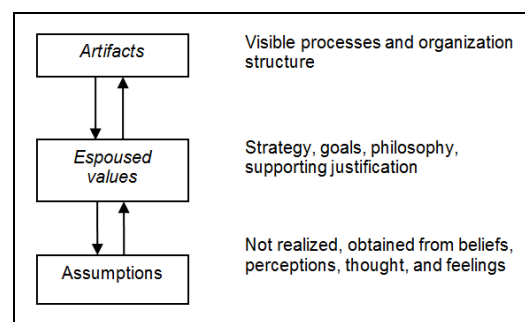


Figure 1. Three Levels of Culture

Source: Schein (2009:21)

Organizational culture is a set of assumptions or systems of beliefs, values and norms developed within the organization that serve as guidelines for behavior for its members to overcome the problem of external adaptation and internal integration (Mangkunegara, 2005).

2.2 Organizational Culture Inventory (OCI)

Organizational Culture Inventory (OCI) is an instrument designed to evaluate organizational culture in terms of norms of behavior and expectations related to shared beliefs and values of members in the organization (Cooke and Lafferty, 1983). OCI measures what individuals and groups within the company expect from them and will be reinforced and valued. It also allows organizational members to consider an ideal culture to maximize business performance, and what kind of behavior is expected from them in that ideal culture. Hence, the difference between the current and ideal organizational culture of an organization can be measured by OCI (Acumen International, 2000).

OCI measures 12 sets of normative beliefs and expectations of shared behavior that can influence the thinking and behavior of organizational members, their motivation and performance, their satisfaction and stress. Normative belief is defined as "cognitions held by individuals about the expectations of others for their behavior as members of certain groups or organizations." Joint behavior expectation is "normative beliefs held by group members or organizations" (Cooke and Szumal, 1993). There are 12 sets of normative beliefs and expectations of shared behavior referring to 12 different cultural styles placed around the complex, with their proximity reflecting the expected level of association. The 12 cultural styles in question are as follows.

- 1) Achievement: Members are expected to set challenging but realistic goals, make plans to achieve those goals, and pursue them enthusiastically.
- 2) Self Actualization: Members are expected to enjoy their work, develop themselves, and do new and interesting assignments.
- 3) Humanistic Encouragement: Members are expected to be supportive, constructive, and open to influences in their relationships with each other.
- 4) Affiliation: Members are expected to be friendly, cooperative, and sensitive to the satisfaction of their work groups.
- 5) Approval: Members are expected to be friendly, cooperative, and sensitive to the satisfaction of their work group.
- 6) Conventional: Members are expected to adjust, follow rules and make a good impression.

- 7) Depends: Members are expected to do what they say and delete all decisions with their superiors
- 8) Avoidance: Members are expected to transfer responsibility to others and avoid being blamed for a problem.
- 9) Opposition: Members are expected to be critical, oppose other people's ideas, and make safe (but ineffective) decisions.
- 10) Power: Members are expected to take over, control subordinates, and surrender to superiors' demands.
- 11) Competitive: Members are expected to operate within the framework of "lose-win", do others, and work against (not with) their colleagues.
- 12) Perfectionists: Members are expected to appear competent, keep track of everything, and work long hours to achieve narrowly defined goals.

Twelve types of norms and expectations are linked and organized into three types of culture (Acumen International, 2000). They are as follows.

- 1) Constructive, members are encouraged to interact with people and approach tasks in a way that will help them meet the satisfaction needs of their higher orders. Included in this culture are: achievement, self-actualization, humanistic encouragement and affiliation.
- 2) Passive-Defensive, members believe that they must interact with people in a way that will not threaten their own security. Included in this culture are: agreement, conventional, dependent and avoidance.
- 3) Aggressive-Defensive, members are expected to approach the task in a strong way to protect their status and security. Included in this culture are: opposition, power, competitive and perfectionist.

2.3 Innovative Work Behavior (IWB)

The concept of 'Innovative Work Behavior' (IWB) is increasingly popular in the scientific literature. Because economists call innovation a major determinant of a company's competitiveness, social scientists and psychologists discuss how organizational innovation can be promoted. Employees are considered as substantial drivers of organizational innovation. They have knowledge capital that is crucial for the development of innovation, which takes the form of a 'new combination' (Schumpeter, 1934) of existing habits, processes, or products. Creating an environment that stimulates employees to enable their innovative potential because it is a central human resource challenge. The literature on the concept of 'High Performance Work Systems' or 'social innovation' illustrates the importance of practice-based and employee-based innovations for organizational survival (Pot and Vaas, 2008).

Innovation theory has repeatedly emphasized that innovation is broader than just creativity and also includes the implementation of ideas (King and Anderson, 2002). Thus, IWB is not only includes generation of ideas, but also required behaviors to implement ideas and achieve improvements that will lift-up personal and / or business performance. In addition, Farr and Ford (1990) defined innovative work behavior as individual behavior that aims to achieve initiation and is deliberately included in the role of a new work, group or organization and useful ideas, processes, products or procedures. The IWB dimension was developed to include the initiation and implementation of creative ideas. The IWB construct is closely related to employee creativity.

Creativity is defined as the making process of new and useful ideas about products, services, processes and procedures (Oldham and Cumming, 1996; Amabile, 1988). However, there are several differences between existing constructs (West and Farr, 1990; Scott and Bruce, 1994). Creativity can be called an important component of IWB, clearly visible at the beginning of the innovation process, when problems or gaps occur in the performance and ideas produced in responding to the need to innovate (West, 2002).

The newer steps of IWB distinguish various dimensions, which are often associated with sundry stages of the innovation process. For example, Scott and Bruce (1994) operationalize IWB as a multistage process. Kanter (1988), outlines three stages that are relevant to the IWB, namely idea generation, coalition building and implementation. Individual innovation begins with the recognition of problems and the generation of ideas or solutions, whether new or adopted. Furthermore, an innovative individual tries to build ideas and coalitions in order to get support for it. Eventually, innovative individuals contribute to the implementation of ideas, for example, by producing prototypes or models of innovation or by executing ideas in other ways. Of the three forms of innovative behavior Scott and Bruce distinguish, idea generation is rather vast because it includes both the idea of generation and recognition of problems (Scott and Bruce, 1994: 581).

The IWB dimension is divided into four types, including: (1) opportunity exploration, the emergence of a problem or riddle that needs to be resolved. The trigger can be an opportunity to improve conditions or it could be a threat that requires immediate response; (2). The idea generation, is the next element of the IWB and forms the first step in exploiting opportunities. Mumford (2000) explained that in the end, individuals are the source of new ideas. To be able to innovate, besides being aware of needs or opportunities, the ability to build new ways to address needs is also imperative (Kanter, 1988). Generation of ideas refers to the results of concepts to produce improvement goals. The generation of ideas may relate to new products, services or processes, the entry of new markets, improvements in current work processes, or in general terms, solutions to identified problems

(Kanter, 1988; Van de Ven, 1986; Amabile, 1988); (3). Championing is a relevant aspect of the IWB to make the idea successful. Most ideas must be sold, even though ideas may have some legitimacy and appear to fill performance gaps, for most ideas the benefits will not necessarily exceed the costs of developing and implementing them, and resistance to expected changes (Kanter, 1988). Building coalitions is often required to implement innovation; this involves gaining power by selling ideas to potential groups. Fight for ideas including behaviors related to finding support and building coalitions, such as persuading and influencing other employees or management, and encouraging and negotiating (Howel and Higgins, 1990; King and Anderson, 2002; Van de Ven, 1986).

2.4 Results of Previous Research

Beck (2013) indicated that the relationship between organizational culture and innovation has been the subject of extensive research over the past few decades. The multitude cultural variables studied have produced fragmented cultural concepts for innovation, and incorporated into management theory are still not connected. Furthermore, managerial practice requires a fundamental structure to determine what culture must be implemented to encourage innovation, and to assess whether a particular culture is an ineffective and efficient coordinative instrument. The study, which consisted of 43 studies with a combined sample size of 6341 organizations, revealed that Quinn and Rohrbaugh's competitive value framework provided a meaningful structure for the ideational aspects of organizational culture. The analysis showed that the suitability of various cultures with organizational innovation goals can be described based on the framework. Control theory. It was used to explain the relationship between organizational culture and innovation. While culture describes ideational aspects of organizational values, clan control illustrates its coordinative effects. Cumulative data confirms the hypothesis that managers of innovative organizations are likely to apply a culture of development, which emphasizes external orientation and flexibility. However, a group and rational culture to some extent corresponds to innovative organizational goals and thus can be an appropriate social control strategy. Hierarchical culture emphasizes internal control and orientation and prone not to be found in innovative organizations. The moderator's analysis of cultural innovation relations reveals that it is not influenced by the difference between radical and incremental innovation, and there is only weak evidence for the influence of innovation adoption versus innovation generation. Therefore, managers who follow an innovation (radical) strategy must build a culture of development within their organization. If innovation represents a small aspect of a company's long-term goals, efficiency-oriented rational culture or group culture may also be the right choice.

Jan et al. (2014) conducted a research on the impact of culture on innovation is moderated by human capital. The focus of this research is on the link between organizational culture and innovation. Although the literature showed cultural relevance in improving innovation, the empirical evidences was minimum to support this study. Innovation plays an important role in economic development, to expand and maintain high corporate performance, to maintain competitiveness in the industry, improve living standards and create a better quality of life. In Adhocratic culture, openness generates courage to create innovative ideas and there is no afraid to make mistake or get errors. Human capital is creative people and if democratic organizational cultures are given to them, organizations can be more innovative. Furthermore, in this study it was found that organizational culture could either improve product innovation, or hinder it. The results was really depending on the fostered cultural values. In particular, we find that product innovation was positively associated with the adhocratic culture and has a negative relationship with hierarchical culture.

The research conducted by Rudzewicz (2014) had a purpose to identify organizational culture factors related to company innovation, as well as to determine the strength of this effect. The most important and substantial statistical correlations have been noted between the innovation of a company and the introduction of innovation in the company's mission and vision, employee creativity, strong commitment to work, open communication and good information flow, corporate image, ordinary work on innovation, competitiveness as priorities, use of information technology in the flow of information and decision making in the innovation process. The results of the study revealed that the number of product innovations applied (new brands and their development) and process innovations (new brands and their development) increase along with the size of the company.

III. Methods

The literature review and the results of previous studies indicated that there is a relationship between organizational culture and innovative work behavior. So that a research conceptual framework can be drawn up as shown in Figure 2.

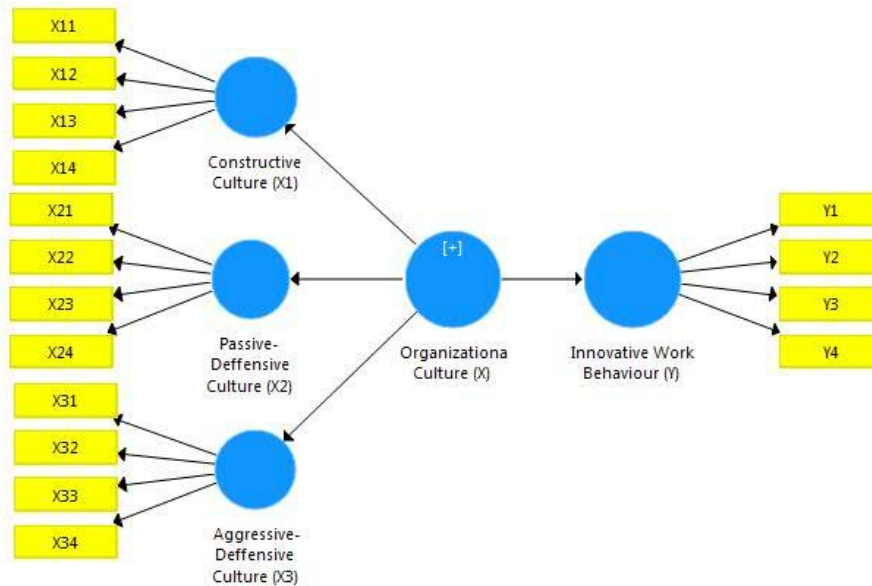


Figure 2.: Conceptual Framework

Based on the conceptual framework in Figure 1. the research hypothesis can be formulated that organizational culture has a positive and significant effect on innovative performance behavior. The object of this study was BPR in Badung Regency, so the population of this study was all BPRs in Badung Regency which numbered 52 units. The sample was determined by purposive sampling technique. Respondents in this study determined three people in each BPR in Badung Regency. Thus it can be calculated that the respondents as the study samples was 156 respondents. The inclusion criteria of the respondent was the structural position. They should occupy the position of : 1) head of the credit section; (2) head of the fund section; and (3) employees, who have at least five years of work experience. The instrument of this research was a questionnaire that has been tested for validity and reliability. Furthermore, the collected data was analyzed using the SEM-PLS approach.

IV. Results and Discussion

4.1 Results of Data Analysis

Data analysis using the SEM-PLS approach consisted of two stages, namely the test of the outer model and inner model. The outer model test was conducted to evaluate the first order construct, which was done by testing the validity and reliability of indicators on the construct. Validity testing was done by looking at the value of outer loading of each indicator against the construct, as in Table 2.

Table 2.: Outer Loading

Indicator	Construct			
	X1	X2	X3	Y
X11	0.680			
X12	0.912			
X13	0.712			
X14	0.946			
X21		0.572		
X22		0.599		
X23		0.770		
X24		0.612		
X31			0.622	
X32			0.675	
X33			0.647	
X34			0.846	
Y1				0.156
Y2				0.887
Y3				0.675
Y4				0.178

Based on Table 2. it is showed that two indicators have outer loading value smaller that 0.5 such as Y1 indicator and Y4 indicator. Therefore, the two indicators obligate to be eliminated from the model and then the data is re-processed. Thus, the outer loading value is obtained as shown in Table 3.

Table 3.: Outer Loading (After Elimination)

Indicator	Construct			
	X1	X2	X3	Y
X11	0.679			
X12	0.912			
X13	0.712			
X14	0.946			
X21		0.574		
X22		0.599		
X23		0.770		
X24		0.611		
X31			0.622	
X32			0.675	
X33			0.647	
X34			0.846	
Y2				0.889
Y3				0.683

Because of the model has met the outer model test criteria, then it was continued by the inner model test by evaluating the R-square value on endogenous variables, namely innovative work behavior. The R-square value in this study was 0.167, which means that 16.7% variation in the value of innovative work behavior could be explained by variations in organizational culture. The inner model test was also conducted by evaluating the path coefficient between the research variables, both directly and indirectly, as presented in Table 4.

Table 4.: Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
X -> X1	0.821	0.825	0.035	23.408	0.000
X -> X2	0.804	0.812	0.028	28.870	0.000
X -> X3	0.813	0.816	0.029	27.995	0.000
X -> Y	0.408	0.413	0.075	5.426	0.000

According to Tabel 4, it shows that all paths which are relationship between constructs have a signifivant effect. This indicates that the research hypothesis is accepted, where organizational culture directly influences positively and significantly on innovative work behavior. Then, all dimensions of organizational culture are also showed significant value.

4.2 Discussion

The results of hypothesis testing revealed that organizational culture has a positive and significant effect on innovative work behavior. This showed that the better application of organizational culture, the innovative work behavior will also increase

According to the results of organizational culture indicators description in Badung Regency, BPR is classified good. It is reflected from humanistic encouragement indicators (dimensions of constructive culture), conventional (passive-deffensive culture dimension), and power (aggressive-deffensive culture dimension) be discovered that influence behavior employee innovative work that is reflected both in the opportunity exploration. Employees who work in a company that prioritizes the participation of their employees, and those involved in the company are supportive, constructive, and open to influences in dealing with each other will be able to easily identify the various opportunities that exist. Similarly, if employees work with care and bureaucracy, adjustable and follow the rules are very helpful to identify existed opportunities. Furthermore, every employee who has a high sense of responsibility, responsive to the demands of their boss, and able to supervise subordination is very influential in finding and identifying various existed opportunities. Banking management that is trustfull, riskfull, and very competitive, required supportive behaviors to each other between involved parts, build and open to one another, prioritize prudence, be responsible, be critical of existed changes, and maintaining competition among employees, will be very helpful in finding and identifying every existed opportunity.

This is in accordance with a study from Beck (2013) stated that the relationship between organizational culture and innovation has been the subject of extensive research over the past few decades. Research revealed that Quinn and Rohrbaugh's competitive value framework provides a meaningful structure for the ideational

aspects of organizational culture. The analysis showed that the suitability of various cultures with organizational innovation goals can be described based on the framework. Control theory was used to explain the relationship between organizational culture and innovation. While culture describes ideational aspects of organizational values, clan control illustrates its coordinative effects. The research hypothesis was that managers of innovative organizations prone to apply a culture of development, which emphasizes external orientation and flexibility. However, a group and rational culture to some extent corresponds to innovative organizational goals and thus can be an appropriate social control strategy. Hierarchical culture emphasizes internal control and orientation and tends not to be found in innovative organizations. The moderator's analysis of cultural innovation relations revealed that it is not influenced by the difference between radical and incremental innovation, and there is only weak evidence for the influence of innovation adoption versus innovation generation. Therefore, managers who follow an innovation (radical) strategy must build a culture of development within their organization. If innovation represents a small aspect of a company's long-term goals, efficiency-oriented rational culture or group culture may also be the right choice.

Research conducted by Rudzewicz (2014) to identify organizational culture factors related to corporate innovation, and to determine the strength of this effect. The results of the study emphasized that the number of product innovations applied (new brands and their development) and process innovations (new brands and their development) increase along with the size of the company. Innovative work behavior reflects the ability of individuals to adapt effectively to their work by modifying themselves or the work environment through innovation (Janssen et al., 2004). Many studies have found that being creative in the workplace tends to allow employees to improve their personal performance (Gilson 2008; Gong et al., 2009).

V. Conclusion

According on the results of data analysis it can be determined that organizational culture consists of dimensions of constructive culture, passive-defensive culture, and aggressive-defensive culture. Then it can be concluded that organizational culture has a positive and significant effect on the innovative work behavior of BPR employees in Badung Regency, Bali, Indonesia.

There are several things that can be suggested as a follow-up to the results of the study. Regarding the limitations of this study, further research can be carried out on BPRs with a wider population (Bali Province). For the next researcher, it is necessary to develop this research with qualitative studies in order to explore deeper issues related to the influence of organizational culture on innovative work behavior. BPR leaders or managers in Badung Regency in particular need to be aware of a number of things in order to apply organizational culture to succeed in business activities in the midst of intense competition today, need to apply an aggressive culture which oriented on power. The authority will make employee to be responsible and willing to control subordination and in the same time responsive to the demands of superiors. For BPR management, it is suggested that maintaining employee behavior to innovate specifically related to finding opportunities, such as the emergence of problems in work patterns, the existence of unmet consumer needs, or an indication of changing trends. Thus, it will achieve the level of quality of work, in this case can be seen from the results of the performance performed by employees such as the quality of work, timeliness and targets set by the company.

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