



TEAM CLIMATE AND WORK ENVIRONMENT OF BANKING SECTOR IN ETHIOPIA- AN OBSERVATIONAL STUDY

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ABSTRACT

The study analyses the impact of team environment among the employees of Commercial Bank of Ethiopia. The purpose of this study is to identify the levels of team climate and to analyze the important attributes that affects team climate. In order to evaluate the impact of team climate and work environment, the following parameters are considered; open communication, commitment to common purpose and performance goals, shared responsibility, use of resources and talents, capacity for self-evaluation and participative leadership. A sample of 14 bank employees is selected from Commercial Bank of Ethiopia, Arbaminch, Ethiopia. The levels of team climate are classified as low, medium and high. Chi-square test is adopted to find out the significance of each parameter with gender, age and experience of the employees. Coefficient of variation is used to find out the consistency of team climate variables. Analysis of variance is used to find out the difference among means of team climate variables. The study also suggests how to make team climate effective in organizations.

KEYWORDS: *team climate, open communication, shared responsibility, commitment, self evaluation, participative leadership.*

INTRODUCTION

Employees in an organization work together as a group and they develop a culture, team and working environment. Team climate refers to the recurring patterns of behavior, attitudes and feelings that characterize life in the organization. A good team climate reduces errors, stress, improves working environment, consistency and openness in communication. Thus by creating team climate, organizations contribute more ideas and solutions, respect and recognize others, listen and share information, and participate fully for the fulfillment of objectives of the concern. The impact of team climate and work environment is measured

based on open communication, commitment to common purpose and performance goals, shared responsibility, use of resources and talents, capacity for self-evaluation and participative leadership.

LITERATURE REVIEW

Team climate for innovation is a combining site of innovation research and team research. A correlative research shows that Team Climate Inventory has good internal consistency and reliability in China. Significant positive relationships were found between Team Climate Inventory scales and the team innovativeness (Yuan et al, 2008). Team climate is an important factor in the pursuit of team effectiveness. Participants had positive team experiences and, improved their team skills among other effects. (Anderson and West, 1994). A study on three-dimensional organizational commitment affective, normative, and continuance commitment were investigated by multiple regression analyses. Continuance and normative commitment were both explained by job characteristics, i.e., by the perception of the job as interesting, affective commitment could not be explained with the set of variables. It is affective commitment which particularly accounts for variance in search intentions as well as in turnover intentions. (Gautam et al., 2001). A study by Dick et al identified the structure of organizational citizenship behavior and its relation to organizational commitment in Nepal. Exploratory and confirmatory factor analyses revealed two factors of organisational citizenship behaviour, altruism and compliance. Structural equation analysis showed a positive relation between affective and normative commitment on the one hand and both citizenship factors on the other. Continuance commitment was negatively related to compliance and unrelated to altruism. (Dick et al, 2005). A study on Team Climate Inventory analyzed the four-factor theory underlying factor structure, internal homogeneity; predictive validity and factor replicability across groups of the summarized measure are presented. It demonstrates robust psychometric properties, with acceptable levels of reliability and validity. (Anderson and West, 1998). Another study examined the factor structure and psychometric properties of the 38-item Team Climate Inventory and the 14-item short version using a sample of 72 four-person teams of management undergraduates in a Canadian university. The Team Climate Inventory shows promise as a multidimensional measure of the team climate construct in both student and employee teams (Robert and Pamela, 2002).

OBJECTIVES OF THE STUDY

The objectives of the study are as follows;

1. To identify the levels of team climate among the employees in Commercial Bank of Ethiopia.
2. To analyse the important attributes that affects team climate.
3. To find out the consistency and reliability of team climate attributes

METHODOLOGY

The data for the study was collected from employees of Commercial Bank of Ethiopia, Arbaminch branch. A sample size of 14 employees is collected at random. Hypothesis testing is done with the help of Chi-square and Analysis of Variance (ANOVA).The levels of team climate in Commercial Bank of Ethiopia is categorized as low, medium and high by using the

formula Average \pm S.D. A five point Likert scale is used to rate the team climate attributes from 'strongly agree' to 'strongly disagree'.

RESULTS AND DISCUSSION

I. OPEN COMMUNICATION

The average open communication of the employees in CBE is 4.18 and the standard deviation is calculated as 0.58. Thus the level of open communication among the employees in Commercial Bank of Ethiopia is as shown below;

TABLE NO 1.1 LEVELS OF OPEN COMMUNICATION

Levels of open communication	Low	Medium	High	Total
Number of responses	3 (21)	9 (64)	2 (15)	14

(Values in parenthesis represent percentage)

From the sample respondents 64% of the employees in CBE have medium level of open communication. 15% of the employees have high level of open communication. This shows that honesty, trust, exchange of feedback in communication among the employees and the opportunity for employees to contribute their ideas is medium. The organization considers the ideas and contributions of employees with medium value. The relation between gender and levels of open communication are as follows;

TABLE NO 1.2 GENDER AND OPEN COMMUNICATION

Gender	No of responses	Average	Above average	Below average	Range
Males	11	4.16	7	4	3-4.8
Females	3	4.22	1	2	4.16-4.33
Total	14	4.18	8	6	3-4.8

The average score of employees based on their open communication is 4.18. The open communication for male employees is less (4.16) and for female employees (4.22) is greater than the overall average. To test whether there is any difference in open communication between genders, the following table is prepared.

TABLE NO 1.3 GENDER AND LEVELS OF OPEN COMMUNICATION

Levels/Gender	Low	Medium	High	Total
Males	3 (27)	6 (55)	2 (18)	11

Females	0	3 (100)	0	3
Total	3 (21)	9 (64)	2 (15)	14

(Values in parenthesis represent percentage)

From the above table it is clear that 18% of the male employees share high level of open communication in the organization which is greater than the overall percentage (15%). The level of open communication for female employees is medium. Hence the following hypothesis is framed and tested. Ho: Male employees express more open communication than the female employees. The calculated value of χ^2 (2.12) is less than the table value (5.99) at 5% confidence level with 2 degrees of freedom. Hence the null hypothesis is accepted and it is concluded that male employees express and share more open communication in Commercial Bank of Ethiopia than the female employees.

TABLE NO 1.4 AGE OF EMPLOYEES AND OPEN COMMUNICATION

Age	No of responses	Average	Above average	Below average	Range
20-25	7	4.07	5	2	3-4.83
26-31	3	4.44	2	1	4.3-4.5
32-37	4	4.16	2	2	3.33-4.83
Total	14	4.18	8	6	3-4.8

The open communication for employees whose age is between 20-25 years is 4.07 which is less than the overall average. Only those employees who are aged 26-31 years are having more open communication (4.44) than others. To test whether there is any relation between the employee's age and open communication, the following table is prepared.

TABLE NO 1.5 AGE AND LEVELS OF OPEN COMMUNICATION

Levels/Age	Low	Medium	High	Total
20-25	2 (29)	4 (57)	1 (14)	7
26-31	0	3 (100)	0	3
32-37	1 (25)	2 (50)	1 (25)	4
Total	3 (21)	9 (64)	2 (15)	14

(Values in parenthesis represent percentage)

It is clear that 25% of the employees aged 32-37 years share high level of open communication in the organization which is greater than the overall percentage (15%). The

level of open communication for employees aged 26-31 is medium. Hence the following hypothesis is framed and tested. Ho: Employees aged 32-37 years express more open communication than the other age groups. The calculated value of χ^2 (2.36) is less than the table value (9.49) at 5% confidence level with 4 degrees of freedom. Hence the null hypothesis is accepted and it is concluded that employees aged 32-37 years express and share more open communication than the other age groups.

TABLE NO 1.6 EXPERIENCE AND OPEN COMMUNICATION

Experience	No of responses	Average	Above average	Below average	Range
0-2 years	3	4.16	2	1	4-4.33
2-4 years	6	4.08	4	2	3-4.83
4-6 years	1	4.33	1	0	
6-8 years	1	4.5	1	0	
>10 years	3	4.22	2	1	3.33-4.83
Total	14	4.18	8	6	3-4.8

The average score of employees based on their open communication is 4.18. The average open communication for experienced employees is more than the average. Employees who are experienced less than four years have less open communication average. Those employees experienced more than four years in the bank has more open communication. To test whether there is any difference in open communication and experience, the following table is prepared.

TABLE NO 1.7 EXPERIENCE AND LEVELS OF OPEN COMMUNICATION

Levels/Experience	Low	Medium	High	Total
0-2 years	0	3 (100)	0	3
2-4 years	2 (33)	3 (50)	1 (17)	6
4-6 years	0	1 (100)	0	1
6-8 years	0	1 (100)	0	1
>10 years	1 (33.3)	1 (33.3)	1 (33.3)	3
Total	3 (21)	9 (64)	2 (15)	14

(Values in parenthesis represent percentage)

It is clear that 33% of the employees experienced more than ten years share high level of open communication in the organization which is greater than the overall percentage (15%). The level of open communication for majority of employees with less experience is medium. Hence the following hypothesis is framed and tested. Ho: Experienced employees in the bank express more open communication than the less experienced employees. The calculated value of χ^2 (4.79) is less than the table value (15.51) at 5% confidence level with 8 degrees of freedom. Hence the null hypothesis is accepted and it is concluded that experienced employees express and share more open communication in Commercial Bank of Ethiopia than the less experienced employees.

The following table shows the coefficient of variation of the open communication factors in CBE. Among the open communication variables employees honesty, openness and trust are more consistent and reliable factors. The exchange of feedback in communication is medium and it is less consistent and reliable. Similarly the opportunity for employees to contribute their ideas and solutions are also less consistent and reliable.

TABLE NO 1.8 COEFFICIENT OF VARIATION VALUES OF OPEN COMMUNICATION VARIABLES

Sl No	Factors of open communication	Mean	S.D	C.V
1	The communication among the employees in this bank is trustworthy, open and honest.	4.71	0.6	12.73
2	The employees talk openly with one another.	4.42	0.6	13.57
3	There is an effective exchange of feed back of communication in this bank.	3.93	1.14	29
4	The communication is clear among the employees that they work through misunderstandings and conflicts.	3.85	0.86	22.33
5	There is an opportunity for employees to contribute their ideas and solutions.	4.14	1.02	24.63
6	The bank considers the ideas and contributions of employees with great value.	4	0.55	13.75

II. COMMITMENT TO COMMON PURPOSE AND PERFORMANCE GOALS

The average commitment to common purpose and performance of goals of the employees in CBE is 4.19 and the standard deviation is calculated as 0.70. Thus the level of commitment and performance goals among the employees in Commercial Bank of Ethiopia is as shown below;

TABLE NO 2.1 LEVELS COMMITMENT AND PERFORMANCE OF GOALS

Levels of open communication	Low	Medium	High	Total
Number of responses	2 (14)	11 (79)	1 (7)	14

(Values in parenthesis represent percentage)

79% of the employees in CBE have medium level of commitment and work as a team. 7% of the employees have high level of commitment. This shows that employees work as a team, keep the purpose in forefront of decision making and evaluate the team practices, help one another to achieve the group objectives, dedicated in accomplishing the mission and goals of the organization, recognize and respect differences in others. Only 7% of the employees have high level of team effort in CBE. The relation between gender and levels of commitment are as follows;

TABLE NO2.2 GENDER AND COMMITMENT AND PERFORMANCE OF GOALS

Gender	No of responses	Average	Above average	Below average	Range
Males	11	4.09	6	5	2.8-5
Females	3	4.53	2	1	4.2-4.8
Total	14	4.19	9	5	2.8-5

The average score of employees based on their team work and dedication is 4.19. The team effort of male employees is less (4.09) than the average and for female employees (4.53) is greater than the overall average. To test whether there is any difference in commitment and dedication between genders, the following table is prepared.

TABLE NO 2.3 GENDER AND LEVELS OF COMMITMENT AND PERFORMANCE OF GOALS

Levels/Gender	Low	Medium	High	Total
Males	2 (18)	8 (73)	1 (9)	11
Females	0	3 (100)	0	3
Total	2 (14)	11 (79)	1 (7)	14

(Values in parenthesis represent percentage)

It is clear that 9% of the male employees have high level of dedication and commitment in the organization which is greater than the overall percentage (7%). The level of dedication for female employees is medium. Hence the following hypothesis is framed and tested. Ho: Male employees have more team work and dedication than the female employees.

The calculated value of χ^2 (1.04) is less than the table value (5.99) at 5% confidence level with 2 degrees of freedom. Hence the null hypothesis is accepted and it is concluded that male employees have more team effort, dedication and cooperation in work than the female employees in Commercial Bank of Ethiopia.

TABLE NO 2.4 AGE OF EMPLOYEES AND COMMITMENT AND PERFORMANCE OF GOALS

Age	No of responses	Average	Above average	Below average	Range
20-25	7	4.08	5	2	2.8-4.8
26-31	3	4.40	1	2	4-5
32-37	4	4.20	2	2	3.6-4.6
Total	14	4.19	9	5	2.8-5

The commitment of employees whose age is between 26-31 years is 4.40 which is greater than the overall average. Employees who are aged 20-25 have low commitment average (4.08) than the overall average. To test whether there is any relation between the employee's age and commitment and team effort, the following table is prepared.

TABLE NO 2.5 AGE AND LEVELS OF COMMITMENT AND PERFORMANCE OF GOALS

Levels/Age	Low	Medium	High	Total
20-25	2 (29)	5 (71)	0	7
26-31	0	2 (67)	1 (33)	3
32-37	0	4 (100)	0	4
Total	2 (14)	11 (79)	1 (7)	14

(Values in parenthesis represent percentage)

It is clear that 33% of the employees aged 26-31 years have high level of commitment and team effort in the organization which is greater than the overall percentage (7%). Their average commitment (4.40) is more than the average (4.19). The level of commitment of employees aged 32-37 is medium. Hence the following hypothesis is framed and tested. Ho: Employees aged 26-31 years are more committed and cooperate towards team effort than the other age groups. The calculated value of χ^2 (6.0) is less than the table value (9.49) at 5% confidence level with 4 degrees of freedom. Hence the null hypothesis is accepted and it is concluded that employees aged 26-31 years work as a team, dedicated and committed than the other employees.

TABLE NO 2.6 EXPERIENCE AND COMMITMENT AND PERFORMANCE OF GOALS

Experience	No of responses	Average	Above average	Below average	Range
0-2 years	3	4.46	2	1	4-4.8
2-4 years	6	3.86	4	2	2.8-4.8
4-6 years	1	5	1	0	
6-8 years	1	4.60	1	0	
>10 years	3	4.13	2	1	3.6-4.6
Total	14	4.19	9	5	2.8-5

The average score of employees based on their team effort and dedication is 4.19. The average team effort and commitment of employees with 0-2 years and those experienced 4-8 years are higher than the average. Employees experienced 2-4 years have less team effort and commitment. Those employees experienced more than four years in the bank has more commitment and they work as a team. To test whether there is any difference in commitment and dedication with experience, the following table is prepared.

TABLE NO 2.7 EXPERIENCE AND LEVELS OF COMMITMENT AND PERFORMANCE OF GOALS

Levels/Experience	Low	Medium	High	Total
0-2 years	0	3 (100)	0	3
2-4 years	2 (33)	4 (67)	0	6
4-6 years	0	0	1 (100)	1
6-8 years	0	1 (100)	0	1
>10 years	0	3 (100)	0	3
Total	2 (14)	11 (79)	1 (7)	14

(Values in parenthesis represent percentage)

It is clear that all the employees experienced 4-6 years have high level of team effort and dedication in the organization which is greater than the overall percentage (7%). The level of commitment and team effort for majority of employees is medium. The average is also high (5) for employees experienced 4-6 years. Hence the following hypothesis is framed and tested. Ho: Employees experienced 4-6 years in the bank are more committed and work as

team than the other employees. The calculated value of χ^2 (16.96) is greater than the table value (15.51) at 5% confidence level with 8 degrees of freedom. Hence the null hypothesis is rejected. It is concluded that there is no relation between experience and commitment of employees.

TABLE NO 2.8 COEFFICIENT OF VARIATION VALUES OF COMMITMENT AND TEAM EFFORT VARIABLES

Sl No	Factors of open communication	Mean	S.D	C.V
1	The employees work as a team in the bank.	4.28	0.99	23.13
2	Employees work as a team to keep the purpose in forefront of decision making and evaluate the team practices.	4	1.1	27.5
3	The employees help one another to achieve the group objectives.	4.28	1.06	24.76
4	Employees are dedicated in accomplishing the mission and goals of the bank.	4.71	0.46	9.76
5	The employees recognize and respect differences in others.	3.64	1	27.47

Among the variables, it is clear that employees are dedicated in accomplishing the goals of the bank. This factor is highly consistent and reliable. The statement of employees working as a team and employees recognize and respect others differences are not consistent and reliable. Thus among the commitment variables, it is inferred that employees dedicate to accomplish the mission and goals of the bank.

III. SHARED RESPPONSIBILITY

The average score of sharing the responsibility to achieve the goals by the employees in CBE is 3.98 and the standard deviation is calculated as 0.64. Thus the level of shared responsibility of the employees towards achievement of goals in Commercial Bank of Ethiopia is as shown below;

TABLE NO 3.1 LEVELS OF SHARING RESPONSIBILITY

Levels of sharing responsibility	Low	Medium	High	Total
Number of responses	2 (14)	11 (79)	1 (7)	14

(Values in parenthesis represent percentage)

79% of the employees in CBE have medium level of shared responsibility. 7% of the employees have high level of shared responsibility. This shows that employees feel equally responsible for the performance of the team, share the responsibility to achieve the goals, and work closely together to execute the tasks assigned to them. Only 7% of the employees have high level of shared responsibility in CBE. The relation between gender and levels of shared responsibility are as follows;

TABLE NO 3.2 SHARING RESPONSIBILITY GENDER WISE

Gender	No of responses	Average	Above average	Below average	Range
Males	11	3.93	7	4	2.5-5
Females	3	4.16	1	2	4-4.5
Total	14	3.98	10	4	2.5-5

The shared responsibility of male employees is 3.93 which is less than the average (3.98). The shared responsibility of female employees is greater (4.16) than the average. To test whether there is any relationship between shared responsibility and gender, the following table is prepared.

TABLE NO 3.3 GENDER AND LEVELS OF SHARED RESPONSIBILITY

Levels/Gender	Low	Medium	High	Total
Males	2 (18)	8 (73)	1 (9)	11
Females	0	3 (100)	0	3
Total	2 (14)	11 (79)	1 (7)	14

(Values in parenthesis represent percentage)

It is clear that 9% of the male employees have high level of shared responsibility in the organization which is greater than the overall percentage (7%). The level of shared responsibility for female employees is medium. Hence the following hypothesis is framed and tested. Ho: Male employees take more shared responsibility in achieving the tasks than the female employees. The calculated value of χ^2 (1.04) is less than the table value (5.99) at 5% confidence level with 2 degrees of freedom. Hence the null hypothesis is accepted and it is concluded that male employees take more shared responsibility than the female employees in Commercial Bank of Ethiopia.

TABLE NO 3.4 AGE OF EMPLOYEES AND SHARED RESPONSIBILITY

Age	No of responses	Average	Above average	Below average	Range
20-25	7	4	5	2	2.5-5
26-31	3	3.83	2	1	3.5-4
32-37	4	4.06	2	2	3.25-4.5
Total	14	3.98	10	4	2.5-5

The shared responsibility of employees whose age is between 32-37 years is 4.06 which is greater than the overall average. Employees who are aged 26-31 have low shared responsibility average (3.83) than the overall average. To test whether there is any relation between the employees' age and shared responsibility, the following table is prepared.

TABLE NO 3.5 AGE AND LEVELS OF SHARED RESPONSIBILITY

Levels/Age	Low	Medium	High	Total
20-25	1 (14)	5 (72)	1 (14)	7
26-31	0	3 (100)	0	3
32-37	1 (25)	3 (75)	0	4
Total	2 (14)	11 (79)	1 (7)	14

(Values in parenthesis represent percentage)

It is clear that 14% of the employees aged 20-25 years have high level of shared responsibility which is greater than the overall percentage (7%). The level of shared responsibility for employees aged 26-31 is medium. Hence the following hypothesis is framed and tested. Ho: Employees aged 20-25 years share more responsibility than the other age groups. The calculated value of χ^2 (1.98) is less than the table value (9.49) at 5% confidence level with 4 degrees of freedom. Hence the null hypothesis is accepted and it is concluded that employees aged 20-25 years contribute more shared responsibility towards accomplishment of objectives than the other employees.

TABLE NO 3.6 EXPERIENCE AND SHARING RESPONSIBILITY

Experience	No of responses	Average	Above average	Below average	Range
0-2 years	3	4.16	1	2	4-4.5
2-4 years	6	3.91	4	2	2.5-5
4-6 years	1	4	1	0	
6-8 years	1	4.5	1	0	
>10 years	3	3.75	1	2	3.25-4.5
Total	14	3.98	10	4	2.5-5

The shared responsibility of employees with experience of 4-8 years is higher than the average. Employees experienced 2-4 years have less shared responsibility. On the contrary the average shared responsibility is less for those with more than ten years experience. To test whether there is any difference in shared responsibility and experience, the following table is prepared.

TABLE NO 3.7 EXPERIENCE AND LEVELS OF SHARING RESPONSIBILITY

Levels/Experience	Low	Medium	High	Total
0-2 years	0	3 (100)	0	3
2-4 years	1 (17)	4 (66)	1 (17)	6
4-6 years	0	1 (100)	0	1
6-8 years	0	1 (100)	0	1
>10 years	1 (33)	2 (67)	0	3
Total	2 (14)	11 (79)	1 (7)	14

(Values in parenthesis represent percentage)

It is clear that all the employees experienced 2-4 years have high level of shared responsibility in the organization which is greater than the overall percentage (7%). The level of shared responsibility for majority of employees is medium. But the average is less (3.91) for employees experienced 2-4 years. Hence the following hypothesis is framed and tested. Ho: Employees experienced 2-4 years in the bank contribute more shared responsibility than other employees. The calculated value of χ^2 (3.28) is less than the table value (15.51) at 5% confidence level with 8 degrees of freedom. Hence the null hypothesis is accepted. It is

concluded that employees experienced 2-4 years contribute more of shared responsibility in achieving the tasks than the other employees.

TABLE NO 3.8 COEFFICIENT OF VARIATION VALUES OF SHARING RESPONSIBILITY VARIABLES

Sl No	Factors of open communication	Mean	S.D	C.V
1	Employees feel equally responsible for the performance of the team and its outcome.	3.71	1.06	28.57
2	Employees share the responsibility to achieve the goals.	4.28	0.61	14.25
3	Employees take primary role for completing team tasks and remain flexible to do what is necessary to accomplish the team's goals and tasks.	3.71	1.06	28.57
4	Employees work closely together to execute the tasks assigned to them.	4.21	0.80	19.0

Among the variables, it is clear that employees share the responsibility to achieve the goals of the bank. This factor is highly consistent and reliable. Employees do not feel equally responsible for the performance of the team and its outcome. This is due to the lack of motivation. Similarly employees do not take primary role for completing team tasks. These two variables are not consistent and reliable among the employees in CBE.

IV. USE OF RESOURCES AND TALENTS

The use of resources and talents by the employees of Commercial Bank of Ethiopia is calculated with an average score of 3.75 and the standard deviation is calculated as 0.87. Thus the level of usage of resources and talents by the employees towards achievement of goals in Commercial Bank of Ethiopia is as shown below;

TABLE NO 4.1 LEVELS OF USAGE OF RESOURCES AND TALENTS

Levels of resource usage	Low	Medium	High	Total
Number of responses	2 (14)	10 (72)	2 (14)	14

(Values in parenthesis represent percentage)

72% of the employees are in the medium level in the usage of resources. Only 14% of the employees has high level of usage of resources in CBE. This shows that there is a lack in utilization of resources and talents of all the group members and they lack use of the team's creative talent by openly sharing skills and knowledge, and encourage learning from one

another. 7% of the employees have low level of usage of resources. The relation between gender and levels of resource usage are as follows;

TABLE NO 4.2 USAGE OF RESOURCES AND TALENTS GENDER WISE

Gender	No of responses	Average	Above average	Below average	Range
Males	11	3.63	7	4	2-5
Females	3	4.16	2	1	3-5
Total	14	3.75	9	5	2-5

The shared responsibility of male employees is 3.63 which is less than the average (3.75). The shared responsibility of female employees is greater (4.16) than the average. To test whether there is any relationship between shared responsibility and gender, the following table is prepared.

TABLE NO 4.3 GENDER AND LEVELS OF RESOURCE USAGE

Levels/Gender	Low	Medium	High	Total
Males	2 (18)	8 (73)	1 (9)	11
Females	1 (33)	2 (67)	0	3
Total	2 (14)	10 (72)	2 (14)	14

(Values in parenthesis represent percentage)

It is clear that 9% of the male employees have high level of resource usage in the organization. The level of resource usage for female employees is medium. Hence the following hypothesis is framed and tested. Ho: Male employees use more resources and talents in achieving the tasks than the female employees. The calculated value of χ^2 (0.54) is less than the table value (5.99) at 5% confidence level with 2 degrees of freedom. Hence the null hypothesis is accepted and it is concluded that male employees use more resources and talents than the female employees in Commercial Bank of Ethiopia.

TABLE NO 4.4 AGE OF EMPLOYEES AND SHARED RESPONSIBILITY

Age	No of responses	Average	Above average	Below average	Range
20-25	7	3.71	4	3	2-5
26-31	3	3.66	2	1	3-4

32-37	4	3.87	3	1	3.5-4
Total	14	3.75	10	4	2-5

The usage of resources and talents of employees whose age is between 32-37 years is 3.87 which is greater than the overall average (3.75). Employees who are aged 20-25 have low average (3.71) than the overall average. To test whether there is any relation between the employees' age and usage of resources, the following table is prepared.

TABLE NO 4.5 AGE AND LEVELS OF SHARED RESPONSIBILITY

Levels/Age	Low	Medium	High	Total
20-25	2 (14)	3 (72)	2 (14)	7
26-31	0	3 (100)	0	3
32-37	0	4 (100)	0	4
Total	2 (14)	10 (72)	2 (14)	14

(Values in parenthesis represent percentage)

It is clear that 14% of the employees aged 20-25 years have high level of resource usage. The level of resource usage and talents for employees aged 26-37 are medium. Hence the following hypothesis is framed and tested. Ho: Employees aged 20-25 years use more resources and talents than the other age groups. The calculated value of χ^2 (5.6) is less than the table value (9.49) at 5% confidence level with 4 degrees of freedom. Hence the null hypothesis is accepted and it is concluded that employees aged 20-25 years utilize more usage of resources and talents towards accomplishment of objectives than the other employees.

TABLE NO 4.6 EXPERIENCE AND USAGE OF RESOURCES AND TALENTS

Experience (Years)	No of responses	Average	Above average	Below average	Range
0-2	3	4.5	2	1	4-5
2-4	6	3.41	3	3	2-5
4-6	1	3	1	0	
6-8	1	4	1	0	
>10	3	3.83	2	1	3.5-4
Total	14	3.75	10	4	2.5-5

The resource usage of employees with experience of 0-2 years is higher than the average. Employees experienced 4-6 years have less resource usage in performing the tasks. To test whether there is any difference in resource usage and experience, the following table is prepared.

TABLE NO 4.7 EXPERIENCE AND LEVELS OF SHARING RESPONSIBILITY

Levels/Experience	Low	Medium	High	Total
0-2	0	2 (67)	1 (33)	3
2-4	2 (33)	3 (50)	1 (17)	6
4-6	0	1 (100)	0	1
6-8	0	1 (100)	0	1
>10	0	3 (100)	0	3
Total	2 (14)	10 (72)	2 (14)	14

(Values in parenthesis represent percentage)

It is clear that all the employees experienced 0-2 years have high level of resource usage of talents in the organization which is greater than the overall percentage (14%). The level of resource usage for majority of employees is medium. Hence the following hypothesis is framed and tested. Ho: Less experienced employees in the bank utilize more resources and talents than experienced employees. The calculated value of χ^2 (5.13) is less than the table value (15.51) at 5% confidence level with 8 degrees of freedom. Hence the null hypothesis is accepted. It is concluded that less experienced employees utilize and contribute more of resources in achieving the tasks than experienced employees.

TABLE NO 4.8 COEFFICIENT OF VARIATION VALUES OF USAGE OF RESOURCES AND TALENTS

Sl No	Factors of open communication	Mean	S.D	C.V
1	Each employee utilizes the resources and talents of all the group members	3.6	1.2	33.33
2	Employees make good use of the team's creative talent by openly sharing skills and knowledge, and encourage learning from one another.	3.93	1	25.44

Among the variables, it is clear that employees utilize the resources and talents to achieve the goals of the bank. This factor is highly consistent and reliable. Employees are not fully utilizing the team's creative talents for the outcome. This is due to the lack of commitment and lack of proper training.

V. CAPACITY FOR SELF EVALUATION

The average capacity of self evaluation by the employees of Commercial Bank of Ethiopia is 4 and the standard deviation is calculated as 0.6. Thus the level of self evaluation by the employees towards achievement of goals in Commercial Bank of Ethiopia is as shown below;

TABLE NO 5.1 LEVELS OF CAPACITY FOR SELF EVALUATION

Levels of self evaluation	Low	Medium	High	Total
Number of responses	3 (21)	11 (79)	0	14

(Values in parenthesis represent percentage)

79% of the employees have medium level capacity for self evaluation. 21% of the employees have low level of self evaluation capacity in CBE. The self evaluation capacity is not high and hence there is a lack of appreciation by the team workers. The relation between gender and levels of resource usage are as follows;

TABLE NO 5.2 CAPACITY FOR SELF EVALUATION GENDER WISE

Gender	No of responses	Average	Above average	Below average	Range
Males	11	3.90	8	3	3-4.5
Females	3	4.33	2	1	4-4.5
Total	14	4	6	3	3-4.5

The capacity for self evaluation by male employees is 3.90 which is less than the average (4). The shared responsibility of female employees is greater (4.33) than the average. To test whether there is any relationship between shared responsibility and gender, the following table is prepared.

TABLE NO 5.3 GENDER AND LEVELS OF SELF EVALUATION

Levels/Gender	Low	Medium	High	Total
Males	3 (27)	8 (73)	0	11
Females	0	3 (100)	0	3
Total	3 (21)	11 (79)	0	14

(Values in parenthesis represent percentage)

It is clear that all the female employees have medium level of self evaluation capacity in the organization. 73% of the male employees have medium level of self evaluation. It is proved that there is no relationship between gender and self evaluation.

TABLE NO 5.4 AGE OF EMPLOYEES AND SELF EVALUATION

Age	No of responses	Average	Above average	Below average	Range
20-25	7	4	4	2	3-4.5
26-31	3	3.66	2	1	3-4
32-37	4	4.25	2	2	4-4.5
Total	14	4	6	3	3-4.5

The capacity for self evaluation of employees whose age is between 32-37 years is 4.25 which is greater than the overall average (4). Employees who are aged 26-31 have low self evaluation capacity (3.66) than the overall average. To test whether there is any relation between the employees' age and usage of resources, the following table is prepared.

TABLE NO 5.5 AGE AND LEVELS OF CAPACITY FOR SELF EVALUATION

Levels/Age	Low	Medium	High	Total
20-25	2 (29)	5 (71)	0	7
26-31	1 (33)	2 (67)	0	3
32-37	0	4 (100)	0	4
Total	3 (21)	11 (79)	0	14

(Values in parenthesis represent percentage)

It is clear that all the employees aged 32-37 years have medium level of self evaluation capacity. The level of self evaluation for 33% employees aged 20-25 is low. There is no significant relationship between age and levels of self evaluation.

TABLE NO 5.6 EXPERIENCE AND CAPACITY FOR SELF EVALUATION

Experience (Years)	No of responses	Average	Above average	Below average	Range
0-2	3	4.33	2	1	4-4.5
2-4	6	3.75	3	3	3-4.5

4-6	1	4	1	0	
6-8	1	4	1	0	
>10	3	4.16	1	2	4-4.5
Total	14	4	6	3	3-4.5

The resource usage of employees with experience of 0-2 years is higher (4.33) than the average (4). Employees experienced more than ten years have more capacity for self evaluation in performing the tasks. To test whether there is any difference in resource usage and experience, the following table is prepared.

TABLE NO 5.7 EXPERIENCE AND LEVELS OF CAPACITY FOR SELF EVALUATION

Levels/Experience	Low	Medium	High	Total
0-2	0	3 (100)	0	3
2-4	3 (50)	3 (50)	0	6
4-6	0	1 (100)	0	1
6-8	0	1 (100)	0	1
>10	0	3 (100)	0	3
Total	3 (21)	11 (79)	0	14

(Values in parenthesis represent percentage)

It is clear that all the employees irrespective of experience have medium level of capacity for self evaluation in the organization which is greater than the overall percentage (79%). 50% of the employees experienced 2-4 years have low level of self evaluation. It is proved that there is no relationship between experience and self evaluation of the employees.

TABLE NO 5.8 COEFFICIENT OF VARIATION VALUES OF CAPACITY FOR SELF EVALUATION

Sl No	Factors of open communication	Mean	S.D	C.V
1	Employees allow teams to stop and look at how well they are doing and what may be hindering their performance and communication.	4	0.55	13.75
2	Employees feel their unique personalities are appreciated and	4	0.88	22

well utilized			
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Among the variables, it is clear that employees allow team to evaluate how they perform. This factor is more consistent and reliable. At the same time employees feel that they are not fully appreciated and utilized.

VI. PARTICIPATIVE LEADERSHIP

The participative leadership of the employees of Commercial Bank of Ethiopia is calculated with an average score of 3.77 and the standard deviation is calculated as 0.92. Thus the level of participative leadership of the employees towards achievement of goals in Commercial Bank of Ethiopia is as shown below;

TABLE NO 6.1 LEVELS OF PARTICIPATIVE LEADERSHIP

Levels of resource usage	Low	Medium	High	Total
Number of responses	2 (14)	12 (86)	0	14

(Values in parenthesis represent percentage)

86% of the employees stated that participative leadership form of management in CBE is medium. 14% of the employees have low level of participative leadership. This shows that there is a lack of employee's participation in decision making, setting of goals and conflicts are not dealt openly.

TABLE NO 6.2 PARTICIPATIVE LEADERSHIP GENDER WISE

Gender	No of responses	Average	Above average	Below average	Range
Males	11	3.67	7	4	1.6-4.6
Females	3	4.13	2	1	3.2-4.6
Total	14	3.77	9	5	1.6-4.6

The participative leadership of male employees is 3.67 which is less than the average (3.77). The participative leadership of female employees is greater (4.13) than the average. The level of participative leadership and gender is shown below;

TABLE NO 6.3 GENDER AND LEVELS OF PARTICIPATIVE LEADERSHIP

Levels/Gender	Low	Medium	High	Total
Males	2 (18)	9 (82)	0	11

Females	0	3 (100)	0	3
Total	2 (14)	12 (86)	0	14

(Values in parenthesis represent percentage)

It is clear that none of the employees have high level of participative leadership in the organization. The level of participative leadership for female employees is medium. It is tested and proved that there is no relationship between gender and participation.

TABLE NO 6.4 AGE OF EMPLOYEES AND PARTICIPATIVE LEADERSHIP

Age	No of responses	Average	Above average	Below average	Range
20-25	7	3.97	5	2	2.2-4.6
26-31	3	3.66	1	2	3.4-4
32-37	4	3.5	3	1	1.6-4.6
Total	14	3.77	9	5	1.6-4.6

The participative leadership of employees whose age is between 20-25 years is 3.97 which is greater than the overall average (3.77). Employees who are aged 26-37 have low average than the overall average.

TABLE NO 6.5 AGE AND LEVELS OF PARTICIPATIVE LEADERSHIP

Levels/Age	Low	Medium	High	Total
20-25	1(14)	6 (86)	0	7
26-31	0	3 (100)	0	3
32-37	1 (25)	3 (75)	0	4
Total	2 (14)	12 (86)	0	14

(Values in parenthesis represent percentage)

It is clear that all the employees aged 26-31 years have medium level of participative leadership. The level of participative leadership of employees aged 26-37 are medium. All the employees aged 26-31 years have only medium level of participative leadership. There is no significant relationship exists between age and participative leadership.

TABLE NO 6.6 EXPERIENCE AND PARTICIPATIVE LEADERSHIP

Experience (Years)	No of responses	Average	Above average	Below average	Range
0-2	3	4.53	2	1	4.4-4.6
2-4	6	3.76	4	2	2.2-4.6
4-6	1	3.4	1	0	
6-8	1	4.2	1	0	
>10	3	3	2	1	1.6-3.8
Total	14	3.77	9	5	1.6-4.6

The participative leadership of employees with less than 2 years of experience is higher than the average (3.77). Employees experienced 4-6 years have less participative leadership in performing the tasks.

TABLE NO 6.7 EXPERIENCE AND LEVELS OF PARTICIPATIVE LEADERSHIP

Levels/Experience	Low	Medium	High	Total
0-2	0	3 (67)	0	3
2-4	1 (17)	5 (83)	0	6
4-6	0	1 (100)	0	1
6-8	0	1 (100)	0	1
>10	1 (33)	2 (67)	0	3
Total	2 (14)	12 (86)	0	14

(Values in parenthesis represent percentage)

It is clear that all the employees experienced 4-6 years have medium level of participative leadership in the organization which is greater than the overall percentage (86%). The level of participative leadership for majority of employees is medium.

TABLE NO 6.8 COEFFICIENT OF VARIATION VALUES OF PARTICIPATIVE LEADERSHIP

Sl No	Factors of participative leadership	Mean	S.D	C.V
1	The organization provides opportunities for employees to participate in decision making.	3.8	1.1	28.94
2	The bank allows team members to help set goals and develop strategies for achieving these goals.	3.79	0.8	21.10
3	The bank allows team members to help identify tasks and decide how to approach and evaluate them.	3.8	1	26.31
4	The authority and decision making lines in this bank are clearly understood.	4.1	1.4	34.14
5	Conflict is dealt with openly and is considered important to decision-making and personal growth.	3.4	1.6	47.05

Among the variables, it is clear that employees are allowed to set the goals and develop strategies of the bank. This factor is highly consistent and reliable. Employees conflicts are not discussed openly and are not redressed timely.

TABLE NO. 6.9 COEFFICIENT OF VARIATION OF TEAM CLIMATE VARIABLES

Sl. No	Statements of team climate	Mean	S.D	C.V
1	The communication among the employees in this bank is trusty, open and honest.	4.71	0.6	12.73
2	The employees talk openly with one another.	4.42	0.6	13.57
3	There is an effective exchange of feed back of communication in this bank.	3.93	1.14	29
4	The communication is clear among the employees that they work through misunderstandings and conflicts.	3.85	0.86	22.33
5	There is an opportunity for employees to contribute their ideas and solutions.	4.14	1.02	24.63
6	The bank considers the ideas and contributions of employees with great value.	4	0.55	13.75
7	The employees work as a team in the bank.	4.28	0.99	23.13

8	Employees work as a team to keep the purpose in forefront of decision making and evaluate the team practices.	4	1.1	27.5
9	The employees help one another to achieve the group objectives.	4.28	1.06	24.76
10	Employees are dedicated in accomplishing the mission and goals of the bank.	4.71	0.46	9.76
11	The employees recognize and respect differences in others.	3.64	1	27.47
12	Employees feel equally responsible for the performance of the team and its outcome.	3.71	1.06	28.57
13	Employees share the responsibility to achieve the goals.	4.28	0.61	14.25
14	Employees take primary role for completing team tasks and remain flexible to do what is necessary to accomplish the team's goals and tasks.	3.71	1.06	28.57
15	Employees work closely together to execute the tasks assigned to them.	4.21	0.80	19.0
16	Each employee utilizes the resources and talents of all the group members.	3.6	1.2	33.33
17	Employees make good use of the team's creative talent by openly sharing skills and knowledge, and encourage learning from one another.	3.93	1	25.44
18	Employees allow teams to stop and look at how well they are doing and what may be hindering their performance and communication.	4	0.55	13.75
19	Employees feel their unique personalities are appreciated and well utilized by the team members	4	0.88	22
20	The organization provides opportunities for employees to participate in decision making.	3.8	1.1	28.94
21	The bank allows team members to help set goals and develop strategies for achieving these goals.	3.79	0.8	21.10
22	The bank allows team members to help identify tasks and decide how to approach and evaluate them.	3.8	1	26.31
23	The authority and decision making lines in this bank are clearly understood.	4.1	1.4	34.14
24	Conflict is dealt with openly and is considered important to decision-making and personal growth.	3.4	1.6	47.05

The factor which is most reliable and consistent is the dedication of employees in accomplishing the goals of the bank. The communication among the employees in this bank is trusty, open and honest. But it is clear from the above table that conflicts in the organization are not openly dealt with and are not considered for decision making and personal growth.

FINDINGS OF THE STUDY

The findings of the study are as follows;

- 15% of the employees have high level of open communication. 7% of the employees have high level of commitment. 7% of the employees have high level of shared responsibility. 14% of the employees have high level of usage of resources in CBE. Majority of the employees have only medium level of team climate attributes.
- The average open communication of the employees in Commercial Bank of Ethiopia is 4.18, average commitment to common purpose and performance of goals of the employees in CBE is 4.19, and average score of sharing the responsibility to achieve the goals by the employees is 3.98. The use of resources and talents by the employees is calculated with an average score of 3.75. The average capacity of self evaluation by the employees is 4. The participative leadership of employees is calculated with an average score of 3.77. These are the attributes used to measure team climate in the organization.
- It is tested and proved that male employees express and share more open communication, team effort, dedication and cooperation in work, shared responsibility, use more resources and talents in Commercial Bank of Ethiopia than the female employees.

Employees aged 32-37 years express and share more open communication than the other age groups. Employees aged 20-25 years contribute more shared responsibility and utilize more usage of resources and talents towards accomplishment of objectives than the other employees. Employees aged 26-31 years work as a team and are dedicated and committed than the other employees

Experienced employees express and share more open communication in Commercial Bank of Ethiopia than the less experienced employees. Employees experienced 2-4 years contribute more of shared responsibility in achieving the tasks than the other employees. Less experienced employees utilize and contribute more of resources in achieving the tasks than experienced employees

- The factor which is most reliable and consistent is the dedication of employees in accomplishing the goals of the bank. The communication among the employees in this bank is trusty, open and honest. But it is clear from the above table that conflicts in the organization are not openly dealt with and are not considered for decision making and personal growth
- It is also proved through F-test that there exists difference among the means of team climate variables.

CONCLUSION

Proper communication and team effort are imperative factors for the success of any organization. The efficiency of a system can be enhanced by creating a team climate and work

environment. Organizations should keep abreast and should face stiff competition to survive. The pace of decision making and the functioning of organization should be competitive, and it should be a model for competitors to benchmark. An open communication is essential for effective decision making. The team climate of employees is influenced by gender, age and experience. Organizations should orient their employees to enhance a good team climate and work environment. The suggestions given in this study will help the banking sector to improve the level of team climate factors. This will enhance efficiency and performance of banks.

RECOMMENDATIONS

- ✓ The bank should utilize the talents and potential of the group members. Hence individual roles and responsibilities should be entrusted and more participation is encouraged.
- ✓ The human resource manager should immediately redress the conflicts that arise in the bank and give more opportunities to the employees for personal growth.
- ✓ Employees are dedicated in accomplishing the goals. In order to sustain these employees should be motivated and retained in the bank.
- ✓ The experienced employees should be trained to utilize the resources and talents of all the group members in the bank.
- ✓ Women employees should be empowered and should be entrusted with more roles, enhance their participation in management decisions.
- ✓ Employees should be trained to appraise themselves as well as more participation is encouraged in managerial decision making.

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