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Trust, Culture, and Organizational Behavior  
Eldon E. Senner, George F. Farris and  
D. Anthony Butterfield

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Trust, Culture, and Organizational Behavior

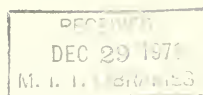
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### Abstract

The interpersonal trust of 296 Brazilian development bankers was related to indicators of cultural modernism, satisfaction with supervisory behaviors, and individual reactions to different organizational climates. Contrary to theories which associate trust with national "culture" or "modernism", the Brazilian bankers scored higher on a four-item trust scale than Peruvian white-collar workers, and similar to American college students. Complex relationships between trust and cultural characteristics emerged, with high relative socio-economic status (measured by level in organization) the best predictor of trust. Correlations between some supervisory behaviors and subordinate satisfaction with supervision varied by trust group. Banks with participative as opposed to authoritarian climates were perceived as more effective by both low and high trust groups. Both high trust and participative climates predicted greater individual involvement and integration into work group and organization. Trust was concluded to be a promising variable for examining individual and organizational behavior in a cultural context.





Individuals who study or manage organizations are often confronted with the problems which emerge when the conditions in organizations do not satisfy the individual expectations of organization members. Those expectations may be based on personal values and motivations, on the relationships among individuals and groups in the society, on the beliefs, knowledge, and customs of the culture, or on the natural and man-made physical environment.

Trust is a personality trait which develops out of a complex set of these interpersonal and environmental relationships. Erikson (1959), in considering trust as a stage or component of early childhood development, characterized it as feeling sure about how to get gratification from the world. Argyris (1962, p. 136) proposed that trust increases in group and organizational relationships where open ownership and experimentation with attitudes, values and feelings, and the sharing of non-evaluative feedback are group norms.

Sociological and anthropological studies of modernism have suggested, in addition, that trust may be one of several common traits accompanying societies characterized by high levels of education, urbanization, industrialization, social mobility, and the like (Inkeles, 1966, and Kahl, 1968).

This study deals with the cultural and organizational aspects of interpersonal trust among approximately 300 Brazilian development bankers from 16 banks across Brazil. A general conceptual model which considers individuals and organizations in a cultural context is used as a starting point in testing three general hypotheses:

- (1) trust reflects an individual's position in a society;
- (2) trust predicts expectations about organizations -- it conditions evaluative perceptions about organizational climate -- and
- (3) trust conditions behavior in particular organizational climates.



## Conceptual Framework

Argyris (1962, pp. 17-18) has suggested several propositions useful in the discussion of individual behavior in organizations. The behavior of each individual has a continuity or some semblance of an underlying unity. The unity develops largely as a result of interpersonal phenomena, first and most important with parents and siblings and later with relatives, friends, working associates and so on. "As the individual develops a somewhat stable self, it becomes the 'filter mechanism' through which he evaluates his world and by which he evaluates his and others' effectiveness in it." In other words, the values, attitudes and behavior of the individual can be viewed not only as a result of interpersonal relationships in groups but also as fundamental inputs into the norms, objectives and activities of groups and organizations.

Common sets of values provide a core for a society -- a stimulus for the activities and institutions which characterize the culture. The profile of characteristics, such as urbanization, education, industrialization, mechanization, or social mobility, varies both qualitatively and quantitatively between and within societies. Various writers (Inkeles, 1966; Kahl, 1968; and Kerr, Dunlop, Harbison, & Myers, 1964) have suggested that a particular cultural environment generates and/or requires a set of attitudes, beliefs, and values which emerge as a complex but coherent set of psychic dispositions to act in institutional relations in ways necessary for effective participation in the society. The relationships among these individual, group, and cultural factors are summarized in Figure 1.

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Insert Figure 1 About Here

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## METHOD

Data for this report were collected as part of a larger study of Era-



zilian development finance institutions (Butterfield and Farris, 1971). Paper- and pencil questionnaires were administered in group sessions on field visits to 16 organizations. A total of 296 persons returned usable questionnaires. Although all organizational levels were represented, from bank presidents to administrative personnel, much of the analysis reported here was carried out on technical personnel at the non-supervisory level. Respondents were generally young and well-educated, with about 75% being 34 years old or younger, and 75% having 15 or more years of education.

The questionnaires were written in English, translated into Portuguese by bilingual Brazilians, and further revised by bilingual Americans and Brazilians. A re-translation back into English indicated that the Portuguese and English versions of the questions were essentially identical. For the trust and organizational climate measures, multi-item indexes were used; single items having five or seven-point Likert-type scales were used for the other questionnaire measures.

## RESULTS AND DISCUSSION

### Does Trust Reflect an Individual's Position in a Society?

Trust Measures. Four questions, similar to those used by Williams, Whyte, and Green (1966) in a cross-cultural study of Peru and the United States, were used to measure different facets of trust. The respondents could show degrees of acceptance of these statements:

- (1) the majority of people does not deserve to be trusted,
- (2) now-a-days one never knows whom he can really count on,
- (3) a good general rule is "every man for himself," and
- (4) after all, nobody really pays any attention to what happens to you.

The Brazilian bankers tended to give trusting responses, with inter-correlations between questions (Kendall Taus) ranging from .17 to .40. In



comparing responses to those found in Peru and the United States by Williams, Whyte, and Green, the Brazilian bankers appear more like the United States university students than like Peruvian white-collar workers. (See Table 1.) For example

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Insert Table 1 About Here

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while 60% of the Peruvian workers agreed that the majority does not deserve to be trusted, only 16% of the Brazilian sample and 19% of the United States sample showed this distrust. If trust is a cultural trait, one could possibly argue that Brazil is more like the United States than Peru. Perhaps a more plausible explanation is that bankers, as a socio-economic class, are more like university students than like white-collar workers.

In a further analysis of trust responses, a scale combining the four questions was developed. High trust respondents, or 24% of the total, were those who gave a completely trusting response to each question. Medium trust individuals, or 53%, were those showing some distrust on one or two questions. The remaining 23% were the low trust group.

Trust and Cultural Environment. The trust scale was examined as a correlate of several measures of the cultural environment. Educational opportunity and achievement, industrialization, and urbanization have been described as elements of a modern culture (Inkeles, 1966, and Kahl, 1968). Does trust accompany these "modern" standards? Table 2 summarizes the results.

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Insert Table 2 About Here

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Taking the entire sample, trust did not increase with the individual's educational achievement, as measured by a self-report of the number of years of school completed. However, it should be noted that nearly all of the bankers





were relatively highly educated. The small negative Kendall Tau of  $-.05$  was not statistically significant.

An approximate measure of industrialization was devised by grouping respondents in two general geographic regions. The North Central and Northeastern states of Brazil, characterized by relatively low per capita income and uneven industrial development, were in one group. The Southern states, characterized by higher per capita income and more general industrialization, were in a second group. Indeed, a very weak but significant correlation of  $.10$  suggested that bankers in the industrial South were more trusting than those in the less evenly developed North Central and Northeastern states. This finding was generally consistent even when such factors as education or the organizational rank of respondents were controlled.

Contrary to prediction, trust was higher among bankers from smaller cities. The low Kendall Tau of  $-.10$  was significant, but was not consistently strong when age, education, geographic location, or rank in the organization were controlled.

Care must be taken in making generalizations from these findings, since the correlations were very low, and the strength of the correlations and occasionally even the direction varied when other factors such as rank in the organization were controlled.

Trust and Socio-Economic Status. That trust is predicted by socio-economic status has been supported in several studies. Almond and Verba (1963, p. 268), for example, found in five countries that "confidence in the human environment tends to increase among the better educated and economically more privileged elements of the population." Since high rank within an organization may reflect relative socio-economic status among peers or within the larger community, we used rank as a measure of socio-economic status. If the achievement of recognition or status is a relevant or legitimate goal in a society, rank in an



organization should reflect success in getting gratification from the world.

Among the 296 Brazilian bankers, a statistically significant Kendall correlation of .24 supported this prediction. (Table 2.) The finding was quite consistent among all levels of education, urban size, geographic location and respondent age. To be sure, it is not clear to what degree trust resulted from status or, conversely, to what degree status was a result of trust.

A further analysis of the relationship between trust and rank considered the relationship between trust and age. One could expect older respondents to have had more achieving, trust-inducing experiences. On the other hand, if trust is related to the general cultural environment, one could expect that, when rank in the organization is controlled, the younger respondents would be more influenced by the modern environment and therefore be more trusting. The overall correlation between age and trust was +.11. (Table 2.) Separate correlations within different organizational levels yielded mixed results. Both age and rank appear to influence trust, but the combination effects remain unclear.

#### The Organization as a Socializing Agent of Trust.

The relationship between trust and level in the organization could be due chiefly to either sociocultural or organizational determinants. If sociocultural determinants are chiefly responsible, then trust is best treated as an aspect of modernism, as argued above, and level in the organization is chiefly a sociocultural factor. If organizational determinants are chiefly responsible for the relationship between level in the organization and trust, then the organization is an important socializing agent of trust.

Two secondary analyses of our data allowed us to examine possible socializing influences of the organization on the bankers' levels of trust. First, the relationship between trust and level in the organization was examined separately for bankers with different years of experience working in their banks. If the



organization was an important socializing agent, we would expect the relationship between trust and level to be stronger for those people who had been with their banks for a longer period of time. Second, we examined relationships between trust and level separately for bankers who felt more or less integrated into their banks. If the organization was an important socializing agent, relationships between trust and level should be stronger for those who felt more integrated into their banks as places to work.

Results are shown in Table 3. The more time the individual was in the Insert Table 3 About Here organization, the less level predicted trust. For those in the organization up to three years, the correlation between trust and level was .39, while for those in the organization six or more years, the correlation was only .10. These data are counter to the hypothesis of the organization as a socializing agent.

Level in the organization was more strongly associated with trust for those who felt more integrated into their organizations. For those with little feeling integration into their bank, the Kendall correlation between trust and rank was only .08. The correlation rose to a statistically significant .23 for those feeling highly integrated into their organizations. These data are consistent with the hypothesis of the organization as a socializing agent.

Apparently, the individual enters an organization with certain culturally associated values regarding status, and trust. To the extent that he develops a feeling of integration with his organization, organizational experiences, such as achieving higher status, are associated with his level of trust. However, time with the organization alone does not increase its influence as a socializing agent. Qualities of that experience, such as its leading to feelings of integration, appear to be more important.

Does Trust Predict Expectations About Organizations?

Williams, Whyte, and Green Hypothesis. Williams, Whyte, and Green



(1966, p. 116) found that "individuals with low trust, in a sample of Peruvian white-collar workers, tend to evaluate their supervisor in terms of his administrative and technical or initiating structure ability. With succeeding levels of trust, greater appreciation of human relations content does appear in relation to satisfaction with the supervision, and the results for high-trust Peruvians are very close to those for American workers." Findings of Vroom (1959) in the United States, Foa (1957) in Israel, and French (1960) in Norway have indicated that production, management-worker relations, or general attitudes toward management improve with the opportunity for participation only to the extent that participation procedures are considered legitimate by the participants. That legitimacy, in turn, depends not only on the immediate cultural environment, but on the individual's position within the relevant society.

The Williams, Whyte, and Green hypothesis was retested among the Brazilian bankers at the technical level, the largest of the occupational sub-sets in the sample. Results are shown in Table 4. Among low, medium, and high trust

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Insert Table 4 About Here

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technical personnel, similar correlations emerged between perceived structure or production-oriented supervisory skills and satisfaction with supervision. The high trust individuals, in fact, generally associated these skills more closely to satisfaction with supervision than did the low trust respondents. Surprisingly, both low and high trust respondents tended to associate close supervision with satisfying supervision. Thus, the Williams, Whyte, and Green hypothesis was not supported.

Among consideration or human-oriented factors, high trusters differed from low trust individuals in several apparent expectations. The correlation





between the perceived upward influence of the supervisor and satisfaction with supervision was .61 for high trust personnel and a negligible -.08 for low trust personnel. Influence implies human efficacy. Faith in or perceived importance of the human element is indeed a facet of trust.

Another difference in the expectations of high and low trust bankers was that the high trust group was indifferent to the use of man-to-man (as opposed to man-to-group) supervision while the low trust group tended to prefer man-to-group methods. It is conceivable that, for the low trust individual, man-to-group methods imply the maintenance of personal privacy or individuality and not necessarily group identity or participative activities.

Organizational Climate Hypothesis. The analysis of trust can be extended to a more general level. Does trust, for example, condition satisfaction with generally participative or authoritarian organizational climates? Goldsen and others (1960) found in the United States that authoritarianism was part of a syndrome of dogmatism, misanthropy, xenophobia and low interpersonal trust. If indeed this syndrome strongly persists, one could expect that low trust individuals would tend to be more satisfied in more authoritarian organizations, whereas high trust individuals would tend to be most satisfied in more participative climates.

Again, to ensure occupational consistency, only technical level personnel were included in the analysis. The technical personnel were randomly divided into two groups in each of the 16 banks. Utilizing the Likert Organizational Profile (Likert, 1967), half of the technical personnel in each bank described the organizational climate of their bank. The description involved a rating, from authoritarian to participative, of the leadership, motivational, decision making, goal setting, control, and information sharing climates of their organizations. An average bank climate score was computed for each bank. In a simple two-way classification of banks, those with an average perceived Likert



Organizational Profile of eleven or higher on a twenty point scale were considered participative. Those below eleven were considered authoritarian.

The technical personnel not involved in evaluating the organizational climate responded to the trust questions and certain satisfaction questions. Climate, therefore, was measured independently of individual satisfaction. The climate measures, it should be noted, were found to be highly reliable when compared to perceptions of the second half of technical personnel. The Spearman rank order correlation between the two was .735.

When asked to compare their institutions with other private and government organizations as a place to work, the Brazilian bankers all tended to rate participative organizations more favorably. An analysis of variance

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Insert Table 5 About Here

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(see Walker and Lev, 1953, pp. 381-382, for discussion of method) suggests a negligible trust effect; that is, perceived satisfaction with the bank did not vary with the trust of the respondent. A significant F statistic of 7.91 indicates that satisfaction tended to be higher in more participative banks, even when climate and satisfaction were measured independently. The negligible F statistic for interaction indicates that preferences for participative climates did not vary significantly between trust levels.

A rating of perceived bank effectiveness also showed a strong preference for more participative organizations. The F statistic for variations in ratings

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Insert Table 6 About Here

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due to organization climate differences was 16.71. In rating effectiveness, however, interpersonal trust appeared to condition slightly the perceptions, with high trust individuals tending to give higher effectiveness scores.

Other analyses of questions dealing with group effectiveness, bank and group effort, and the perceived provision of satisfying job conditions yielded



similar results. Evaluative ratings were higher in participative climates. Trust generally showed little or no conditioning effect on a respondent's evaluations of his bank.

#### Does Trust Condition an Individual's Perceptions of His Behavior in Organizations?

Using the same experimental design with independently obtained climate scores, the following variables were considered at different trust levels: involvement in work, frequency of working in groups, integration into work-group and integration into bank. These variables were self perceptions taken from questionnaire items.

Involvement increased slightly with trust in both the authoritarian and participative banks. The F statistic of 3.14 was significant at the .05 level.

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Insert Table 7 About Here

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Organization climate appeared to have had little effect. Similar slight trust effects were found on questions dealing with the frequency of work in groups and integration into groups. Integration into or identification with the bank as a whole, however, yielded a stronger trust effect and a stronger, but still low, organization climate effect. That is to say, high trust indi-

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Insert Table 8 About Here

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viduals in participative organizations tended to feel more integrated into their banks than did low trust individuals in authoritarian organizations.

#### SUMMARY AND CONCLUSIONS

This paper investigated relationships among the interpersonal trust of 296 Brazilian development bankers, the modernism of their cultural environments, and aspects of their organizational behavior. A general conceptual framework which considers relationships among individual, organizational, and cultural



factors led to the testing of three broad hypotheses regarding trust as (1) a reflection of the individual's position in society, (2) a predictor of expectations about organizations, and (3) a conditioner of behavior in particular organizational climates. These hypotheses were explored using a measure of trust previously employed in Peru and the United States by Williams, Whyte, and Green (1966).

Major findings were:

1. Contrary to theories which associate trust with national or regional cultures or modernism, the Brazilian bankers scored about as high in interpersonal trust as university students in the United States and considerably higher than Peruvian white collar workers.
2. Significant but low relationships were found between trust and level of industrialization (positive relationship) and size of the banker's city (negative relationship). Trust was unrelated to level of education, the third aspect of modernism investigated in this study.
3. Trust was positively associated with the banker's level in the organizational hierarchy. This relationship was strongest for those who felt most integrated with their banks and those who had been employed by their banks for the shortest time.
4. The higher-trust bankers were more satisfied with their supervisors when they perceived them to have greater upward influence, but upward influence and satisfaction were unrelated for the lower trust bankers. The latter group was more satisfied with man-to-man methods of supervision, while high trusters were equally sat-





isfied with man-to-man and group methods. Trust failed to moderate relationships between other practices (including close supervision) and subordinate satisfaction with supervisor.

5. Banks with participative (as opposed to authoritarian) organizational climates were perceived as more effective and satisfying by both high and low trust bankers.
6. Both trust and organizational climate were related to the bankers' involvement in their work and integration into their work groups and organizations. High trust individuals in participative climates were most involved and integrated.

#### Trust and Culture

Trust then, appears not to be simply a characteristic of modernism, as it has commonly been defined. For these highly educated development bankers, certainly a part of the more modern segments of Brazilian society, trust was only weakly related to other aspects of modernism (education, industrialization, and urbanization). Moreover, trust is not simply a national cultural characteristic, as evidenced by the similar trust scores among Brazilian bankers and United States university students. Nor is trust a regional cultural characteristic, as evidenced by the large differences in trust between Latin Americans in Peru and Br

Rather, trust appears to develop in the individual's interpersonal relationships both in his work organization and with other members of his community. Thus those development bankers who are most "successful", as evidenced by their holding offices at higher organizational levels, are also higher in interpersonal trust. And Brazilian development bankers, who by some standards are apt to be considered as more "successful" than Peruvian white collar workers, are also much higher in interpersonal trust.

Certainly these tentative conclusions should be explored more fully. An important line of further research should consider a more diverse sample of



Brazilians with respect to the theoretical characteristics of "modernism". Equally important, national "cultures" should be sampled more systematically. For example, data from Brazilian white collar workers and Peruvian bankers together with that of the present study should allow a more systematic study of trust as a function of both national and occupational characteristics.

#### Trust and Organizational Behavior.

Interpersonal trust appears to be an important correlate of organizational behavior. Among the Brazilian bankers at the technical level, those with higher trust were also more integrated with their banks,

more involved in their work, and more apt to see their banks as effective. In short, trust appears to be associated with factors positively valued by organizational theorists, managers, and employees alike. To what extent is trust a cause and a consequence of these desirable organizational factors? Probably the causality goes in both directions, with those higher in trust more apt to become integrated, for example, and those more integrated, more apt to trust their associates.

Trust also appears to be important as a moderator of relationships among some organizational variables, but not others. The supervisor's upward influence and use of group supervisory methods were related differently to satisfaction for high and low trust bankers. On the other hand, several other supervisory characteristics and organizational climates, as independently measured by the Likert Organizational Profile, tended to relate to satisfaction and performance in about the same ways for the higher and lower-trust bankers. In general, the bankers viewed things more favorably in participative climates in which they interacted closely with skilled supervisors. Probably trust would turn out to be an even more important moderator of relationships among organizational factors in organizations whose members have a greater range in trust than these Brazilian bankers. For Williams, Whyte, and Green's (1966)



Peruvian white collar workers, for example, greater variance in trust occurred, and trust turned out to be a more important moderator of relationships between supervision and satisfaction.

Trust, then, does appear to be an important characteristic associated with aspects of a person's culture and his experiences in formal organizations. As the relationships among trust, culture, and organizational behavior are delineated more fully, the appropriateness of certain organizational activities and climates within different economic and cultural environments will be more precisely understood.



## Footnotes

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TABLE I

Responses to Trust Items for Peruvian, Brazilian, and United States Samples

	Peruvian White Collar Workers (n=202)	Brazilian Bankers (n=296)	United States University Students (n=2,975)
"Majority does not deserve to be trusted"			
Agree	60%	16%	19%
Disagree	37	77	81
Don't Know	3	7	-
"..One never knows whom he can really count on"			
Agree	43	8	24
Agree Partially	45	54	8
Disagree	12	35	67
Don't Know	2	4	1
"..Every man for himself"			
Agree	37	2	Not
Agree Partially	29	23	Avail-
Disagree	23	72	able
Don't Know	-	3	
"..Nobody really pays any attention"			
Agree	43	4	31
Agree Partially	36	32	9
Disagree	21	60	60
Don't Know	-	4	-



TABLE 2  
Kendall Tau Correlations Between  
Trust, Cultural Environment, and Status

	Trust
Education	-.05
Industrialization	.10**
Urban Size <sup>a</sup>	-.10**
Hierarchical Rank in Organization	.24**
Age	.11**

Note: N=approximately 290.

<sup>a</sup> Urban size based on 1968 estimates in Demographic Yearbook 1969, (New York: United Nations, 1970).

\*\* Significant at .01 level.





TABLE 3

Kendall Tau Correlations Between Trust and Organizational  
Rank, Controlling for Tenure and Integration with Bank

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Trust and Rank

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Controlling for Tenure

1-3 years (N=95)

.39\*\*

4-5 years (N=82)

.29\*\*

6 or more years (N=96)

.10

Controlling for Integration with Bank<sup>a</sup>

Low Integration

.08

High Integration

.23\*\*

<sup>a</sup> Measured by a questionnaire item

\*\* p.<.01



TABLE 4

Pearson Correlations Between Supervisory Traits and Satisfaction  
with Supervision for Technical Level Subordinates

	Low Trust (n=40)	Medium Trust (n=85)	High Trust (n=25)
Structure and Production:			
Technical ability	.65**	.70**	.85**
Administrative ability	.64**	.68**	.84**
Institutional leadership	.67**	.72**	.84**
High standards	.43**	.73**	.87**
Close supervision	.32*	.15	.39*
Consideration:			
Human relations ability	.65**	.70**	.86**
Upward influence	-.08	.56**	.61**
Man-to-man treatment	-.38**	-.12	-.14
Punitive	-.47**	-.52**	-.61**

\*\* Significant at .01 level

\* Significant at .05 level



TABLE 5

Evaluation of Bank as Place to Work as a  
Function of Trust and Organizational Climate  
(scale=1-5)

	Authoritarian Org. Climate	Participative Org. Climate
High trust	3.286 n=7	4.111 n=9
Medium trust	3.227 n=22	3.500 n=18
Low trust	3.364 n=11	3.833 n=12

Source of Variation	Sum of Squares	Degrees of Freedom	F
Trust	.12	2	1.14
Organizational Climate	.41	1	7.91**
Interaction	.08	2	.76

\*\* Significant at .01 level

Note.- Technical (non-supervisory) personnel only



TABLE 6  
 Perceived Effectiveness as a Function of Trust and Organizational Climate  
 (scale=1-7)

	Authoritarian Org. Climate	Participative Org. Climate
High trust	4.333 n=6	5.556 n=9
Medium trust	4.083 n=24	4.722 n=18
Low trust	3.500 n=10	4.750 n=12

Source of Variation	Sum of Squares	Degrees of Freedom	F
Trust	.69	2	3.60*
Organizational Climate	1.61	1	16.71**
Interaction	.12	2	.62

\*\* Significant at .01 level

\* Significant at .05 level

Note.- Technical (non-supervisory) personnel only





TABLE 7

Involvement in Work as a Function of Trust and Organizational Climate

	Involvement (scale=1-5)	
	Authoritarian Org. Climate	Participative Org. Climate
High trust	3.857 n=7	4.000 n=8
Medium trust	3.375 n=24	3.778 n=18
Low trust	2.800 n=10	3.417 n=12

Source of Variation	Sum of Squares	Degrees of Freedom	F
Trust	.68	2	3.14*
Organizational Climate	.23	1	2.09
Interaction	.06	2	.26

\* Significant at .05 level



TABLE 8

## Integration Into Bank as a Function of Trust and Organizational Climate

## Integration Into Bank

(scale=1-5)

	Authoritarian Org. Climate	Participative Org. Climate
High trust	3.857 n=7	4.250 n=8
Medium trust	3.375 n=24	3.722 n=18
Low trust	3.091 n=11	3.500 n=12

Source of Variation	Sum of Squares	Degrees of Freedom	F
Trust	.60	2	4.27**
Organizational Climate	.22	1	3.15
Interaction	.00	2	.01

Note.- Technical (non-supervisory) personnel only

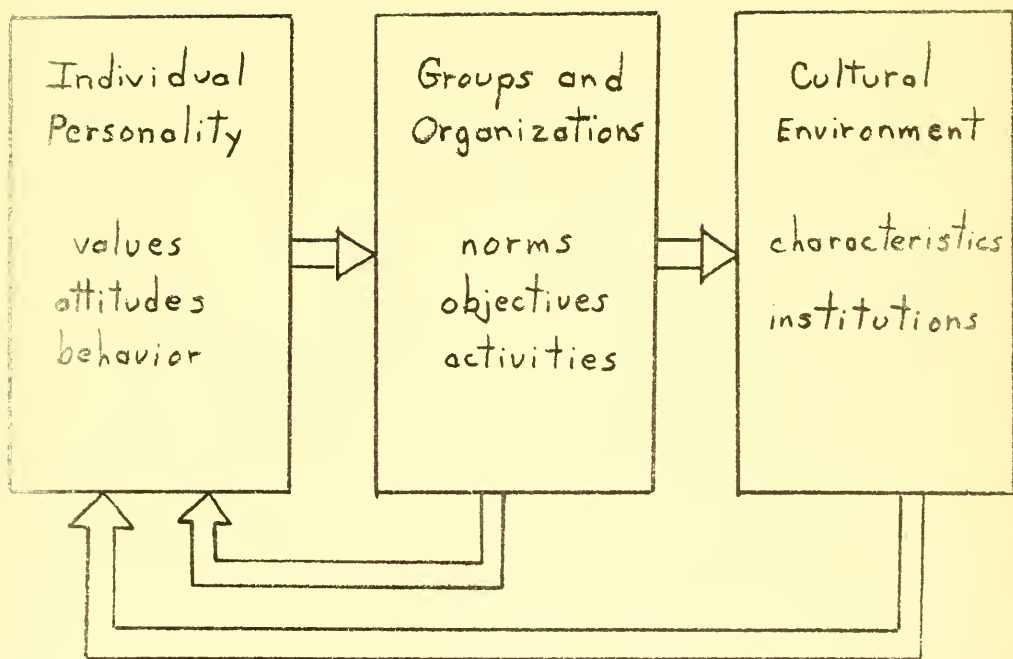
\*\* Significant at .01 level



## Figure Captions

Figure 1 Relationships among individual, group, and cultural factors.















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