

A Study on Organizational Culture and its Impact on Employee Performance: A Case Study of State Bank of India

Ms. Naila Zia¹, Prof. Nafees. A. Khan²

¹Research Scholar

^{1,2}Department of Commerce, Aligarh Muslim University, Aligarh, Uttar Pradesh, India

How to cite this paper: Ms. Naila Zia | Prof. Nafees. A. Khan "A Study on Organizational Culture and its Impact on Employee Performance: A Case Study of State Bank of India" Published in International Journal of Trend in Scientific Research and Development (ijtsrd), ISSN: 2456-6470, Volume-3 | Issue-3, April 2019, pp.1453-1458, URL: <https://www.ijtsrd.com/papers/ijtsrd23374.pdf>



IJTSRD23374

Copyright © 2019 by author(s) and International Journal of Trend in Scientific Research and Development Journal. This is an Open Access article distributed under the terms of the Creative Commons Attribution License (CC BY 4.0) (<http://creativecommons.org/licenses/by/4.0>)



INTRODUCTION

The management of an organization wants their employees to identify with their values, beliefs, and Norms; the purpose behind this is to familiarize their employees with the Organizational system as well as to bind them together as a workforce so that they are given unity of direction in work. These Beliefs, Values, Symbols as well as Rituals that will define the working style of the employees are combined together to form a culture of an organisation. There is no universal Definition for the term culture although we often associated it with "Social Pattern". The word Culture is first time introduced in the Oxford English Dictionary in 1430 with the meaning "Cultivation or tending the soil". Then in the 19th century culture is linked with the meaning of refinement or cultivation of manners, taste and mind, then its meaning has been changed in mid-20th century as "The totality of socially transmitted behavioral patterns, arts, Beliefs, instructions and all other products of human work and thought" (American heritage English Dictionary). Kroeber and Kluckhohn (1952) defined the culture "As a pattern, explicit and implicit of and for behaviour acquired and transmitted by symbol, constituting the distinctive achievements of human groups including their embodiment in artifacts, the traditional values and ideas attached to the values are considered as an essential part of the culture".

ABSTRACT

Organizations have different kinds of culture, depending upon its strength, which have considerable impact on attitudes and behavior of the employees, their job performance, satisfaction and even of the employee turnover. For a long decade job performance of employees is one of the widely used dependent variable in the studies related to human resource because of the fact that the performance of an employee is of high relevance not only for the organisation but also for a like individuals. The present study has been conducted to examine the impact of Organisational culture on the performance of the employee working in state bank of India, Delhi. Data was collected through questionnaires designed on five point likert scale. The sampling technique used in the study is convenient sampling and the sample size is 57 employees. Multiple regression analysis was used as the statistical tool. The findings suggested that there is a significant impact of Organisational culture on the performance of employees in the bank under study.

KEYWORDS: Organisational culture, Employee performance, Octapace

ORGANISATIONAL CULTURE:

Different Type of Organizations have different kinds of culture, depending upon its strength, which have significant influence on behavior and attitudes of the employees, their job satisfaction, performance and their turnover. The reason behind this is the fact that people are always affected by the culture in which they live. In short Organisational culture consists of values and unwritten rules of conduct prevails in an organisation defining the management beliefs, styles, priorities, and behavior which will influences the way in which people communicate, plan and make their decision. In the words of Martins and Martins (2003), the basic definition of organisational culture as "a system of shared meaning held by members, distinguishing the organisation from other organizations". Thus according to this definition the organizations can differentiate themselves on the basis of the values that the members in an organisation share among themselves. Schein (1985) also puts forward organisational culture as "a pattern of basic assumptions invented, discovered, or developed by a given group as it learns to cope with its problems of external adaptation and internal integration that has worked well enough to be considered valid, and therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems". This definition emphasize that culture in an organisation are those assumptions in which members are

expected to do things as well as to pass it on to new members of an organisation.

OCTAPACE CULTURE:

As the organizations are becoming more and more complex by the passage of time the idea of Organisational culture is gaining more and more importance. (Mau solff, 1996, Grosenick and Gibson 2001, Ott 1998). As the Organisational culture is defined as a system of Organisation symbols, Beliefs, Values and Shared assumptions the role of organisational culture is very significant in making organisation capable of getting the best out of themselves, culture ensure and provide the proper energy needed for the functioning of the organisation like a proper blood circulation through all the organs. According to udai pareek the concept related to culture can be seen as multi-level concepts. At first or core level we have the value which gives the identity to a group which is the root of any culture; this is the basic ethos of a group .pareek defined ethos as "underlying spirit of a group or character "Than at the second level we have "climate" which is defined as the perceived attributes of organisation and its members, groups and issues. At the last and the third level there are concept related to atmosphere that affects the development of someone or something. T.V Rao along with Udai pareek pioneered the concept of HR culture and propounded the term OCTAPAC culture initially but the letter "E" that stands for Empowerment and Experimentation was later added to the term and it became OCTAPACE indicating Eight (OCTA) steps (PACE) to create cultural ethos.

The aim of OCTAPACE culture is to build a good and healthy organisation which constructs its structure on eight strong pillars of "OCTAPACE" referred to:

1. Openness.
2. Confrontation.
3. Trust.
4. Authenticity.
5. Proactive.
6. Autonomy.
7. Collaboration.
8. Empowerment & Experimentation.

EMPLOYEE PERFORMANCE:

For a long decade job performance of employees is one of the widely used dependent variable in the studies related to human resource because of the fact that the performance of an employee is of high relevance not only for the organisation but also for alike individuals. In the words of Aguinis (2009) performance is defined as behaviour of the employees and not the results, which are derived out of an employee's behaviour. Thus what an employee's produce or the results of their work is not called as performance, In fact performance is what an employee actually does and how he behaves.

LITERATURE REVIEW:

Every human being has some personality traits that will help them to differentiate their identity from other, no two persons can act and behave in a same way likewise every organization have certain values , policies ,guidelines , protocol and rules which helps them to construct their own image which makes them different and unique from the other. the organizations are homogeneous rather than multi-cultural in nature. The culture is defined as a system of meaning that influences behaviors as well as practices of organizations. In short individual's behavior is strongly

influence by a culture (Katheleem L. Gregory (1983). Hofstede et al (1990) relates culture not only to regional and national groups, but also with the organizations, professional, social and sub cultural groups, family, legislation and national political systems etc. Author suggested that Manifestations of culture varies from the innermost level, i.e., the value, to the outer shells of rituals, codes and symbols. Organizational culture is an outcome of behaviors of the members working in an organization. Fakhar, Zahid and Muhammad gulzar (2013) surveyed about the overall impact of the organizational culture on the job performance of the employees either directly or indirectly. The survey tries show the influence of the culture on employee performance in the software houses of Pakistan. The variables selected for the study are: Customer services; Employee participation. System of reward; Innovation and risk-taking. & System of communication. The overall outcome of this study reveals that organizational culture has a visible positive impact on the job performance of the employees working at selected software houses in Pakistan. According to this study the most powerful factor/variable among all that can be used for the attainment of the Organizational goals is Employee's participation. Mufeed, Hamdani & Mufeed (2015) worked on discovering organisational culture and its impact on the growth in health care sector in Jammu & Kashmir. The research showed that the organisational culture had a strong impact on the behavior, performance, knowledge management of employees. It was concluded that culture affects feedback strategy, organisational effectiveness, learned helplessness, total productive maintenance and organisation dynamism of employees. Findings of the research suggested that organizations should focus more on good culture to ensure satisfaction of employees so that productivity and effectiveness could be improved.

RESEARCH GAP:

Organisational culture and Employee performance has been studied by several researchers globally in different sectors. Literature review suggests that not much emphasis has been given on identifying the impact of Organisational culture on employee's performance from Indian perspective. Since there are dearth of studies in these areas. The present study explore various aspects of Organisational culture and its dimensions with respect to its impact over the performance of banking employees of State Bank of India.

OBJECTIVES OF THE STUDY:

The Objectives of this study are:

1. To assess the nature and state of Organisational culture in banking sector.
2. To study the effects of Organisational culture on employee performance with regards to banking sector in Delhi.
3. To suggest on the basis of the study results, the workable organisational culture improving strategies and outline their implications.

RESEARCH MODEL:



Source :(Prepared by the Researcher)

HYPOTHESIS:

- H1: There is no significant impact of Openness as a measure of Organisational Culture on Employee Performance.
- H2: There is no significant impact of Confrontation as a measure of Organisational Culture on Employee Performance.
- H3: There is no significant impact of Trust as a measure of Organisational Culture on Employee Performance.
- H4: There is no significant impact of Authenticity as a measure of Organisational Culture on Employee Performance.
- H5: There is no significant impact of Proaction as a measure of Organisational Culture on Employee Performance.
- H6: There is no significant impact of Autonomy as a measure of Organisational Culture on Employee Performance.
- H7: There is no significant impact of Collaboration as a measure of Organisational Culture on Employee Performance.
- H8: There is no significant impact of Experimenting as a measure of Organisational Culture on Employee Performance.

TESTING OF HYPOTHESIS:

Table1: Results of Regression Analysis

| Hypothesis | Variables | R square | Unstandardized coefficient | P-value |
|------------|-----------------|----------|----------------------------|---------|
| 1 | Openness | .39 | -.114 | .369 |
| 2 | Confrontation | .27 | -.027 | .032* |
| 3 | Trust | .41 | -.108 | .001* |
| 4 | Authenticity | .37 | .019 | .027* |
| 5 | Proaction | .26 | -.002 | .000* |
| 6 | Autonomy | .39 | .012 | .000* |
| 7 | Collaboration | .21 | -.146 | .000* |
| 8 | Experimentation | .53 | -.063 | .000* |

The values with * denotes rejection of null hypothesis
(Source: SPSS)

DISCUSSION:**H1: There is no significant impact of Openness as a measure of Organisational Culture on Employee Performance.**

The impact of openness as a measure of organisational culture on employee performance was measured by applying multiple regression. The independent variable is Openness and dependent variable is employee performance .table shows that for hypothesis 1 (openness) R square is .39 means Openness to be able to explain Employee Performance by 39 percent in the case of SBI. Post adjustment to degrees of freedom, Adjusted R square reaches -.003. Durbin Watson Statistic attests the presence of autocorrelation among the variables. Openness takes a coefficient of -.121 in the case of standardized coefficient and -.114 while unstandardized. The VIF statistics signify no multicollinearity among the predictor variables. **As the prob. value is more than 0.05 (0369), we accept the null of no significant impact. It means there is no significant impact of Openness as a measure of Organisational Culture on Employee Performance in SBI.**

H2: There is no significant impact of Confrontation as a measure of Organisational Culture on Employee Performance.

Here the independent variable is Confrontation and dependent variable is employee performance .table shows that for hypothesis 2 (Confrontation) R square is .27 means Confrontation to be able to explain Employee Performance by 27 percent in the case of SBI. Post adjustment to degrees

RESEARCH METHODOLOGY:

The study is based on both primary as well as secondary data; the primary data was collected with the help of a questionnaire which was distributed among the State Bank of India employees Located in Delhi of different age group, gender and qualification while the secondary data is collected from earlier records, reference books, magazines and internet along with fact and figures. Research reckons convenience sampling for its sampling selection. The study has two variables i.e. Organisational culture and Employee performance (Highlighted in the Research model). Employee performance is taken as dependent variable whereas Organisational culture is used as independent variable . Both the variables are studied on five-point likert scale in a structured format with the statements 'Strongly agree' and 'strongly disagree' anchoring to the numerical value 1 and 5. A Total of 75 questionnaires were distributed among employees of State bank in Delhi out of which 57 were selected for the study. The multiple regression analysis was used to analyze the hypothesis through statistical Package for social Science (SPSS).

of freedom, Adjusted R square reaches -.017. Durbin Watson Statistic attests the presence of autocorrelation among the variables. Confrontation takes a coefficient of -.029 in the case of standardized coefficient and -.027 while unstandardized. The VIF statistics signify no multicollinearity among the predictor variables. **As the prob. value is less than 0.05 (.032), the null hypothesis of no significant impact is rejected. It means there is significant impact of Confrontation as a measure of Organisational Culture on Employee Performance in SBI.**

H3: There is no significant impact of Trust as a measure of Organisational Culture on Employee Performance.

Here the independent variable is Trust and dependent variable is employee performance .Table shows that for hypothesis 3 (Trust) R square is .41 means Trust to be able to explain Employee Performance by 41 percent in the case of SBI. Post adjustment to degrees of freedom, Adjusted R square reaches -.006. Durbin Watson Statistic attests the presence of autocorrelation among the variables. Trust takes a coefficient of -.108 in the case of standardized coefficient and -.108while unstandardized. The VIF statistics signify no multicollinearity among the predictor variables. **As the prob. value is less than 0.05 (0.001), the null hypothesis of no significant impact is rejected. It means there is a significant impact of Trust as a measure of Organisational Culture on Employee Performance in SBI.**

H4: There is no significant impact of Authenticity as a measure of Organisational Culture on Employee Performance.

Here the independent variable is Authenticity and dependent variable is employee performance .Table shows that for hypothesis 4 (Trust) R square is .37 means Authenticity to be able to explain Employee Performance by 37 percent in the case of SBI. Post adjustment to degrees of freedom, Adjusted R square reaches -.018. Durbin Watson Statistic attests the presence of autocorrelation among the variables. It takes a coefficient of .108 in the case of standardized coefficient and .019 while unstandardized. The VIF statistics signify no multicollinearity among the predictor variables. **As the prob. value is less than 0.05 (0.027), the null hypothesis of no significant impact is rejected. It means there is a significant impact of Authenticity as a measure of Organisational Culture on Employee Performance in SBI**

H5: There is no significant impact of Proaction as a measure of Organisational Culture on Employee Performance.

Here the independent variable is Proaction and dependent variable is employee performance .Table shows that for hypothesis 5 (Proaction) R square of .26 means Proaction to be able to explain Employee Performance by 26 percent in the case of SBI. Post adjustment to degrees of freedom, Adjusted R square reaches -.018. Durbin Watson Statistic attests the presence of autocorrelation among the variables. Proaction takes a coefficient of -.002 in the case of standardized coefficient and -.002 while unstandardized. The VIF statistics signify no multicollinearity among the predictor variables. **As the prob. value is less than 0.05 (0.000), the null hypothesis of no significant impact is rejected. It means there is a significant impact of Proaction as a measure of Organisational Culture on Employee Performance in SBI.**

H6: There is no significant impact of Autonomy as a measure of Organisational Culture on Employee Performance.

Here the independent variable is Autonomy and dependent variable is employee performance .Table shows that for hypothesis 6 (Autonomy) R square is .39 means Autonomy to be able to explain Employee Performance by 39 percent in the case of SBI. Post adjustment to degrees of freedom, Adjusted R square reaches -.018. Durbin Watson Statistic attests the presence of autocorrelation among the variables. It takes a coefficient of .010 in the case of standardized

coefficient and .012 while unstandardized. The VIF statistics signify no multicollinearity among the predictor variables. **As the prob. value is less than 0.05 (0.000), the null hypothesis of no significant impact is rejected. It means there is a significant impact of Autonomy as a measure of Organisational Culture on Employee Performance in SBI.**

H7: There is no significant impact of Collaboration as a measure of Organisational Culture on Employee Performance.

Here the independent variable is Collaboration and dependent variable is employee performance .Table shows that for hypothesis 7 (Collaboration) R square is .21 means Collaboration to be able to explain Employee Performance by 21 percent in the case of SBI. Post adjustment to degrees of freedom, Adjusted R square reaches .003. Durbin Watson Statistic attests the presence of autocorrelation among the variables. Collaboration takes a coefficient of -.145 in the case of standardized coefficient and -.146 while unstandardized. The VIF statistics signify no multicollinearity among the predictor variables. **As the prob. value is less than 0.05 (0.000), the null hypothesis of no significant impact is rejected. It means there is a significant impact of collaboration as a measure of Organisational Culture on Employee Performance in SBI.**

H8: There is no significant impact of Experimenting as a measure of Organisational Culture on Employee Performance.

Here the independent variable is Experimenting and dependent variable is employee performance .Table shows that for hypothesis 8 (Experimenting) R square is .53 means Experimenting to be able to explain Employee Performance by 53 percent in the case of SBI. Post adjustment to degrees of freedom, Adjusted R square reaches -.014. Durbin Watson Statistic attests the presence of autocorrelation among the variables. Experimenting takes a coefficient of -.061 in the case of standardized coefficient and -.063 while unstandardized. The VIF statistics signify no multicollinearity among the predictor variables. **As the prob. value is less than 0.05 (0.000), the null hypothesis of no significant impact is rejected. It means there is a significant impact of Experimenting as a measure of Organisational Culture on Employee Performance in SBI.**

SUMMARY OF HYPOTHESIS TESTING:

| Hypothesis | Prob. Value | Decision |
|---|-------------|----------|
| H01: There is no significant impact of Openness as a measure of Organisational Culture on Employee Performance. | .369 | Accepted |
| H02: There is no significant impact of Confrontation as a measure of Organisational Culture on Employee Performance | .032 | Rejected |
| H03: There is no significant impact of Trust as a measure of Organisational Culture on Employee Performance. | .001 | Rejected |
| H04: There is no significant impact of Authenticity as a measure of Organisational Culture on Employee Performance | .027 | Rejected |
| H05: There is no significant impact of Proaction as a measure of Organisational Culture on Employee Performance | .000 | Rejected |
| H06: There is no significant impact of Autonomy as a measure of Organisational Culture on Employee Performance | .000 | Rejected |
| H07: There is no significant impact of Collaboration as a measure of Organisational Culture on Employee Performance | .000 | Rejected |
| H08: There is no significant impact of Experimenting as a measure of Organisational Culture on Employee Performance | .000 | Rejected |

GENERAL FINDINGS:

TABLE 1- GENDER OF THE RESPONDENTS:

| Gender | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------|-----------|---------|---------------|--------------------|
| Valid Male | 34 | 59.6 | 59.6 | 59.6 |
| Valid Female | 23 | 40.4 | 40.4 | 100.0 |
| Total | 57 | 100.0 | 100.0 | |

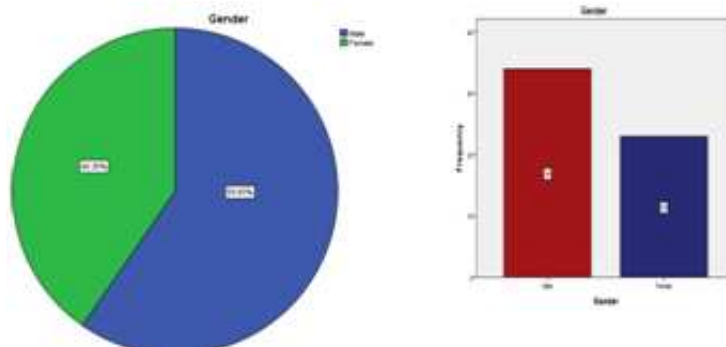


Figure 1- Gender of the Respondents

TABLE 2: AGE OF THE RESPONDENTS.

| Age | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------|-----------|---------|---------------|--------------------|
| Valid 20-29 | 20 | 35.1 | 35.1 | 35.1 |
| Valid 30-39 | 33 | 57.9 | 57.9 | 93.0 |
| Valid 40-49 | 3 | 5.3 | 5.3 | 98.2 |
| Valid 50-59 | 1 | 1.8 | 1.8 | 100.0 |
| Total | 57 | 100.0 | 100.0 | |

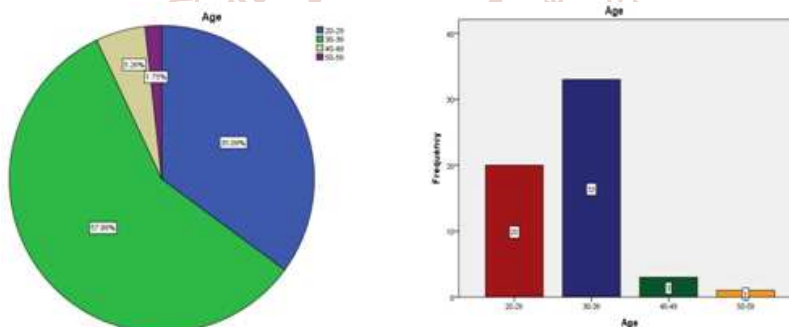


Figure 2: Age of the respondents

Table (2) documents the age classification of the respondents working in State bank of India. Out of total 57 respondents 20 (35%) were from 20-29 years of age; 33(58%) belonged to 30-39 years ;3 (5%) are from 40-49 age group and finally 1(2%) have the age in the group of 50-59 years. Finally this can be seen that out of 57 respondents ,the maximum respondents (58%) were belonged to the age group of 30-39 while the minimum respondents (2%) were from 50-59 years of age.

TABLE 3- MARITAL STATUS OF THE RESPONDENTS.

| M. Status | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------|-----------|---------|---------------|--------------------|
| Valid Married | 42 | 73.7 | 73.7 | 73.7 |
| Valid UM | 15 | 26.3 | 26.3 | 100.0 |
| Total | 57 | 100.0 | 100.0 | |

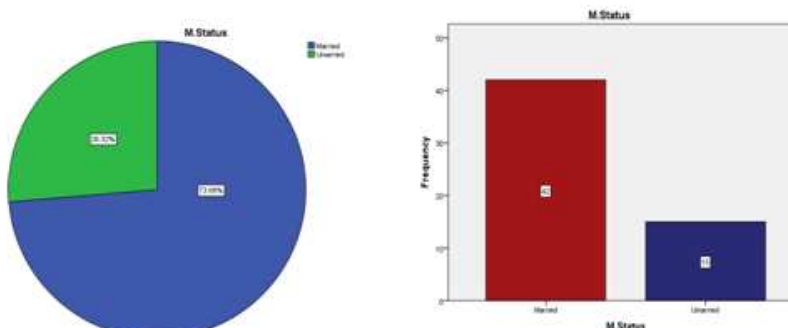


Figure 3: Marital Status of respondents

Table 3 exhibits the marital status of the respondents of state bank of India. Out of 57 respondents 42 (74%) are married respondents; 15 respondents (26%) are unmarried respondents.

RESULTS:

After a thorough discussion on the theoretical foundation of Organizational Culture and Employee Performance along with discussion on the OCTAPACE model and data analysis and interpretation it has been found that the conceptual framework and review of past studies pertaining to organizational culture and employee performance suggests that a good and transparent organizational culture always positively impacts the employee performance. The literature review suggests the in Indian banking sector with respect to the sample of the study organizational performance is one of the important indicators of employee performance. Further for studying the impact of Organisational culture on employee performance of State banks in Delhi has been found by testing the set hypothesis that most of the measures of Organisational culture (OCTAPACE) have a positive and strong impact on the performance of employees in State bank of India (In Delhi).

SUGGESTIONS:

Following are the suggestions by the researcher in line with objectives formulated for the study along with the findings of the study:

1. The bank employees irrespective of its type should be given better opportunities to explore and express their point of views and talent to promote openness in the organisation, in addition to this they should be encouraged and authorized to make and take decisions independently without fear which will make them more responsible and creative employee.
2. For developing Proaction attitude among employees the bank must train the workforce to plan and act according to future challenges or the management of the bank must have employee who can anticipate the future problems and suggest the solution accordingly in advance.
3. To improve collaboration in workforce the banks may organize team building games as games are the best way to build relationships or to amend old ones. Regular activities and training may be given to employees to develop team work which will help to create a culture of mutual trust and respect.
4. In Order to promote experimentation among banking employees, the banks may conduct Scheduled Brainstorming session to generate new and creative ideas from employees. Another method to promote experimentation in banking employees is through innovation incentive scheme (Incentive be monetary or non-monetary).
5. The significant impact of Organizational Culture on Employee Performance in the bank has led us to advise formulation of human resource policies in the light of OCTAPACE attributes. The organizations must pay full attention to the culture to promote and accelerate employee performance.

CONCLUSION:

The study has observed the impact of Organizational Culture on Employee Performance in case of State bank of India and this has been achieved by testing various hypotheses. The data is collected through self-administered questionnaire and method of sampling has been convenience sampling. The results show that Organizational Culture can be measured through OCTAPACE model and the model is suited to Indian Banking Sector. The respondents have replied on the parameters of OCTAPACE model and adhere to the theoretical foundations of the model. It would be justified to state that a

detailed inquiry into the hypothesis testing suggest that employee performance is affected by the various dimensions of organizational culture in SBI. Most of the variables of OCTAPACE model have a strong impact on the performance of the banking employees. This is a positive outcome and the organizations can implement organizational policies related to organizational culture to improve the performance of its work force.

DIRECTION FOR FUTURE RESEARCH:

1. If the data for all the major banks is collected on the OCTAPACE model through same questionnaire the results may be compared with present study.
2. The techniques of Logit Regression and Two Stages Least Squares Regression can be further explored in the study of OCTAPACE model in the light of Applied SEM modeling.
3. The study has employee performance as dependents variable further studies on organisational culture may explore Satisfaction, commitment and Organisational performance as Dependent variable.

REFERENCES:

- [1] Cacciattolo, K. (2014). Understanding organizational cultures. *European Scientific Journal/SPECIAL/ edition vol.2 ISSN: 1857 – 7881 (Print) e- ISSN 1857- 7431*.pp 1-7.
- [2] Fatima, S. (2017). A Study of Organizational Culture: Octapace-Profile. *IOSR Journal of Business and Management (IOSR-JBM) e-ISSN: 2278-487X, p-ISSN: 2319-7668. Volume 19, Issue 2. Ver. III), PP 87-92.*
- [3] Hofstede, G.,& Neuijen ,B. (1990), Measuring organisational Culture : A qualitative and quantitative study across twenty cases. *Administrative Science Quarterly*,35
- [4] Hofstede,G.(1991). *Cultures and Organizations: Software of the Mind*. London: McGraw-Hill.
- [5] Koopmans, L., et al. (2013). Development of an individual work performance questionnaire. *International Journal of Productivity and Performance Management Vol. 62 No. 1*, pp. 6-28. URL: www.emeraldinsight.com/1741-0401.htm.
- [6] Mohamed, A. I. & Abukar, A. S. (2013).The impact of organizational culture on employee's performance of Mogadishu universities. *Academic Research International ISSN-L: 2223-9553, ISSN: 2223-9944 Vol. 4 No. 6*, pp 382-391.
- [7] Ojo, O. (2009). Impact Assessment of Corporate Culture on Employee Job Performance. *Business Intelligence Journal, Vol. 2, No. 2*, 388-397.
- [8] Pareek, U. (2002), *Training instruments in HRD and OD* , Tata McGraw-Hill, New Delhi.
- [9] Schein, E.(1985), *Organisational culture and Leadership*, Jossey-Bass,San Francisco, CA.
- [10] Shahzad, Fakhar (2014), Impact of Organisational culture on employees job performance. *International journal of Commerce and Management*.
- [11] T M Gunaraja, (2014). Organizational Corporate Culture on Employee Performance. *IOSR Journal of Business and Management (IOSR-JBM), Volume 16, Issue 11.Ver.VI (Nov. 2014), PP 38-42.*