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Measurement of work environment in a savings and loan cooperative

Medición de clima laboral en una cooperativa de ahorro y préstamo

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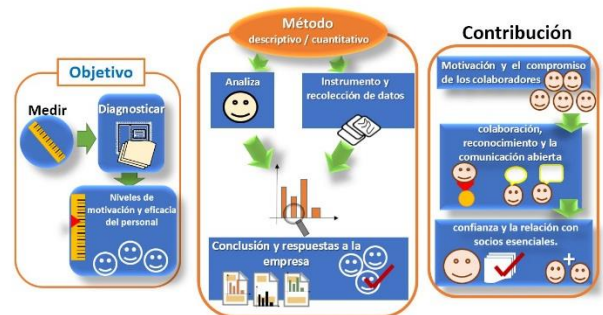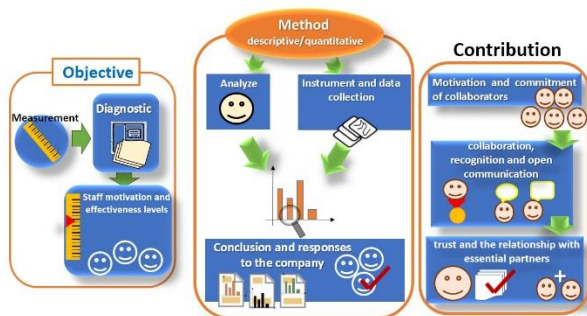[d] ROR Universidad Tecnológica de Izúcar de Matamoros • 0009-0006-8181-8876

Abstract

The objective of this research is to analyze the Organizational climate in a Savings and Loan Cooperative, located in the municipality of Izúcar de Matamoros, Puebla, an organization with more than 60 years serving the savings, investment and credit needs of our region. through nine branches. The type of research to be developed for the study of this case is descriptive in nature, since its purpose is to study the current state of the different factors that can influence the formation of the Climate. An instrument was applied to measure climate, which was provided to 25 employees of the company, without discrimination, type of contract, age, or seniority. This study showed favorable results for it, which makes it possible to reach a conclusive result, since the workers have been very clear, and their perceptions have coincided in many of the situations that have arisen.

Resumen

La presente investigación tiene como objetivo el análisis del clima Organizacional en una Cooperativa de ahorro y préstamo, ubicada en el municipio de Izúcar de Matamoros, Puebla, una organización con más de 60 años atendiendo las necesidades de ahorro, inversión y crédito de nuestra región a través de nueve sucursales. El tipo de investigación a desarrollar para el estudio de este caso es de carácter descriptivo, ya que su finalidad es estudiar el estado actual de los diferentes factores que pueden influir en la conformación del Clima organizacional. Se aplicó un instrumento para la medición, el cual se proporcionó a 25 colaboradores de la empresa, sin discriminar, tipo de contrato, edad, o antigüedad. Este estudio arrojó resultados favorables para la misma, que posibilita llegar a un resultado conclusivo, ya que, los trabajadores han sido muy claros y sus percepciones han coincidido en muchas de las situaciones que se han planteado.

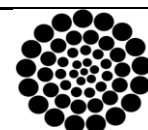**Measurement, Diagnosis, Organizational climate**

Medición, Diagnostico, Clima organizacional

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Introduction

Nowadays, the organisational climate has become a key element for the success and permanence of organisations in an increasingly competitive and dynamic environment. In reference to this context, in the municipality of Izúcar de Matamoros, Pue., savings and loan cooperatives operate in a highly competitive and regulated environment, therefore, the principles of collaboration and participation are fundamental to understand and measure themselves, acquiring with this measurement, a significant relevance.

This research will measure the organisational climate in a savings and loan cooperative with the sole objective of identifying its characteristics, strengths and areas for improvement, as well as its impact on performance and employee satisfaction.

The diagnosis will provide valuable information for senior management to implement improvement strategies based on the areas of opportunity detected. Several studies have shown that a healthy organisational environment is associated with higher productivity, lower absenteeism and staff turnover, as well as better customer service. Therefore, in addition to analysing the data, this research also seeks to offer an improvement plan that will contribute to the development and growth of the savings and credit cooperative.

To carry out this research, quantitative and qualitative methodologies will be used. An instrument will be implemented for members of the savings and credit cooperative to obtain numerical data reflecting their perceptions of different dimensions of the subject under study, such as Structure, Responsibility, Reward, Challenges, among others.

Measuring the organisational climate

The measurement will diagnose internal aspects of the organisation of a formal and informal nature in order to subsequently analyse how these affect the behaviour of employees, based on their perceptions and attitudes, as well as how they influence their work motivation (Méndez, 2006).

The purpose of measuring is to carry out a diagnosis of the perception and attitude of the personnel, by means of ten chosen dimensions, in this way it will be possible to identify aspects of a formal and informal nature that describe the company, which in turn will have an impact on the levels of motivation and efficiency of the personnel. With the results, the purpose is to build an improvement plan, so that in the future higher levels of efficiency and fulfilment of goals can be achieved through the action of human capital.

Background of Organisational Climate

The concept of organisational climate has advanced convincingly since its beginnings, being the object of study in various areas of knowledge such as psychology, sociology and management. Understanding the background of this phenomenon allows us to establish a solid basis for its analysis and application in contemporary organisations.

Origins of Organisational Climate

According to the literature, the first studies on the subject emerged in the context of organisational theory in the 20th century. One of the pioneers in this field was Kurt Lewin, who in the 1930s introduced the notion of 'social climate' as part of his theory of organisational behaviour.

Lewin (1936) argued that the behaviour of individuals in a group is influenced by the social context and interactions within that group. This idea laid the foundation for future research on how the work environment affects employees.

Development of Classical Theories

In the following decades, more defined theories related to organisational climate were developed, such as Maslow's (1943) needs theory and McGregor's (1960) X and Y theory which contributed to the understanding of how employees' perceptions of their environment influence their motivation and performance.

Maslow suggested that human needs are organised in a hierarchy, where basic needs must be satisfied before individuals can focus on higher needs, such as self-actualisation. McGregor, in the same vein, argued that managers' beliefs about employees affect organisational culture and environment.

Empirical Studies and Models

It is important to mention that in the 1970s, the organisational environment began to be the subject of empirical studies. Litwin and Stringer (1968) developed the 'Organisational Climate Questionnaire', which allowed researchers to measure employees' perceptions of their work environment. This questionnaire focused on dimensions such as organisational structure, commitment and motivation. Their findings showed that a positive climate correlates with higher job satisfaction and performance.

Regarding the Spanish-speaking world, authors such as Quintero and Tovar (2015) adapted these tools to evaluate Latin American organisations, emphasising the need to consider specific cultural factors in the interpretation of the results.

Impact on Productivity and Job Satisfaction

In the 1980s, interest in the impact of organisational environments on productivity and job satisfaction increased. Schneider and Reichers (1983) proposed the organisational fit model, which argues that a positive climate attracts and retains more competent employees, which in turn improves organisational performance. This model has been validated in multiple studies showing that a favourable organisational climate not only improves job satisfaction, but also efficiency and job quality (González & Martínez, 2019).

In their research Rodriguez et al. (2020) conducted in Spanish companies, told us that, 'the organisational climate has a direct and significant effect on employee satisfaction and their commitment to the organisation'. The results support the idea that organisations should pay attention to their work environments in order to maximise the potential of their employees.

Measurement Instruments

Measurement instruments such as Moos' (1986) "Survey of Organisations" and the "Cuestionario de Clima Organizacional" have been adapted by several Spanish-speaking authors and widely used in various organisations. These instruments allow organisations to identify areas for improvement and implement effective strategies to foster a healthy work environment.

A study by Alvarado (2024) suggests that 'regular measurement of organisational climate allows companies to adapt to changes and challenges in the environment, ensuring that a positive work environment is maintained'.

New Perspectives and Trends

Today, the evolution of organisational climate is noticeable, due to factors such as diversity, inclusion and emotional well-being. Technological advancement and remote working have changed work dynamics, causing leaders to reconsider how climate is measured and improved. For López and Pérez (2023), 'organisational climate in the virtual environment requires new communication and collaboration strategies to maintain team cohesion'.

The COVID-19 pandemic has also accelerated this transformation, leading many organisations to implement work flexibility and emotional well-being policies. A study by Salazar (2022) concludes that 'organisations that prioritise the well-being of their employees, especially in times of crisis, manage to maintain a positive and sustainable organisational climate'.

Methodology

The type of research to be developed for this case study is descriptive in nature, as its purpose is to study the current state of the different factors that may influence the shaping of the Organisational Climate of the Savings and Loan Cooperative, in order to then determine the general perception held by employees, according to Hernández, et al. (2014):

Descriptive studies seek to specify the important properties of people, groups, communities or any other phenomenon that is subjected to analysis. They measure or evaluate various aspects, dimensions or components of the phenomenon or phenomena to be investigated. From a scientific point of view, to describe is to measure. p.92.

The method used is of a quantitative descriptive nature; descriptive because it aims to analyse from the perception of the individual by means of ten dimensions and quantitative because an instrument will be applied for data collection, after the application of the same, a statistical analysis will be carried out, where from the results obtained a conclusion and answers can be provided to the company with respect to the Organisational Climate.

The company where the study was carried out is a savings and loan cooperative located in the municipality of Izúcar de Matamoros, with the support of the staff working in this institution. For the purpose of this research, 25 employees were considered, excluding the general manager.

The results were obtained through the application of an instrument, which was based on the model of Litwin and Stringer (1968), which is based on the idea that the organisational environment has a significant influence on the behaviour and satisfaction of employees:

- Structure.

- Responsibility.

- Reward.

- Challenges.

- Relationships.

- Cooperation.

- Standards.

- Conflicts.

- Identity.

The instrument was adapted for application in the Savings and Loan Co-operative, also including the leadership dimension.

The instrument consists of 60 items distributed as follows:

Dimension/Factor	No. de Ítems
Structure	8
Responsibility	4
Reward	5
Challenges	6
Relationships	5
Cooperation	6
Standards	6
Conflicts	6
Institutional identity	8
Leadership	6

The evaluation scale to be used will be the Likert scale, which consists of a series of statements on the topic of interest, to which staff respond by indicating their degree of agreement or disagreement on a scale ranging from 0 to 4 points, where 0 corresponds to totally disagree and 4 corresponds to totally agree.

Criteria for carrying out the survey:

1. Be aware that the most important thing about conducting surveys is not the accuracy of the results. The most important thing is to make the organisation committed and aware of the value of improvement (through the analysis of the work climate).

2. The authorisation of the general management was obtained, after informing them of the instrument to be applied.

3. The instrument was applied by means of Google Forms, totally anonymous.

4. The link was sent to the Human Resources department for socialisation among employees.

5. The instrument was applied and the data was obtained, in order to be processed for graphing and drawing conclusions.

6. The responses were analysed to make the following diagnosis: Pilligua et al. (2019)

t Healthy Climate (From 67% to 100%) = Slight modifications required

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t Climate To Be Improved (From 34% to 66%) = Some modifications are required

t Unhealthy Climate (0% to 33%) = Improvement urgently required

Results

The results obtained from the instrument applied to the company's staff are shown below.

Box 1
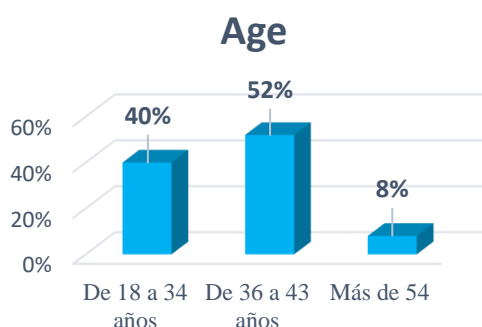
Figure 1

Percentage of employees' age

Source: Own elaboration

It can be observed that the staff is young within the company, with only 8% of the employees being over 54 years of age.

Analysis of the dimensions/factors applied to the economic entity

The results obtained in each of the dimensions are shown below.

In relation to 'structure', this represents 71.02%, which falls into a 'healthy' climate, but closer to the 'to be improved' category, the staff recognises that there is room for improvement, for example, that it is not always clear who should make decisions or that work is not always organised and planned.

Box 2

Table 1

Dimension rating

Structure	I fully agree	Agreed.	Neither agree nor disagree	Disagree	Strongly disagree	TOTAL
TOTALES	33	94	35	12	2	176
FACTOR	X4	X3	X2	X1	X0	-
CALIF.	132	282	70	12	0	=500/704
Rating= Result / Maximum Possible Rating = 500/704=71.02%.						

0 ---- 33 ---	66	71.02% 100
UNHEALTHY	TO BE IMPROVED	HEALTHY

Source: Own elaboration

In the dimension of "responsibility" there is a 79.82%, with a tendency towards a "healthy" climate due to what the personnel expressed, despite the fact that they do not always assume responsibility for the work assigned to them.

Box 3

Table 2

Rating of the dimension

Responsibility	I fully agree	Agreed.	Neither agree neither disagree	Disagree	Strongly disagree	TOTAL
TOTALES	31	45	10	2	0	161
FACTOR	X4	X3	X2	X1	X0	-
CALIF.	124	135	20	2	0	=281/352
Rating= Result / Maximum Possible Rating = 281/352=79.82%.						

0 ---- 33 --	66 --	79.82% 100
UNHEALTHY	TO BE IMPROVED	HEALTHY

Source: Own elaboration

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With regard to "reward", a percentage of 60.68 was observed under the heading "to be improved", due to the lack of recognition for the best work done.

Box 4

Table 3
Dimension rating

Recompensa	I fully agree	Agreed.	Neither agree neither disagree	Disagree	Strongly disagree	TOTAL
TOTALES	13	39	43	12	3	110
FACTOR	X4	X3	X2	X1	X0	-
CALIF.	52	117	86	12	0	=267/440

Rating= Result / Maximum Possible Rating = 267/440=60.68%.

0 ---- 33 -- **60.68%** 66 -- 100

UNHEALTHY	TO BE IMPROVED	HEALTHY

Source: Own elaboration

73.10% in the "challenges" are considered as a "healthy" climate but with a tendency to "to be improved", because staff feel that the organisation does not take risks when necessary.

Box 5

Table 4
Dimension Rating

Challenges	I fully agree	Agreed.	Neither agree neither disagree	Disagree	Strongly disagree	TOTAL
TOTALES	36	58	30	8	0	132
FACTOR	X4	X3	X2	X1	X0	-
CALIF.	144	174	60	8	0	=386/528

Rating= Result / Maximum Possible Rating = 386/528=73.10%.

0 ---- 33 -- 66 -- **73.10%** 100

UNHEALTHY	TO BE IMPROVED	HEALTHY

Source: Own elaboration

Staff contribution to "relationships" is considered 69.09% as "healthy", close to the limit of "to be improved" due to the fact that most people working in the cooperative show little empathy towards others.

Box 6

Table 5
Dimension rating

Relations	I fully agree	Agreed.	Neither agree neither disagree	Disagree	Strongly disagree	TOTAL
TOTALES	18	53	35	3	0	109
FACTOR	X4	X3	X2	X1	X0	-
CALIF.	72	159	70	3	0	=304/440

Rating= Result / Maximum Possible Rating = 304/440=69.09%.

0 ---- 33 -- 66 -- **69.09%** 100

UNHEALTHY	TO BE IMPROVED	HEALTHY

Source: Own elaboration

In relation to "cooperation", it showed 62.87%, which is in the "to be improved" category because the staff consider that the cooperative's management does not make an effort to know their aspirations.

Box 7

Table 6
Rating of the dimension

Cooperation	I fully agree	Agreed.	Neither agree neither disagree	Disagree	Strongly disagree	TOTAL
TOTALES	17	51	48	15	1	132
FACTOR	X4	X3	X2	X1	X0	-
CALIF.	68	153	96	15	0	=332/528

Rating= Result / Maximum Possible Rating = 332/528=62.87%.

0 ---- 33 -- **62.87%** 66 -- ---------- 100

UNHEALTHY	TO BE IMPROVED	HEALTHY

Source: Own elaboration

74.05% represents a "healthy" climate in the "standards" dimension, as staff are regularly informed about the progress of goals and the achievement of objectives.

Box 8

Table 7

Rating of the dimension

Standards	I fully agree	Agreed.	Neither agree neither disagree	Disagree	Strongly disagree	TOTAL
TOTALES	29	76	21	5	0	131
FACTOR	X4	X3	X2	X1	X0	-
CALIF.	116	228	42	5	0	=391/528
Rating= Result / Maximum Possible Rating = 391/528=74.05%.						

0 ---- 33 --	66 --	**74.05%** 100
UNHEALTHY	TO BE IMPROVED	HEALTHY

Source: Own elaboration

In the same vein, "conflicts" scored 62.31%, which indicates a climate "to be improved", as they feel that they do not feel confident enough to say what they think and do not have the means, forms or mechanisms for conflict resolution.

Box 9

Table 8

Rating of the dimension

Conflicts	I fully agree	Agreed.	Neither agree neither disagree	Disagree	Strongly disagree	TOTAL
TOTALES	16	47	56	12	1	132
FACTOR	X4	X3	X2	X1	X0	-
CALIF.	64	141	112	12	0	=329/528
Rating= Result / Maximum Possible Rating = 329/528=62.31%.						

0 ---- 33 --	**62.31%** 66 --	---------- 100
UNHEALTHY	TO BE IMPROVED	HEALTHY

Source: Own elaboration

In "institutional identity", 73.43% is observed, due to the fact that the staff consider that they are loyal to the co-operative, so they consider themselves part of it and are proud to be part of the institution.

Box 10

Table 9

Rating of the dimension

Institutional identity	I fully agree	Agreed.	Neither agree neither disagree	Disagree	Strongly disagree	TOTAL
TOTALES	36	99	36	4	1	176
FACTOR	X4	X3	X2	X1	X0	-
CALIF.	144	297	72	4	0	=517/704
Rating= Result / Maximum Possible Rating = 517/704=73.43%.						

0 ---- 33 --	66 --	**73.43%** 100
UNHEALTHY	TO BE IMPROVED	HEALTHY

Source: Own elaboration

Finally, the leadership dimension shows a "healthy" climate with 76.32%, as they recognise that their immediate boss strengthens trust among team members and is congruent in his actions when exercising leadership.

Box 11

Table 10

Rating of the dimension

Leadership	I fully agree	Agreed.	Neither agree neither disagree	Disagree	Strongly disagree	TOTAL
TOTALES	40	64	23	5	0	132
FACTOR	X4	X3	X2	X1	X0	-
CALIF.	160	192	46	5	0	=403/528
Rating= Result / Maximum Possible Rating = 403/528=76.32%.						

0 ---- 33 --	66 --	**76.32%** 100
UNHEALTHY	TO BE IMPROVED	HEALTHY

Source: Own elaboration

Conclusions

The measurement of the organisational climate has identified specific areas that require attention. Aspects such as Reward, Cooperation, Conflicts, emerged as factors to be improved, which affect the well-being of the staff, due to the lack of recognition for the best work done and the granting of rewards when they perform their work well, not always economic recognition, but also emotional. In addition to the above, in relation to the conflict dimension, staff do not recognise the means, ways and mechanisms for resolving conflicts, which is why they perceive uncertainty in resolving them. Improving these dimensions could lead to a significant increase in job satisfaction and, therefore, in staff retention. This finding is particularly relevant in a context where employee turnover can generate significant costs and affect service continuity.

On the other hand, it can be observed that in terms of institutional identity, employees feel proud to be part of the organisation and to belong to it, as well as recognising the leadership of top management.

It can be concluded that indeed the organisational climate has a direct impact on the motivation and commitment of the employees of the Izúcar de Matamoros savings and loan cooperative, in a work environment where collaboration, recognition and open communication are fostered not only increases staff satisfaction, but also improves their performance. Motivated employees are more likely to provide quality service, which is essential in the savings and loan sector, where trust and relationships with members are essential.

Annexes

Instrument applied to the organization

The purpose of this instrument is to contribute to the continuous improvement of the company in which you work, and the information you provide will be very useful. We guarantee total discretion and anonymity in your answers.

The answers are opinions based on your work experience, therefore, there are no right or wrong answers.

Please read carefully and tick the box corresponding to the answer that best describes your perception and opinion of the institution. No question should be left blank. Please answer according to the following scale:

Strongly agree = 4

Agree = 3

Neither agree nor disagree = 2

Disagree = 1

Strongly Disagree = 0

Age:

(　) From 18 to 35 years old　　(　) From 36 to 53 years old　　(　) Over 54 years old

FACTOR	(4 points)	(3 points)	(2 points)	(1 points)	(0 points)
STRUCTURE					
Activities and jobs are well defined and organised, so that it is clear what the tasks and responsibilities of each person are.					
It is always clear who should make decisions					
I always work in an organised and planned manner					
There is clarity in knowing who my boss is in all the jobs I do.					
The managers of the institution prefer to bring together the most suitable people to do a job, even if this means moving them from their usual positions.					
The institution has confidence in individual responsibility for work.					
Those who run the institution trust that if you are doing well, you will move on rather than consulting with them about everything.					
Bosses give general directions for what needs to be done and staff are given responsibility for specific work.					
RESPONSIBILITY					
For a job to be good it needs to be done with boldness, responsibility and initiative.					

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When problems arise at work, they are solved as long as I am within my powers, without the need to turn to my immediate boss.					
It is common in the institution that when a mistake is made, the person must look for a solution and assume it with responsibility and ethics.					
Staff always assume their responsibilities in the work assigned to them.					
REWARD					
The person who performs better at his or her job can move on to better positions.					
In the institution there is greater concern for highlighting a job well done than a job badly done, because recognition is given to a job well done.					
In the institution, the better the work done, the greater the recognition received.					
Rewards and recognition are given to staff when they do their job well.					
In the institution, the way in which errors are sanctioned is known in advance and these sanctions are complied with.					
CHALLENGES					
The institution works safely and without risks that threaten the stability of the institution.					
The institution has developed because it takes risks when necessary.					
Decision-making in the institution is done in a cautious way in order to achieve the proposed goals.					
The management of the institution is willing to take the risks of a good initiative.					
For the institution to be superior to others, it is sometimes necessary to take big risks.					
Our work is a daily challenge and not just another task.					
RELATIONS					
Among the staff of the institution there is a predominant atmosphere of companionship and/or friendship.					
The institution is characterised by a comfortable and relaxed atmosphere in all aspects.					

It is possible and easy to make friends in the institution.					
Most of the people working in the institution are empathetic towards others.					
There are good human relations between management and staff in the institution.					
COOPERATION					
In the institution the bosses are understanding when a mistake is made (as long as it does not threaten the stability of the institution).					
The administration of the company makes an effort to know the aspirations of each individual.					
The management of the institution makes an effort to know the aspirations of each individual.					
There is trust between superiors and subordinates					
The management of the institution shows interest in people, their problems and concerns.					
When I have to do a difficult job, I can count on the help of my boss and my colleagues.					
STANDARDS					
High performance is required of us in our work					
For the administration of the institution every task can always be done better.					
The administration continually insists that we improve our individual and group work.					
I believe that performance will improve by itself when employees have job satisfaction.					
The performance of the employee is valued more than the personal characteristics of the employee					
Staff are regularly informed about the progress of goals and achievement of objectives.					
CONFLICTS					
People in the institution seem to place a lot of importance on doing their job well.					
Most staff avoid arguments and disagreements.					

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The institution's management believes that disagreements between different sections and individuals can be useful to the institution.					
We are encouraged in the institution to speak our minds, even if we disagree with our bosses.					
Work or interpersonal differences are resolved fairly for the benefit of the institution.					
The means, forms and mechanisms for conflict resolution exist in the institution and are known to the staff.					
INSTITUTIONAL IDENTITY					
People are satisfied in the institution					
I feel that I belong to a well-functioning working group.					
I feel that there is loyalty to the institution on the part of the staff.					
Staff are more concerned with the institution than with their own interests.					
Staff are aware of the goals and their contribution to them.					
My colleagues often speak positively about the institution					
I feel part of the institution and am proud of it.					
I know the organisational philosophy of the institution					
LEADERSHIP					
My line manager promotes positive attitudes					
My line manager is results oriented at work					
My line manager builds trust among team members					
My line manager demands results positively and consistently					
I receive adequate and timely training to meet the new demands of the job					
My line manager is consistent in his or her actions in exercising leadership.					

Authors' contribution

Peña Cruz Archundia. Félix Martín: Preparation of a graphic summary in English and Spanish, attendance at meetings with the company to present the instrument, drafting of the body of the article.

Ramírez Cortes, Elva Patricia: Preparation of a summary in English and Spanish, introduction, methodology and conclusions.

Solano Palapa Nathaly: determination of the project, management with the companies in the centre of Izúcar de Matamoros for the measurement of the climate, adaptation of the instrument, attendance at meetings with the company to present the instrument.

Merino Viazcán, Janet: project definition, management with the companies in the centre of Izúcar de Matamoros for the climate measurement, capturing the instrument in Google Forms, monitoring the responses, analysing the results, drawing up tables and writing up the results.

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