

## The Management of Organizational Culture Change in Financial-Banking Institutions in Iași County - Case Study

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### Abstract

*Rapid changes in the sphere of science, technology or biology are determined by results of research - development and innovation activities. A quick adaptation through a change of vision and orientation of the organizational culture, we believe that it is necessary to implement at the managerial level some changes by applying the soft practices resulting from a hard approach (change of the managerial board and its introduction of one or more women). In this way, a positive influence can be generated on the ability to adapt the organizational culture to market requirements.*

*The study carried out on a series of financial-banking institutions from Iași county sought to determine the particularities of the applied organizational culture, study them in the context of the national culture, delimit the elements that implemented or developed within the organizations bring a contribution to the specific activities of the culture change process organization of an entity.*

**Key words:** survey methods, banks, corporate culture, organizational behavior, firm organization

**J.E.L. classification:** C83, G21, M14, D23, L22

### 1. Introduction

Starting from the premise that the values determined by Hofstede et al. (2012) related to the six dimensions in the case of Romania are applicable in all organizations, as part of the scientific approach we will comparatively analyze several organizations that have a different structure in the board of directors according to gender. This activity has the role of delimiting the common values and to be able to carry out a relevant analysis in order to detect the main differences in the field of female characteristics. We will consider women in the leadership structure as the hard type modality as appreciated in their study by Desvaux et al. (2007), of changing the organizational culture from the average determined by Hofstede et al. (2012).

We will follow the examination of the characteristics of the organizational cultures of the studied entities in order to delimit the differences determined by specific female characteristics and implicitly the level of the masculinity/femininity dimension.

The result of the research aims to determine a standard model of the management structure of an organization, so that it can improve its tracked indicators both internally and externally.

Considering the objectives of the research, in order to establish the impact of female management on organizational culture, it is necessary to analyze the organizational culture of several entities, as well as to establish the characteristics related to female management, namely the "soft" characteristics of managers. In this sense, to collect the data necessary for the study undertaken, we used questionnaires that were distributed to interested entities and that are integrated into the target group of the analysis.

## 2. Theoretical background

Bakkal et al. (2019) in their study showed that toxic leadership affects the social results of an entity (job satisfaction and desire for change at the management level, etc.). They define toxic leadership as being characterized by self-interest, a lack of appreciation of results, and a negative mindset. Hofstede et al. (2012) characterize femininity through attributes such as cooperation, modesty, quality of life and care for the weakest, this being more strongly oriented towards consensus than competitiveness. So, we can conclude that increased masculinity affects the internal results of an entity.

The studies by Rahman and Bullock (2005), Taylor and Wright (2006), Fotopoulos and Psomas (2009), Bortolotti et al. (2015) analyze the practices of changing the organizational culture, namely hard practices (changing the management board and introducing women within it) and soft practices (the issue of concepts, personnel, relationships, etc.).

Given that Desvaux et al. (2007) addressed the issue from the perspective of the gender of the management board, corroborating the results with the practices of changing the organizational culture, we can conclude that by adopting feminine characteristics in the management of the organization, the increase in the results of an entity can be generated.

***So, the basic hypothesis of the study will be: "there is a relationship between the level of masculinity/femininity and the performance (internal and external) of an organization".***

## 3. Research methodology

The OCAI questionnaire is a diagnostic tool for organizational culture composed of 24 elements systematized into 6 categories containing four statements each. The participant is asked to rank the four statements by dividing 100 points according to the importance, truthfulness and applicability of the statement within the organization in the daily activity from which it originates (existing). The classification also develops according to the desire of each participant regarding how the situation (preference) will evolve within the organization. Thus, OCAI makes it possible to study how employees want or feel the need to change the organizational culture, the direction and amplitude of changes.

Sampling was carried out using the formulas proposed by Cochran (1977) for qualitative - nominal data. He admits two main factors namely:

- The error that the researcher is willing to accept is called the marginal error
- Alpha level – the margin between true and marginal errors that the researcher is willing to accept

In Cochran's (1977) theory, the alpha level is integrated into the calculation formulas by using the t-value variable by selecting the margin. Thus, for a margin of .10 the t-value is 1.65, for a margin of .05 the size of the t-value variable is 1.96 and for a margin of .01 the t-value is 2.58. Given that the sample in the study undertaken is expected to be greater than 50, we used the z-score, although in his formulas, Cochran used the t-value.

For the alpha level, a margin of .10 was chosen considering the study undertaken by Bartlett et al. (2001), as well as the fact that the present research aims to determine some differences between the analyzed entities.

Regarding accepted error, the value of 5% is unanimously accepted.

So, for our sample, the value of the variable  $t=1.65$ ;  $d=.05$ ;  $p = 0.5$ ;  $q = 0.5$ . Thus, the calculated sample is:

$$n_0 = \frac{1,65^2 \times 0,5 \times 0,5}{0,05^2} = \frac{2,72 \times 0,25}{0,0025} = \frac{0,68}{0,0025} = 272$$

We check if the calculated sample exceeds 5% of the targeted population, in our case the number of employees in the financial-banking institutions in Iași county, which is approximately 1100, according to the sustainability reports published by the studied banks for the year 2021.

$$x = 1100 \times 0,05 = 55$$

As the calculated sample exceeds 5% of the target population, Cochran (1977) recommends using the correction formula as follows:

$$n_1 = \frac{n_0}{\left(1 + \frac{n_0}{\text{population}}\right)} = \frac{272}{\left(1 + \frac{272}{1100}\right)} = \frac{272}{1 + 0,25} = \frac{272}{1,25} = 217,6$$

So the sample used for our research will be 218 questionnaires. Given the fact that survey response rates are quite low, with Cochran (1977) even citing a rate of 10% on the first call and a total of 27% after the second call, we considered it appropriate that the number of questionnaires distributed to be 4 times larger than the calculated sample. Thus, according to the calculations, a number of 872 questionnaires should have been distributed. In the end, it was possible to identify some potential respondents from the financial-banking organizations where we distributed the questionnaires, although the banking system is quite rigid, closed and without any real interest in the studies conducted and the results obtained.

The activity of distributing questionnaires was carried out between 26.01-18.02.2022. The deadline for submitting completed questionnaires was set for 25.03.2022. The questionnaires were distributed in 7 banking institutions in Iași county (BRD, BT, Garanti Bank, BCR, OTP, Raiffaisen and Cooperative Bank "Viitorul" Iași) where we had the opportunity to carry out this research, having contact persons who facilitated the distribution activity, but also receiving the sheets with completed questionnaires. Following the centralization of the data, we determined that a number of 967 leaflets containing the applied questionnaires were distributed, of which 231 leaflets were returned completed.

The 7 banking institutions add up to a number of 89 agencies and a total number of 1065 employees at the level of Iasi County (BT – 15 agencies and 284 employees, BCR – 10 agencies and 132 employees, BRD – 32 agencies and 387 employees, Raiffaisen – 9 agencies and 141 employees, OTP – 3 agencies and 52 employees, Garanti – 2 agencies and 27 employees, Cooperative Bank "Viitorul" Iași – 18 agencies and 42 employees).

Each leaflet was analyzed regarding how to complete it, but also checked so that the respondents understood and applied the instructions of each questionnaire properly.

So, for each dimension provided in the OCAI questionnaire, the sum of the values given (the existing level, but also the desired one) was calculated, so as to verify that their sum is 100. It was also checked whether the respondent filled in each field related to the OCAI questionnaire. As a result of this activity, 16 questionnaires were found that were filled in incorrectly or did not have all the fields filled in, which is why they were removed from the current study.

Therefore, for the study of the characteristics of the perceived organizational culture, as well as for determining the need to change them, a number of 215 questionnaires were accepted for study.

Therefore, the participation rate of the staff within the studied banking institutions was approximately 24% (23.88%), a rate lower than that expected by the sampling calculation by more than one percentage point.

Following the use of this tool, a number of advantages are highlighted such as: anticipating the resistance to change of the organization as a whole, determining the changes necessary to increase efficiency, effectiveness, as well as determining the starting moment of some structural changes in the organization. Moreover, through this tool, employees can understand how they can channel their energy and creativity to generate the results (changes) they want within the entities, thus developing the intrinsic motivation for change.

#### 4. Findings

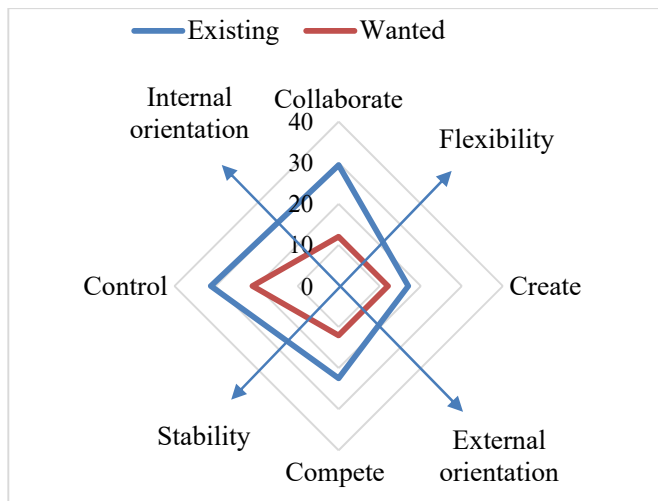
The analysis of the results of the OCAI questionnaire at the level of the existing financial system in Iași county, gives us an overview of the initiated approach and establishes the point from which the research must be started; establishes the main benchmark to which we refer in analyzing the differences between the organizational cultures of established entities. The tabular data resulted from the centralization of the questionnaires are presented in Appendix no. 2.

Therefore, at the level of Iași county, it can be determined that the dominant culture is the hierarchical type, followed by clan culture, the Market type, but the Innovation type culture is also present. In this case, it can be observed that at the entity level, a mix of organizational cultures is promoted where the emphasis is on effectiveness and process control.

Regarding the general profile of financial-banking organizations in Iași County, we do not observe major differences in the predominant style of organization, which is of the hierarchical type (Appendix no. 2). This aspect is understood through the lens of the fact that the financial-banking system is very well regulated, rigorous in all aspects and has a well-established structure so that the activities are carried out in a way that does not disrupt the smooth functioning of the organization.

Regarding the desire to change the organizational culture, the respondents considered it necessary to develop the clan-type culture so that it becomes predominant. In all cases, hierarchical and market-type culture is desired to diminish, and clan-type and adhocratic-type culture is desired to be developed. Therefore, greater attention is required on the working environment, on collaboration and cooperation between employees, an increase in care towards them, as well as the promotion of the spirit of entrepreneurship, creation and innovation at the expense of the continuous pursuit of the exact observance of work procedures, how to approach issues and win the market in which they are. More than that, the reduction of bureaucracy and the way of staff advancement is desired, since they are not promoted according to criteria related to meritocracy, but according to criteria of knowledge of work procedures and how to apply them in different situations.

Figure no. 1 Graphical representation of the general profile of financial-banking institutions in Iași county



Source: own processing

Table no. 1 Numerical representation of the general profile of financial-banking institutions in Iași county

Culture type	Existing	Wanted
Clan	29,43	34,54
Adhocracy	16,97	24,53
Market	22,47	17,85
Hierarchy	31,13	23,08
	100	100

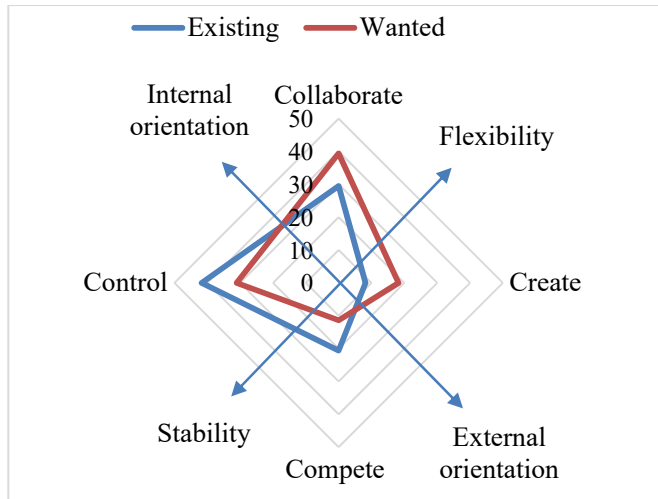
Source: own processing

## Dimensions of organizational culture

### 1. Dominant characteristics

The dominant characteristic is defined as being the result of the symbiosis between the vision, the values, the interpretations that are promoted within the organization with the aim of generating a certain consistency and stability, but at the same time giving the organization the ability to adapt through flexibility to the rapid changes occurring in the context of carrying out the activity.

Figure no. 2 Graphical representation of the dominant characteristic related to financial-banking institutions in Iași County



Source: own processing

Table no. 2 Numerical representation of the dominant characteristic related to financial-banking institutions in Iași County

Culture type	Existing	Wanted
Clan	29,49	39,39
Adhocracy	8,16	18,20
Market	20,61	11,39
Hierarchy	41,74	31,02
	100	100

Source: own processing

From this point of view, the dominant characteristic is that of the hierarchical culture. This characteristic creates a structured organization in which procedures define the way employees act, and attention is directed to the smooth functioning of activities.

Analyzing the values obtained both at the existing and at the desired level, we notice that two of the four types of crops register differences greater than 10 points, and the rest are very close to reaching the level; therefore, there is a clear need to change the culture mix used because these differences can generate emotions and feelings of employees that can lead to affecting organizational results.

It can be observed (Appendix no. 2) that at the macro level this characteristic does not differ from the general profile of the organizations. Although the theory does not propose an eloquent or ideal way of distributing the involvement of the characteristics specific to each type of culture at the organizational level, a dynamic approach to organizational culture is recommended, at least until the organization reaches maturity.

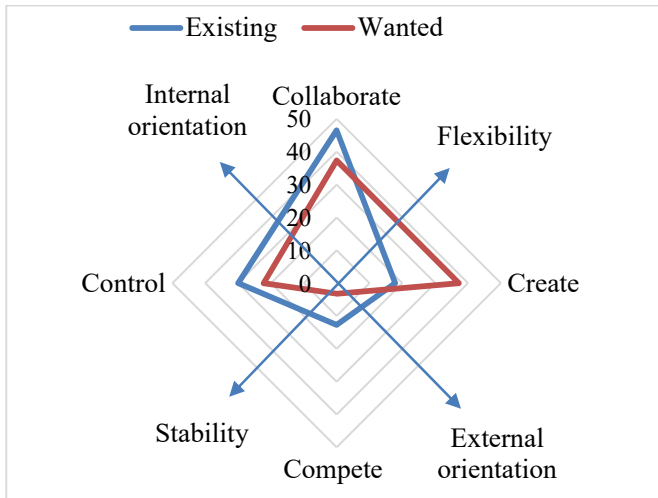
## 2. Organizational leadership

Based on the answers received to the applied questionnaires, we can conclude that at the level of the financial-banking organizations in Iași county, the leadership practiced at the workplace is perceived as being of a collaborative type, and the leaders are seen as mentors, in some cases being assimilated with parental figures.

They are also considered to have developed qualities of control, monitoring and organization (23), as well as innovative, entrepreneurial and visionary spirit (17,80). However, leaders are considered less focused on competition, only 12.72% of them are characterized by competitiveness, toughness and fierceness in the fight for market dominance.

It can be observed an obvious need to change the characteristics of organizational leadership in terms of the development of those specific to the culture that emphasizes creation and innovation, but also a relaxation of those attributed to the clan and market type culture.

Figure no. 3 Graphical representation of the organizational leadership characteristic related to financial-banking institutions in Iași County



Source: own processing

Table no. 3 Numerical representation of the organizational leadership characteristic related to financial-banking institutions in Iași County

Culture type	Existing	Wanted
Clan	46,48	37,35
Adhocracy	17,80	37,20
Market	12,72	3,20
Hierarchy	23,00	22,25
	100	100

Source: own processing

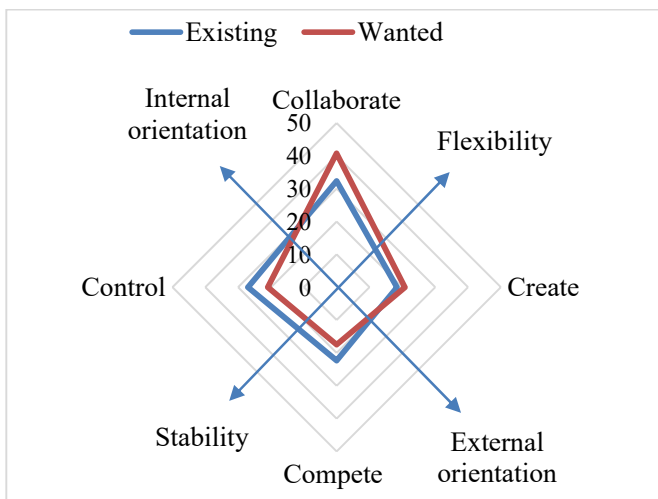
As for the willingness to change, Market-type culture tends to diminish, hierarchical-type culture tends to remain constant, while clan-type culture tends to fade. In some places the clan-type culture loses its dominant characteristic, and the adhocratic-type culture takes its place. Thus, the adhocratic culture based on creation tends to increase significantly.

There is a need to release free spirit and creativity but without affecting coordination and control.

### 3. Management of employees

Employee management represents the way in which staff are guided to behave by creating the necessary organizational context, but also by promoting communication and collaboration models. Therefore, at the level of the surveyed entities, it is observed that collaboration, consensus and teamwork are promoted. Staff involvement is a role model in every organization, so the results are expected to be among the best.

Figure no. 4 Graphical representation of the employee management characteristic of the financial-banking institutions in Iași County



Source: own processing

Table no. 4 Numerical representation of the employee management characteristic of the financial-banking institutions in Iași County

Culture type	Existing	Wanted
Clan	32,32	40,76
Adhocracy	18,33	20,79
Market	22,35	17,49
Hierarchy	27,00	20,96
	100	100

Source: own processing

Collaboration, cooperation, consensus and participation are just some of the words that would best describe the way employees are organized and work together, at least that's how it appears from the perspective of the points assigned to the clan-type culture in this aspect.

In the second plan, the hierarchical culture characterized by conformity, predictability and stability of relations between employees, as well as job security, can be noted. With slightly different results, but in the same area, market and adhocratic cultures are also distinguished. So, the least promoted from this point of view is employee initiative, risk-taking, uniqueness and freedom, but also innovation. However, in this chapter the respondents did not feel a need for development either, the questionnaire showing a variation of only 2.46 points.

The need for change is also felt at the level of collaboration and cooperation between employees, they consider that this side should be developed even more.

Even for the desired level of employee management aspects, those surveyed even express their desire to deepen these models (Appendix no. 2).

#### 4. Organization glue

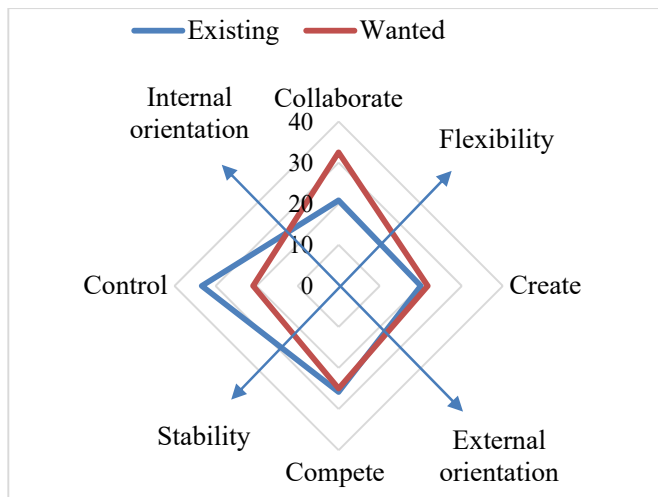
This characteristic can be defined as the main reason why the organization joins forces. In the case of the organizations in our research, it is observed that the most important aspect is determined by maintaining a correct and unimpeded functioning of the organization. So, formal policies and rules rank first in this characteristic, with the hierarchical type culture. In the market culture, the main themes that keep a clear focus on organizational perspectives are aggressiveness and gain, with everyone focused on achieving and meeting set goals.

Clan and adhocratic cultures recorded very close values, which are characterized by loyalty and mutual trust, respectively innovation and development.

Regarding the need for change, attention should be paid to the hierarchical and clan-type culture dimensions, the differences between the perceived and desired values being high and may generate difficulties in terms of management organizational.

The way of mobilizing actions, energy and approaches in terms of achieving established organizational objectives is characterized by efficiency and control for all entities. Future development directions include leaning towards the human side by increasing loyalty, dedication and commitment to the organization and decreasing attention from hierarchical area (Appendix no. 2).

Figure no. 5 Graphical representation of the characteristic organizational binder related to financial-banking institutions in Iași county



Source: own processing

Table no. 5 Numerical representation of the characteristic organizational binder related to financial-banking institutions in Iași county

Culture type	Existing	Wanted
Clan	20,83	32,50
Adhocracy	20	21,67
Market	25,83	25
Hierarchy	33,34	20,83
	100	100

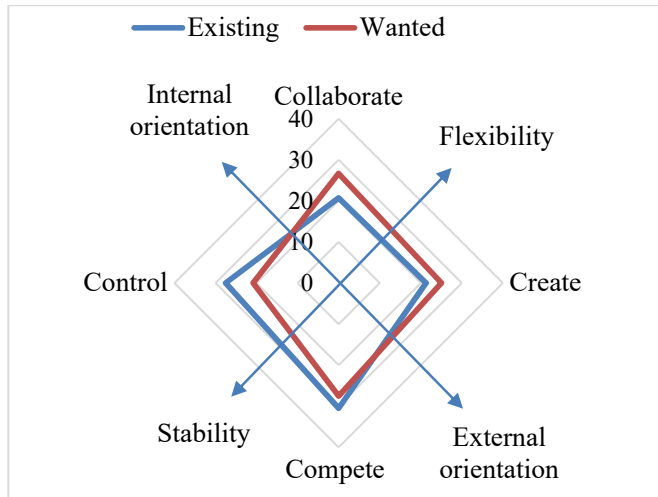
Source: own processing

### 5. Strategic emphases

Strategic characteristics refer to the area of focus in the organizational strategy. In our case, the market-type culture stands out, the emphasis falling especially on achievements and competitive actions, winning and achieving objectives playing the central role in the organization.

In the background we notice the emphasis on performance and stability, efficiency and control being of major importance. Therefore, the hierarchical culture is on the secondary level, surpassing the adhocratic and the clan-type cultures.

Figure no. 6 Graphical representation of the strategic characteristic related to financial-banking institutions in Iași County



Source: own processing

Table no. 6 Numerical representation of the strategic characteristic related to financial-banking institutions in Iași County

Culture type	Existing	Wanted
Clan	20,73	26,67
Adhocracy	21,28	25
Market	30,49	27,50
Hierarchy	27,5	20,83
	100	100

Source: own processing

Also distinguished is the desire to obtain new resources by addressing novelty issues and pursuing opportunities. In the last place can be observed the desire to develop human resources defined by high trust, communication, openness and collaboration.

With regard to the characteristics of the applied strategy, in 5 of the 7 entities (Appendix no. 2), the fact that most important aspects are achievement of the objectives and capture of the market share, for one entity the most eloquent strategy is leaning on efficiency, control and stability, while for an organization the hierarchical level and the market level reach equal values.

A special approach is observed in the case of the need for change, where we observe the fact that the strategic emphasis is desired to be put in a different way. Thus, for 3 entities, the focus is kept on the specific aspects of the market-type culture, but with the decrease in intensity, for one entity it is desired to increase the intensity of this type of culture, but with a value that does not attract attention from the point of view of research. Also, 2 entities express their desire to change towards a clan/collaborative culture, which is characterized by trust, sincerity and involvement, as well as on the personal and professional development of employees. In the case of these two entities, it can be seen that the specific aspects of market-type culture are very close in terms of values.

### 6. Criteria of success

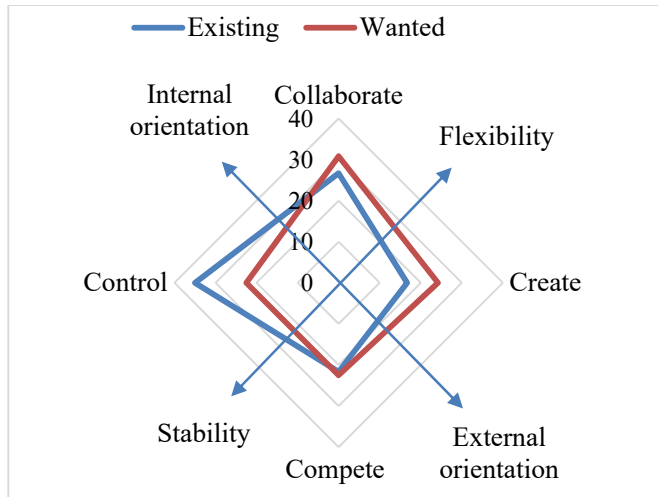
Defining success at the organizational level is defining for staff involvement in achieving goals. Thus, in close connection with the strategic specificities of each organization, they can generate personal and professional satisfaction for employees, create a sense of belonging to the organization and increase commitment to the organization, aspects that are intensively pursued in the modern approach to human resources management.

In the organizations studied, success is defined based on efficiency and effectiveness. Thus, the hierarchical type culture also dominates this characteristic, but the human resource is also promoted through teamwork, the commitment of the workers and the care towards the neighbors (clan culture type).



At the same time, success is determined based on market gains and overcoming competitors, competitive leadership being an element of resistance in the organization (market-type culture). Finally, the adhocratic type culture, where success is determined by the novelty of the products offered and their uniqueness.

Figure no. 7 Graphical representation of the characteristics of evaluation criteria related to financial-banking institutions in Iași County



Source: own processing

Table no. 7 Numerical representation of the characteristics of evaluation criteria related to financial-banking institutions in Iași County

Culture type	Existing	Wanted
Clan	26,67	30,83
Adhocracy	16,67	24,17
Market	21,66	22,50
Hierarchy	35	22,50
	100	100

Source: own processing

An obvious need to diminish the specific aspects of the hierarchical culture can be determined, while the market culture somewhat maintains its level and the clan and adhocratic culture require increased attention.

In the case of the studied entities, a specificity dominated by hierarchical culture is determined (Appendix no. 2). However, there is a trend towards clan culture and a decrease in interest in hierarchical aspects determined by exact scheduling, low cost production, in a word efficiency. In the case of an entity, it is desired to focus attention on the adhocratic aspects characterized by innovation and vision.

## 5. Conclusions

We carried out a survey-type research on a series of financial-banking institutions from Iași County, for which we aimed to determine the particularities of the applied organizational culture and study them in the context of the national culture.

The need for change is clear for the entire financial-banking system existing at the level of Iași county, especially in the sense of developing the aspects related to clan-type culture. In this sense, according to Prieto et al. (2009) distinguish two situations of change: (1) when the diversity climate is favorable or (2) when it is not favorable. The second situation involved either a hard change by introducing women to the management board and creating the environment and context favorable to gender diversity, or by soft change developing the personal skills of the factors involved in the management of the organization.

As a result of the analysis, there is a clear trend towards future orientation towards cultures with more and more "feminine" traits based on collaboration, cooperation and mutual support at the level of microgroups.

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**Appendix no. 1**

		Viitorul		Garanti		OTP		Raiffaisen		BRD		BCR		BT	
		E	D	E	D	E	D	E	E	D	E	D	E	D	
Dominant Characteristic	Collaborate	26	35	33,7	28,9	38,8	29	39	30,1	39,9	43,7	30	40	28,3	38,2
	Create	12	19,5	8,8	8,5	18,5	7,9	18,1	8,3	18,2	18,8	7,5	17,5	8,0	18,0
	Compete	30	24,5	15	20,9	11,2	19,2	10	20	11,7	5,6	19,7	10	22,8	13,2
	Control	32	21	42,5	41,7	31,5	43,9	32,9	41,6	30,2	31,9	42,8	32,5	40,9	30,6
Organizational Leadership	Collaborate	37,5	34	44,4	48,2	37,7	47,6	37,3	45,5	38,3	35	46,2	36,3	47,3	37,1
	Create	17,5	31,4	17,5	16,5	36,6	18,9	39,2	18,5	36,4	36,6	16,9	37,5	18,8	39,7
	Compete	16,5	8	10	12,8	3,5	12,2	2,6	12,1	2,6	1,3	14,1	4,1	12,8	3,0
	Control	28,5	26,6	28,1	22,5	22,2	21,3	20,9	23,9	22,7	27,1	22,8	22,1	21,1	20,2
Leadership	Collaborate	33	42	36,9	32,3	41,5	32,2	39	32,1	41,1	40	31,6	39,1	31,9	41,3
	Create	17,5	23	18,7	17,7	20,5	19	20,3	19,5	20,9	23,1	17,2	19,4	17,4	21,2
	Compete	23	18,5	16,3	22,6	17,1	21,5	18,2	21,8	16,6	16,3	25	20,9	23,8	17,3
	Control	26,5	16,5	28,1	27,4	20,9	27,3	22,5	26,6	21,4	20,6	26,2	20,6	26,9	20,2
Organizational binder	Collaborate	21,5	32	20	20,4	32,1	19,9	30,7	21,5	35,1	33,7	21,6	31,6	21,5	30,9
	Create	21,5	18,5	21,3	20,1	19,9	19,9	22,2	20,1	22,9	23,1	20	21,8	18,9	23,2
	Compete	27,5	23	28,1	24,8	25,3	26,9	23,8	27	27,1	24,4	23,1	21,6	24,6	24,8
	Control	29,5	26,5	30,6	34,7	22,7	33,3	23,3	31,4	14,9	18,8	35,3	25	35	21,1
Strategic Intensity	Collaborate	19	25	21,3	19,6	27	19,3	26,9	23,8	25,9	23,8	19,4	26,9	20,3	26,8
	Create	22	26	23,1	20,4	24,5	23,7	24,6	21	24,8	27,5	20,9	25	20,9	25,9
	Compete	29,5	26,5	26,9	31,9	27,4	31,5	27,6	28	28,5	25,6	32,5	26,2	31,1	27,3
	Control	29,5	22,5	28,7	28,1	20,3	26	20,9	27,2	20,8	23,1	27,2	21,9	27,7	20
Performance Management	Collaborate	26,5	30	26,3	25,9	33,9	23,3	29,9	30,1	30,3	26,9	25,3	34	26,9	25,7
	Create	16	24	12,5	18,2	21,7	17,9	25,4	14,7	25,0	29,4	16,9	23,8	16,8	25,4
	Compete	23	23,5	20,6	21,1	21,9	22	23,3	21,3	21,5	21,9	24,1	21,9	21,6	24,8
	Control	34,5	22,5	40,6	34,8	22,5	36,8	21,4	33,9	23,2	21,8	33,7	20,3	34,7	24,1