Gender differences and similarities on the cultural dimension of individualism and collectivism: A study on public sector bank employees

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Abstract

Individualism and collectivism has been considered an important bipolar cultural dimension and has been used heavily in the fields of management, behavioral and social sciences. It has been quantified across national cultures and has been explored at an individual level. According to Fons Trompenaars, people within a culture do not have identical values, norms, artifacts and assumptions. In this case, he expresses widespread within each culture and has a pattern around an average. Though they are bipolar concepts, Geert Hofstede attempted to quantify the dimension based on an extensive research. This paper strives to follow Hofstede’s survey questions, explore the pattern on the cultural dimension of individualism and collectivism, and investigate if this pattern differs based on gender in a public sector bank environment. It strives to understand the dimension through statistical tests conducted on the data collected from 427 public sector bank employees in Chennai, India.

Keywords: Individualism; Collectivism; Bank sector; Bank employees.

Introduction

The concept of culture is complex, and there have been several attempts at defining it. With culture being very dynamic (Hofstede, 1980 & 1984), cultural dimensions have emerged as effective procedures in helping to understand national cultures (Hofstede, 1980). The national cultures have been studied extensively and have been related to organizational attitudes, values and outcomes by social scientists such as Hofstede (1980), Triandis (1984 &1995), Trompenaars (1993), Schwartz, (1994) and Hall (1976). Individuals make choices on value preferences, attitudes and behaviors based on methods of role modeling, socialization, social rewards and punishments. These play a role in an individual’s attitude and behavior. This can be uniform within a culture and can vary across cultures (Reddy and Reddy 2004). This idea primarily forms the basis of cultural dimensions. Though individuals differ by several cultural dimensions in a society, a primary dimension that serves as a factor that distinguishes individual behavior at work and in an organization is the interpersonal relationships of people in a group, that is, the way in which people relate to one another in a group (Earley and Gibson, 1998). The dimension called individualism and collectivism (Hofstede, 1980) explains these relationships. This specific dimension of individualism and collectivism has gained a lion’s share of attention compared to the other cultural dimensions (Schwarz, 2006) and this dimension seems to be one of the most researched cultural and personal dimensions in management (Earley and Gibson, 1998). Further, individualism and collectivism was said to be the most important dimension over the years in studying cultural differences (Triandis, 2004). About 70 % of the world’s population is considered primarily collectivist in orientation (Triandis, 1995).

The individualism/collectivism dichotomy is among the most commonly used ways of differentiating and categorizing social patterns and forms of interpersonal relationships. However, it is critical to keep in mind that every individual and society possesses the proclivity toward both individualism and collectivism (Triandis, 1995), although to varying degrees.
Though it is difficult to neatly categorize and dichotomize different cultures, conceptions of individualism and collectivism remain one of the most widely used heuristic means for understanding patterns of interpersonal relationships (Kim, 2009).

American scholars such as Bellah et al. (1985) point to the nineteenth-century French social philosopher Alexis De Tocqueville as the originator of the term “individualism.” The origins of the concept of collectivism are often attributed to the Chinese philosopher Confucius (551–479 BCE), the most influential social ethicist in the East whose teachings undergird many Asian cultures (Kim, 2009).

First, an extensive study done by Hofstede (1980, 1983 and 1991) with well over 110,000 IBM employees in more than 50 countries generated a great deal of empirical data concerning individualistic and collectivistic dimensions. Hofstede’s research explored dimensions of collectivism versus individualism, femininity versus masculinity, power distance and uncertainty avoidance.

This dimension of individualism and collectivism was said to address the fundamental issue of relationship between an individual and the society comprising of fellow individuals (Hofstede 1980 and 1983). Hofstede (1980a:45) defines individualism as “a loosely knit social framework in which people are supposed to take care of themselves and of their immediate families only”, and defines collectivism as “...characterized by a tight social framework in which people distinguish between in-groups and out-groups, they expect their in-group to look after them, and in exchange for that they feel they owe absolute loyalty to it”. A difference between individualism and collectivism can be drawn by the social bonds and links that people develop with each other (Hui and Triandis 1986; Reddy and Reddy 2004).

Individualism can also be considered as a factor that emphasizes on personal goals, personal uniqueness (Hsu, 1983; Kagisticibasi, 1994; Triandis 1995, Reddy and Reddy, 2004), creating and maintaining a positive self, personal success (Baumeiser, 1998; Oyserman and Markus, 1993; Reddy and Reddy, 2004), and considers one’s attainment of personal goals as an important indicator of life satisfaction and well being (Diener and Diener 1995; Reddy and Reddy, 2004). Further, judgment, reasoning and inference are not oriented towards a social context and are normally oriented towards a person (Morris and Peng, 1994; Reddy and Reddy, 2004). Individualistic culture can thus lay stress on privacy, self-interest, independence, personal identity and autonomy (Darwish and Huber, 2003; Reddy and Reddy, 2004). People who are individualistic are also normally thought to consider environment as a source, which provides them opportunities for growth and others also become a part of this environment (Reddy and Reddy, 2000).

Collectivism can be considered as a factor where groups mutually obligate individuals and there exists group binding between individuals (Oyserman et al. 2002; Reddy and Reddy, 2004). The central part of identity becomes a group (Hofstede, 1980; Reddy and Reddy, 2004) and ingroup becomes a unit for analyses (Triandis 1995; Reddy and Reddy, 2004). Collectivism can be said to be a factor that lays stress on the fact that the life satisfaction that an individual gets is by performing his/her social roles and completing his/her social obligations (Kwan and Singelis, 1998; Reddy and Reddy, 2004). A Collectivistic culture can thus lay emphasis on dependence on group which can be emotional, loyalty to group, group decisions take priority over individual decisions and concern over the interests and needs of others than one’s personal needs and interests (Darwish and Huber, 2003; Reddy and Reddy, 2004a). Collectivistic people normally regard themselves as a part of other people and stress that growth is based on interpersonal relationship (Reddy and Reddy, 2000).

This paper aims to present an explorative study of this dimension of individualism and collectivism through a survey. The survey had a primary...
purpose to understand how Public sector bank employees perceive and respond to aspects of individualism and collectivism.

Method

The questionnaire on individualism and collectivism strives to understand the cultural orientation of Public sector bank employees. This questionnaire contains four questions specific to traits of individualism and collectivism and has been borrowed from Geert Hofstede’s Value Survey Model 2008. The four questions are in the form of statements with five response choices which are as follows - utmost important, very important, moderate importance, little importance and very little or no importance. The respondents were encouraged to think of an ideal profession, disregarding their present profession. In choosing an ideal profession, they were asked to select an answer choice for each of the statements based on their perception. The statements are as follows:

a) Have sufficient time for your personal/home life
b) Have security of employment
c) Do work that is interesting
d) Have a job respected by your family and friends

These questions were borrowed as it was felt that it was relevant for the sample used in this study.

The respondents were 427 Banking professionals belonging to a large public sector bank. The geography was limited to Chennai, Tamil Nadu, India. The survey aimed at getting an easy access to professionals and the professionals were selected through convenience sampling from the ranks of an Officer to that of a Senior Manager, within the Chennai circle of this bank. The demographic factor ‘Age’ was collected as a continuous variable and was then segmented into three categories namely ‘26 yrs to 35 yrs’, ‘36 yrs to 45 yrs’ and ‘46 yrs and above’. In order to identify the gender differences, the data were gathered from both the male and female employees of this bank. The survey was exploratory in nature. Treating the survey responses as continuous data, statistical analyses were performed on the survey data.

Data Analysis and Interpretation

The following tables provide the demographic characteristics of the 427 banking professionals, surveyed. Gender-wise distribution is presented in Table 1 while age distribution is presented in Table 2 for better understanding of data. Table 1 clearly shows that 54.8 percent of the respondents were females while 45.2 percent of the respondents were males.

The Age distribution shown in table 2 is based on the age categories segmented from a continuous data obtained on Age. While 33.7 percent of the respondents were between the ages of 26 years to 35 years, 37.9 percent were between 36 years to 35 years and 28.3 percent were above 46 years. (The figures in table 2 have not been rounded-off to the nearest integer).

The analyses of these questions were performed in two different methods. The first method was to follow Hofstede’s (Value Survey Model, 2008) index score calculations. The next was an analysis based on each question constructed with traits of individualism and collectivism. Based on Hofstede’s work (1980 and 2001), it was identified that the question/statement numbered one was a trait that exhibited an individualistic attitude, while questions two, three and four had traits of collectivism in them. Each question measures the range of individualism and/or collectivism exhibited. The readers are warned not to identify each question/statement as one that measures only one trait namely individualism or collectivism.
alone, but to see them as statements reflecting one specific trait that measures both individualism and collectivism on a scale. The analysis identifies respondents who seemed to identify the importance of the individualistic trait and similarly those respondents who seemed to identify the importance of the collectivistic trait. Responses to statements two, three and four were combined through simple average method and responses indicating importance (utmost and very important) were separated from other responses. However, the responses were re-coded such that an original response of one, which indicated utmost important, was changed to five and an original response of five, indicating very little importance/not so important was changed to one. The analyses are presented below.

**Hofstede’s Individualism-Collectivism Index**

Hofstede (Value Survey Model 2008) uses the following formula to calculate the index score for the dimension of individualism and collectivism

\[ IDV = 35(m04 - m01) + 35(m09 - m06) + C(ic) \]

Where \( m01 \) is the mean score for question 01, etc… \( C(ic) \) is supposed to be a constant (positive or negative) to shift the final index scores to values between 0 and 100. According to Hofstede (Value Survey Model 2008), it should not affect the comparison. This formula in order to suit the survey conducted on bank employees was changed to

\[ IDV = 35(m02 - m01) + 35(m04 - m03) + C(ic) \]

Table 3. General distribution of the Orientations

<table>
<thead>
<tr>
<th>Orientation</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individualism (Response of Importance Proportion)</td>
<td>382</td>
<td>89.5</td>
</tr>
<tr>
<td>Collectivism (Response of Importance Proportion)</td>
<td>417</td>
<td>97.7</td>
</tr>
</tbody>
</table>

Where \( m01 \) is the mean score for question 01, etc. \( C(ic) \) in the survey was taken to be zero as the final score is 27.45 and is between 0 and 100. It is interesting to note that Hofstede’s (1980 and 2001) research with IBM shows India with a score of 48 on this dimension of individualism and collectivism while this survey research conducted on public sector bank employees shows a score of 27.45, with an approximate difference of 20 points in score. This shows that the perceptive responses of public sector bank employees to questions regarding this dimension trends towards collectivism. Hofstede’s (1980, 2001) research on this dimension indicated that the West scored higher on individualism and the eastern countries were higher on collectivism, through his index calculation on this dimension. He also brought in the factor of economic prosperity and noted that countries scoring higher on individualism were wealthy and countries scoring higher on collectivism were generally poor. This observation becomes interesting because India currently identified as a promising and a growing economy still has a very high collectivistic score. However, as mentioned above this score is almost 20 points lower to the score computed by Hofstede. The authors feel that this could be because of the type of industry chosen to be studied. Hofstede’s study was on a private firm while this current study is based on a government owned bank. The authors feel that there is scope for future study of this dimension of individualism and collectivism to be based on government owned firms vs. private firms specifically in India. Also, the type of industry might have played a role in differentiating the scores of this index. However, the scores in both cases prove that India is collectivistic country in its outlook.

**Statistical Analysis**

General distribution of orientations is presented in table 3. In table 3, it is observed that the proportion of respondents who considered individualism important based on question one represent 89.5 percent and the proportion of respondents who considered collectivism important based on question two, three and four represent 97.7 percent. Trompenaars (1994) observes that
individualism is regarded as a characteristic of modern society, while collectivism is regarded as that of traditional society. With 97.7 percent of employees selecting collectivist orientation over individualism, this might be seen as a clue or as a pointer that India, though on the route to becoming a modern society is still traditional in its outlook. It becomes interesting to observe the existence of both individualism and collectivism at significantly high proportion in an Indian society. Co existence of opposites in Indian culture has been suggested in the works of Sinha and Sinha (1994) and Mishra (1994) and acknowledged by Kim (2009). However, this phenomenon of coexistence is not only unique to Indian culture, but has also been witnessed in Polish (Reykowski, 1994) and Chinese societies (Ho and Chiu, 1994), though the latter is generally considered to be a collectivistic society. Kim (2009) also mentions both these observations.

<table>
<thead>
<tr>
<th>Gender</th>
<th>Individualism (Proportion of Perception of Importance)</th>
<th>Collectivism (Proportion of Perception of Importance)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>87.6</td>
<td>96.9</td>
</tr>
<tr>
<td>Female</td>
<td>91</td>
<td>98.3</td>
</tr>
</tbody>
</table>

The data in table 4 clearly show that the proportion of females (91 %) orienting towards individualism is slightly larger than that of males (87.6 %). Similarly, the proportion of males (96.9 %) orienting towards collectivism is slightly lower than that of females (98.3 %). Men and women scored higher on individualism in Germany than in Egypt, whereas collectivism scores were higher in Egypt than in Germany (Darwish and Huber, 2003). A study conducted on 100 Indian MBA students revealed that females scored higher on collectivism than males (Reddy and Reddy, 2004a), which is seen in the current study as well. Further, another study on 120 students pursuing Master’s degrees in India by Reddy and Reddy (2000) reveals the same conclusion that females tend to be more collectivistic in orientation compared to males.

Given, the four questions/statements and their responses, they were combined together to reflect an average score for each respondent. The first step was to test if the average scores were above the neutral value. As there were five responses that a respondent could choose and three being the response of neutrality or average, one sample t-test with three as the test value was performed to understand if the respondents considered each of the questions/statements important. As a reminder, it was identified from Hofstede’s (1980 and 2001) work that the statement “Have sufficient time for your personal/home life” showed traits of individualism and all the other statements such as “Have security of employment”, “Do work that is interesting” and “Have a job respected by your family and friends” showed traits of collectivism. In order to perform a systematic analysis, hypotheses for all questions/statements were framed, and are as follows

H01: There is no statistically significant difference between the mean value of responses to statement “Have sufficient time for your personal/home life” from that of the specified value of three.

H02: There is no statistically significant difference between the mean value of responses to statement “Have security of employment” from that of the specified value of three.

H03: There is no statistically significant difference between the mean value of responses to statement “Do work that is interesting” from that of the specified value of three.

H04: There is no statistically significant difference between the mean value of responses to statement “Have a job respected by your family and friends” from that of the specified value of three.

H05: There is no statistically significant difference between the mean value of final score responses to all statements from that of the specified value of three.
Table 5, One-Sample Statistics (Test Value = 3)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>t</th>
<th>Sig. (2-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statement one (H01)</td>
<td>3.99</td>
<td>0.489</td>
<td>41.842</td>
<td>0.000</td>
</tr>
<tr>
<td>Statement two (H02)</td>
<td>4.82</td>
<td>0.403</td>
<td>93.353</td>
<td>0.000</td>
</tr>
<tr>
<td>Statement three (H03)</td>
<td>3.98</td>
<td>0.680</td>
<td>29.761</td>
<td>0.000</td>
</tr>
<tr>
<td>Statement four (H04)</td>
<td>3.93</td>
<td>0.834</td>
<td>23.158</td>
<td>0.000</td>
</tr>
<tr>
<td>Final Score (H05)</td>
<td>4.1809</td>
<td>0.38824</td>
<td>62.853</td>
<td>0.000</td>
</tr>
</tbody>
</table>

Table 5, clearly states that the results of the one sample t-test are statistically significant at 0.05 significance level and hence, we reject hypotheses H01, H02, H03, H04 and H05 and conclude that the mean scores of respondents to each question/statement is above the specified neutral value of three, thereby indicating that respondents attribute importance to all the questions. The mean scores of these questions tend towards collectivism indicating that the respondents show high levels of collectivism. This is possible given the collectivistic tendencies of a majority of questions (three out of four). However, it is interesting to observe that they attribute a high level of importance to the question “Have sufficient time for your personal/home life” which shows traits of individualism. Therefore, constructing a profile of an average respondent becomes possible to a certain extent. On an average, the respondent is someone who wants to have a well-respected, secured and interesting job that gives him/her enough amount of personal time. In short, a respondent wants all possible non-economic good things a job can offer.

The next step in this regard, is to explore if there is any significant difference between males and females with respect to their orientation/response of importance for each question based on the traits of individualism and collectivism. The null hypotheses for exploring this are as follows:

**H06**: There is no significant difference between males and females with respect to their orientation/response of importance towards the statement “Have sufficient time for your personal/home life” having a trait of the cultural dimension of individualism.

**H07**: There is no significant difference between males and females with respect to their orientation/response of importance towards the statement “Have security of employment” having a trait of the cultural dimension of collectivism.

**H08**: There is no significant difference between males and females with respect to their orientation/response of importance towards the statement “Do work that is interesting” having a trait of the cultural dimension of collectivism.

**H09**: There is no significant difference between males and females with respect to their orientation/response of importance towards the statement “Have a job respected by your family and friends” having a trait of the cultural dimension of collectivism.

**H10**: There is no significant difference between males and females with respect to their final orientation/response of importance towards all the five statements.

An independent sample t-test was performed to explore each hypothesis with respect to gender. It was found that the null hypotheses were not rejected in the cases of H06, H07 and H08. Hypothesis H09, concerning the statement “Have a job respected by your family and friends” was rejected at a significance level of 0.05 significance level (Table 6). We find that female respondents have a higher mean score than male respondents with respect to this statement and conclude that female respondents want their profession to be respected by their family and friends. Family and friends, according to Hofstede (1980 and 2001) can be called as an in-group. Having a respectable status within one’s in-group is an important characteristic feature of a Collectivistic environment. Further, the mean score of female respondents to this question is 4.04 indicating the high importance that they place on having a job respected by their family and friends.

Another interesting factor is that there exists a significant difference at 0.05 significance level between male and female respondents in the final
average score calculated from all four statements. Once again, it becomes evident that females have a higher mean score compared to that of males, indicating the level of importance that they place on the statements. As a reminder, three out of the four statements very specifically have traits of collectivism over individualism and thus it can be inferred that the overall score reflects collectivism over individualism. With females scoring higher than males in this area, it becomes evident that Female respondents show slightly higher collectivistic tendency compared to that of male respondents. All these details are presented in

Table 6. Independent Sample T-test for Gender

<table>
<thead>
<tr>
<th></th>
<th>Gender</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>t</th>
<th>Sig. (2-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statement one</td>
<td>Male</td>
<td>3.98</td>
<td>0.500</td>
<td>-0.435</td>
<td>0.664</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>4.00</td>
<td>0.481</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Statement two</td>
<td>Male</td>
<td>4.80</td>
<td>0.412</td>
<td>-0.771</td>
<td>0.441</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>4.83</td>
<td>0.396</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Statement three</td>
<td>Male</td>
<td>3.94</td>
<td>0.716</td>
<td>-0.982</td>
<td>0.327</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>4.01</td>
<td>0.648</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Statement four</td>
<td>Male</td>
<td>3.80</td>
<td>0.880</td>
<td>-2.949</td>
<td>0.003</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>4.04</td>
<td>0.779</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Final Score</td>
<td>Male</td>
<td>4.1321</td>
<td>0.40829</td>
<td>-2.347</td>
<td>0.019</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>4.2212</td>
<td>0.36691</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 6.

Though the statistical tests presented in table 6 do not reveal any significance for hypothesis H06, which addresses the statement “Have sufficient time for your personal/home life”, structured to have an aspect of individualism in it, the observation that females have a slightly higher score than males (4 vs. 3.8) is interesting. This is interesting because, the responses of female respondents to the other statements show them to be collectivistic. Therefore, though the statement has an aspect of individualistic quality in it, the authors feel that the female respondents might have perceived the statement to reflect an aspect of collectivism. Kim (2009) says that in a collectivistic society women are often expected to sacrifice for their husbands, children, families and the ‘we’ group. Taking this argument into consideration, the perception of need for personal time for women respondents might have been to spend time to look after their families. So, the in-group here is based on the priority they assign. Though work group might be looked as an in-group, based on Kim’s (2009) argument, it seems like women respondents give higher priority to the family in group rather than to work in group.

Further, it is very clearly seen through statistical significance that women need their jobs to be respected by family and friends, the so-called in-group, than their male counterparts. As already seen, this aspect is an aspect of collectivism. This could be higher in a country like India where women have just started taking up jobs equal to that of men. Being a patriarchal society, they are judged by the jobs they hold; specifically they are judged by their family and friends. Kim (2009) argues that Korean American women’s internal psyche gets affected based on how others perceive them, similarly the authors feel that an Indian women’s psyche also gets affected by how her in group feels about her job. Hence, getting the respect from family members and friends becomes inevitable in an Indian scenario.

It is worthwhile observing that female respondents score higher than male respondents in their responses to all statements, which makes their average score higher than that of their male counterparts and thus leads to statistical significance.

Conclusion

For a respondent, irrespective of gender, the results calculated through Hofstede’s Value Survey Model methodology reveals that public sector bank employees are Collectivistic in orientation. These results coincide with the results obtained by performing statistical analysis. Further, the data clearly show that females have a slightly higher likelihood of choosing collectivism over individualism. This observation of a higher
proportion of females choosing collectivistic orientation over individualism is interesting and worth exploring, given the general perception that India is a collectivistic society and that Indian females are generally collectivistic in thinking compared to that of Indian males. However, as mentioned above it is also interesting to observe that females score higher than males in the statement indicating individualism. Transposing an average respondent’s profile on gender, leads one to assume that both female and male respondents want their jobs to be secured, interesting and give enough amount of personal time. However, a female respondent wants her job to be respected by people around her than her male counterpart.

Though, the authors feel that these results cannot be extrapolated to represent a country, it nevertheless represents, the attitude of government bank employees in India. Although, scope for future research exists in terms of performing the same research on private bank employees and performing a comparative study of the attitude of the two groups, this survey can definitely be extended to several other industries as well.

References

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