

# The Place of Gratitude in An Islamic Bank's Organizational Communication Culture

## Bir Katılım Bankasının Örgütsel İletişim Kültüründe Takdirin Yeri

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Başvuru Tarihi | Date Received: 14.10.2022  
Yayına Kabul Tarihi | Date Accepted: 12.01.2023  
Yayınlanma Tarihi | Date Published: 30.01.2023

Durmüş, G. (2023). The Place of Gratitude In An Islamic Bank's Organizational Communication Culture. *Erciyes İletişim Dergisi*, 10(1), 41-56 <https://doi.org/10.17680/erciyesiletisim.1189243>

### Abstract

This study explores how banking professionals of an Islamic bank interpret the communication processes in their organization. Moreover, it tries to discover the unseen side of organizational culture through exploring the gratitude culture of an Islamic bank. As Islamic banks are neglected in the sector, this research aimed to contribute to the literature with a case study. To realize this, the study leaned to an interpretivist research philosophy, adopted a qualitative approach, and took a fieldwork in Turkey. Thirty-one participants volunteered to participate in semi-structured in depth-interviews in 2017. Participants attended interviews from various cities including Istanbul, Bursa, Izmir, Kayseri, and Konya. Thematic analysis is applied to research material to catch patterns, create codes, and crystalize themes. After the analysis, two main themes evolved from the data topography. Those were; "No Gratitude Here" and "Yes But Not Enough" themes. The first theme revealed that there was no gratitude in the bank culture. This group hold the majority of interpretations. But the second group claimed that there was a gratitude culture but that was limited. For this reason, findings showed that the majority of the participants found gratitude in organization's communication culture inadequate. Participants' commitment was barely appreciated and this no gratitude policy was reflected to employees' psychological mood negatively such as lack of motivation, feeling of worthlessness, anger, anxiety, sadness, and intend of leaving job.

**Keywords:** Islamic Banking, Gratitude, Corporate Communication, Organizational Culture, Institutional Logic, Banking Professionals, Religion.

### Öz

Bu çalışma katılım bankacılığı çalışanlarının istihdam edildikleri organizasyondaki iletişim süreçlerine ilişkin tutum, düşünce ve yargılarını ortaya çıkarmayı amaçlamaktadır. Özellikle bankadaki takdir kültürü ile ilgili değerlendirmelerini konu edinmiştir. Dahası yorumlarının altında yatan argüman ve gerekçeleri irdelemiştir. Araştırma, yorumsamacı bir paradigmaya dayanmakta olup katılım bankacılığı literatürüne nitel yönden katkıda bulunmayı amaçlamıştır. Alan çalışmasında, gönüllü olarak dahil olan katılım bankacılarıyla 2017 yılında Bursa, İstanbul, İzmir, Kayseri ve Konya olmak üzere Türkiye'nin beş büyük ilinde görüşmeler yapılmıştır. Araştırmada toplanan data tematik analizle yorumlanmıştır. Çalışmadaki veriler; görüşme dökümleri, belgeler ve gözleme dayalı notlardan oluşmaktadır. Transkripsiyonlar ve saha notları dahil olmak üzere tüm veriler araştırmacı tarafından titizlikle defalarca okunmuştur. Uzun okumalardan sonra nihai temalar ortaya çıkmıştır. Veri topografyasından şekillenen iki ana tema şunlardır; "Burada Takdir Yok" ve "Var Ama Yetersiz". Katılımcıların değerlendirmeleri açısından kuşkusuz birinci tema ikinci temaya ağır basmıştır. Zira katılımçıların büyük kısmı çalıştıkları kurumda takdir kültürünün olmadığını beyan etmiştir. Sesleri cılız çıksa da "Var Ama Yetersiz" teması bankadaki takdir kültürü hakkında gene fikir vermiştir. Ancak bu tema altındaki yorumlar dar bir çerçeveye sınırlı kalmış ve takdirin örgüt içinde kurumsallaşmadığını göstermiştir. Analiz kısmında Ecrin Katılım Bankasının örgütsel iletişim kültürünü ortaya çıkarmak için yapılan mülakatlardan bazı alıntılarla "Burada Takdir Yok" ve "Var Ama Yetersiz" temalarının açıklanmasına teşebbüs edilmiştir. Deneyimli bir banka müdüründen yeni başlayan bankacılık çalışanına kadar pek çok katılımcı Ecrin Katılım Bankasının takdir kültürünü sert bir biçimde eleştirmiştir. Takdir -örgüt kültürünün bir parçası- görmemekten serzenişte bulunan katılımcılar çoğunlukta kalmıştır. Katılımcıların sadece küçük bir kısmı bankada takdir kültürünün yer aldığını onaylamıştır lakin bu küçük katılımcı grubu, takdir kültürünü sadece çalıştıkları şubeyle sınırlı tutmuştur. Çalışmada, bir finans grubunun yan kuruluşunun yeni bir örgüt kültürü oluşturmada zorluk yaşadığı bulgulanmıştır. Dahası bir örgütte aynı anda çeşitli kurumsal mantıkların birlikte yaşadığı ve birleriyle mücadele halinde oldukları gözlemlenmiştir. En güçlü olan kurumsal mantığının yani kurucu güç olan Ecrin' in diğerlerini bastırdığı sonucuna ulaşılmıştır.

**Anahtar Kelimeler:** Katılım Bankacılığı, Örgütsel İletişim, Takdir, Kurum Kültürü, Kurumsal Mantık, Bankacılık Çalışanları, Din.



## 1. Introduction

According to Daft, Murphy, and Willmott (2010) "Organizational culture is the set of values, norms, guiding beliefs, and understandings that is shared by members of an organization is thought to new members." (p. 399). It is generally allegorized with the unseen side of an iceberg. Communication is an indispensable part of organizational culture. It helps the dissemination of ideas, commands, and feedback in the organization. It can take place in different styles such as; oral, written, and nonverbal in organizations (Robbins and Judge (2007, pp. 371-374). Whether it is nonverbal or verbal content of the communication gives clues about the health of an organization. Some researchers classify organizations as positive organizations and negative organizations. In the second type of organization, communication styles do not mainly include gratitude and appreciation. For this reason, organizations which ignore its employee called toxic organizations. For Kunda (2006) employees consider "burnout as a serious problem and members began to verbalize alcoholism, divorce, psychiatric breakdown and suicide" in this type of organization (p. 198). From this point, studies on communication in organizations give insides about the corporate culture. Hence, gratitude is a vital point to start for organizational researchers to explore culture.

Gratitude originated from the Latin word "gratus" which means "pleasing, thankful" in English. Gratitude is defined as "the quality of being thankful; readiness to show appreciation for and to return kindness" (Oxford Dictionary of English, 2010). It is being or feeling thankful to other people. Gratitude is a synonym for other words such as; appreciation, appreciativeness, thanks, and thankfulness (Merriam-Webster). It is a way of expressing sincere thankfulness to others for their help. There have been bunches of research on gratitude in the field of management and behavioral sciences. Researchers approached gratitude from different sides and found a strong correlation between gratitude and job satisfaction (H. Chen et al., 2021; L. Chen, Guo, Song, & Lyu, 2020), and job performance (Cortini et al., 2019). There are several types of showing thankfulness to other parties for instance; verbal, digital or financial. Beck (2016) found that employees preferred verbal gratitude over electronic, handwritten, and monetary types of gratitude. Moreover, employees found verbal gratitude more sincere than other kinds of gratitude and abstained from overcommunication. Gratitude increases the morale of employees and is seen as more effective when expressed personally rather than to a team or group in an organization (Patil, Biswas, & Kaur, 2018).

### 1.1. Gratitude in Organizational Communication

Gratitude is a significant tool in organizational communication. It helps to improve the quality of communication among employees. It doesn't only increase communication quality but also helps to build long-term relationships with employees and brings out organizational citizenship behavior (Bolino & Turnley, 2003; Li et al., 2022). Gratitude reduces workplace mistreatment including incivility, gossip and ostracizing behavior (Locklear, Taylor, & Ambrose, 2021).

Institutional gratitude can be defined as an organizational characteristic of gratitude that takes place among members of an organization. There is a strong relationship between the job satisfaction of employees and institutional gratitude (Waters, 2012). Gratitude is also connected to creative ideas in organizations. It promotes intellectual exchange among groups and heightens team creativity. (Pillay, Park, Kim, & Lee, 2020). Müceldili, Erdil, Akgün, and Keskin (2015) found that gratitude supports team learning, high-

quality connection, and performance by enhancing gratitude in an organization. From the side of psychology, there have been several benefits of gratitude. Especially in positive organizations, gratitude played a critical role in the mental health of employees. Studies demonstrated that gratitude lowered depression symptoms and increased positive emotions and relationships as well (Lambert, Fincham, & Stillman, 2012). Gratitude doesn't only make an individual feel good but it leads to spreading these positive emotions to his or her colleagues. Grant and Gino (2010) found that gratitude expressions increase prosocial behaviors with in turn makes individuals feel socially valuable. In another study, gratitude is also shown as a mediator in building positive relationships and facilitating friendships among individuals (Lambert & Fincham, 2011).

Gratitude is also connected to social intelligence (Garg, Jain, & Punia, 2020); organizational support, job satisfaction and organizational commitment (McKeon, Trumbul, & Hughes, 2020); and leadership (Garg & Gera, 2019; Godwin & Hershelman, 2021; Sun, Liden, & Ouyang, 2019). Leader's approach of gratitude found positively associated with followers' trust level (Ritzenhöfer, Brosi, Spörrle, & Welppe, 2017). For instance; a study conducted in Turkey showed that servant leadership affected gratitude in a positive way and lead to innovativeness and more organizational performance (Baykal, Zehir, & Mahmut, 2018; Wang, Guchait, & Pasamehmetoglu, 2020).

There have been several studies in positive psychology regarding gratitude. Its relation to mindfulness is investigated by researchers. Sawyer et al. (2022) found that mindfulness increases gratitude and in turn, it promotes helping behavior in workplace culture. Moreover, collective gratitude increases employee citizenship behavior and organizational resilience (Fehr, Fulmer, Awtrey, & Miller, 2017). Gratitude helps to build healthy organizations by improving employees' productivity; fostering a positive organizational climate and supporting prosocial organizational behavior. (Di Fabio, Palazzeschi, & Bucci, 2017). Gratitude makes the organizational structure stronger by boosting through promoting the network of upstream reciprocity (Chang, Lin, & Chen, 2012). It decreases the detrimental effects of burnout on employees; lowers psychological distress (Komase, Watanabe, Imamura, & Kawakami, 2019); improves mental health and increases self-efficacy (Lomas, Froh, Emmons, Mishra, & Bono, 2014); fosters employees' well-being and nurtures organizational health (Guan & Jepsen, 2020). In the light of existing literature, it could be suggested that gratitude is a crucial tool in terms of prolonging the life-span of an organization through nurturing a positive climate.

## **2. Research Methodology**

### **2.1. Research Questions**

In this paper, the researcher attempted to uncover Islamic banking professionals' interpretations of communication processes in the organization that they are employed. Their interpretations especially the gratitude culture in the bank are investigated. I've also tried to search for arguments and rationales underlying their interpretations. I've asked them various questions for instance; "How do people express their appreciation in the workplace?", "Has someone praised your work recently?" "How do you see appreciation culture in this organization?". Their interpretations are explained in the analysis section of this study.

### **2.2. Research Design and Philosophy**

For Saunders, Lewis, and Thornhill (2012, p. 128), the research philosophy is considered the researcher's assumptions about the knowledge and it gives shape to the researcher's

research questions. This research held an interpretivist approach and aimed to update Islamic banking literature with qualitative insight. It gave sound to a neglected section of the banking sector of Turkey which is called "participation finance" (*katılım finans*) or in another name "Islamic banking" (*katılım bankacılığı*) or "Islamic finance". In the case of Ecrin Katılım Bank (pseudonym name), an Islamic bank which operates in Turkey kindly accepted the researcher's request for an academic study. With their kind grant for access to the field study, thirty-one Islamic bankers volunteered to participate in this research. Banking professionals who agreed to participate in the research ranged from a newly started Islamic banker in 2017 to an Islamic banker who witnessed the first days of Islamic banking in Turkey in the 1980s. Interviews were held in five major cities in Turkey including Bursa, Istanbul, İzmir, Kayseri, and Konya in 2017.

### **2.3. Ethical Informations**

This study received ethical approval from the Research Ethics Committee of the University of Leicester in 2016. All the banking professionals voluntarily agreed to participate in this study. The researcher gave a great effort to prevent possible risks for participants. All the participants are informed about the privacy, confidentiality, and anonymity of the interviews. For this, the researcher substituted all the real names with pseudonyms in the texts. This anonymity policy was also repeated for the organization which became the case. The researcher preferred a pseudo name –which is Ecrin- to conceal the real name of the Islamic bank.

#### **2.3.1. Ethics Committee Permission**

Within the framework of the decision of the Ethics Subcommittee of the Faculty of Media, Communication and Management of the University of Leicester, dated 31/03/2016, with reference to 5948-gd124-schoolofmanagement, the study does not contain any ethical objections.

### **3. Analysis**

Thematic analysis is used to analyze research material in this study. The material consists of interview transcriptions, documents and observational data. All the research material including transcriptions and field notes read several times by the researcher. After long reading periods, the final themes are solidified. Two main themes emerged from the data topography. Those were "No Gratitude Here" and "Yes but not enough" themes. (Table 1.) Undoubtedly, the first theme heavily dominated the second theme in terms of participants' responses. Major parts of the participants declared that there was no gratitude culture in the organization that they work for. Those participants harshly criticized of gratitude culture of the bank and frequently complained about not being appreciated. Even though their voice was not as loud as the first group, the "Yes but not enough" theme were giving some ideas about gratitude culture in the bank. However, those ideas were limited to local behaviors and were not institutionalized. In the next section, the researcher will attempt to explain "No Gratitude Here" with some quotes derived from the interviews to uncover the organizational communication culture of Ecrin Participation Bank.

*Table 1. Themes and Representative Data*

| Themes and Representative Data |  |
|--------------------------------|--|
| Theme 1: No Gratitude Here     | <p>“As far as I can see, there is no such thing – appreciation- in our bank.” (İsmet)</p> <p>“No one here is thanking anyone.” (Celalettin)</p> <p>“There is no appreciation here. Appreciation here is: do more! Work more! (Kemal)</p> |
| Theme 2: Yes but Not Enough    | <p>“Our director appreciates us. He is of a slightly different character.” (Sait)</p> <p>“I think our branch manager is very successful in that regard. “ (Aziz)</p>   |

### 3.1. “No Gratitude Here”

*“As far as I can see, there is no such thing [appreciation] in our bank.” (İsmet)*

In this theme, participants' interpretations related to organizational communication in special appreciation culture will be analyzed. Participants' reflections on work culture will be discussed in detail. Ecrin Participation Bank was a newly founded bank. It was celebrating its first few years when I was conducting interviews with volunteered banking professionals. There were mainly two groups of employees. Those were transferred from Ecrin Bank –a public bank- and others. But normally there were four types of employees: 1) Employees transferred from Ecrin Bank 2) Employees hired from private Islamic banks 3) Employees hired from private conventional banks 4) Employees hired from conventional public banks. However, employees who transferred from Ecrin Bank were the core group directing the transformation of Ecrin Participation Bank's new corporate culture. Because those employees were sitting in the managerial levels of Ecrin Participation Bank. However, the bankers who were hired from private banks including both conventional and Islamic banks were shocked by Ecrin's institutional logic. Those participants were resisting Ecrin's corporate culture and criticizing its institutional logic harshly. For instance; when I asked them about Ecrin Participation Bank's appreciation culture, most of the participants replied like Celalettin and Ahmet Hamdi.

“No one here is thanking anyone. For example, you did a great job. One says: “Good. Is that it?” (Celalettin)

“I wish there would be appreciation, but there isn't.” (Ahmet Hamdi)

Because those participants were not transferred from Ecrin Bank. They are all hired from private banks. These participants confessed that they have never witnessed any appreciation in Ecrin Participation Bank till that moment. But they were complaining about being exposed to harsh criticism. For those participants, there was no appreciation in the bank even worse there was an abundance of judgmental communication in the bank.

“No appreciation so far. We've never even seen it though. I'm not going to hide this, there is a lot of criticism, but there is no appreciation.” (Alaatin)

“I have never witnessed any appreciation in this bank yet. Unfortunately, the upper management does not have that sense of appreciation.” (Dilay)

Sometimes employees complained about being ignored when they succeed in a job and got no response whether it is positive or negative from their supervisors. Faik and Eflin



were among those employees who shared their sincere opinions on the gratitude culture of Ecrin Participation Bank.

"You are not appreciated here. It's your job, you'll do it anyway!" (Faik)

"Is this a difficult thing? For example, to say thank you."(Eflin)

Some employees were unhappy with the approach of upper-level managers. Oguz shared one of his memories with me. This participant was calling the Head Office from the branch that he works in and getting a scolding rather than a "thank you" over the phone. For him, Ecrin was despotic.

"There is no appreciation here. When you complete a job there should be "Thank you! or Appreciated! (Elinize sağlık) This is a need. There is a bit of appreciation at employees who transferred from private banks but those from government banks are despots. I'm calling them for a job. They are scolding me over the phone. They are yelling, storming. Now we are at a certain age, and we all have families and children. It is not pleasant. For me, the manner of speaking is important." (Oguz)

Oguz was not the only participant who shed light on the dark side of the organization. Veysel was supporting the notion of non-gratitude culture in the bank. He gave an example from a performance meeting that he had attended recently.

"I attended the latest performance meeting at the head office. After getting the stick from one of the vice presidents, I was waiting in the corner. I said to him "Maybe we have a request. Wouldn't you ask us?" He was confused for a moment. Then he replied, "Pardon me, what is your request?" I said we did our best but at the end of the meeting, our demands could be asked..." (Veysel)

We observe a one-way communication in the organization from Veysel's case. Participants' requests are getting ignored and their voices are getting suppressed by the top management. This approach of management reflects frustration, anxiety and fear at the employee level. To Yasar, the most important culture that needs to be cultivated was appreciation.

"No matter what we accomplish, we are not appreciated. I reached the target of hundred with one hundred and thirty percent. I got a brush for why you didn't do more. It was enough to hear that you did well. The biggest culture that needs to be cultivated here is appreciation. If the branch is doing more business with less staff then it should be appreciated. No meaning otherwise!" (Yasar)

Eflin drew my attention to the psychological pressure that was imposed in the banking sector. For this participant, banking professionals' effort was ignored by the upper management levels. Even worse, the threat was on employees' shoulders. And that tension was heavy in private banks compared to public banks.

"In the banking sector no matter what we succeed, there is no appreciating. This demotivates people after a while. Then people say there is no difference between even if I do something or not. Unfortunately, there is such a thing in our sector. Your effort is not appreciated. There is constant psychological pressure. Always a threat! That's a lot in the sector. Maybe government banks are more comfortable in terms of this threat." (Eflin)

Eflin stressed out the communication issue again like many other participants. For him, kindness, and manner of saying was a vital element of qualified communication in the bank. Employees were expecting from their supervisors and colleagues a polite communication. Impoliteness was used as a weapon to repress low-level employees.

"There is a proverb in Turkish. A sweet word gets the snake out of its hole. [Tatlı dil yılanı

deliğinden çıkarır.] I say to someone, "May you please take a look at that?" I think the most important thing is communication. It is our most challenging problem. One has to do his or her job willingly. In my experience, a manager who is not in harmony with his team or conflicts with his team can not be successful. So those threats and psychological pressures are useless. The art of management is something different." (Eflin)

Some participants emphasized that various institutional logics were living in the bank. Undoubtedly, the most dominant one was Ecrin's institutional logic. It stemmed from Ecrin's state-owned structure. Some participants repeated this case of institutional logic several times. One of the participants said:

"There is a lack of appreciation in this bank because Ecrin is a public institution. There is no such thing in general for state-owned institutions. This is a shortcoming. There is no such thing as thank you in Ecrin Participation Bank's logic."

Another dramatic example came from Yusuf. He was tired of Ecrin's organizational communication logic. As he had a background in private Islamic banks, he was puzzled by Ecrin's attitude toward its employees. Yusuf shared his memory regarding this appreciation issue. He and his team were getting ignored by his up-level managers.

"For example, we received a deposit of one million TL. We would have sent an e-mail to the head office. The General Manager would send us a thank you e-mail. Well done guys! Now things are reversed. They expect our thanks. Now we say thank you, you gave a price for us. We couldn't have done it without you. There is such a point of view. It is being Ecrin of course. The influence of being a public institution affects this. This is a very troublesome thing. You feel worthless. This time your motivation diminishes. How come will I motivate my teammates this time?" (Yusuf)

There are several channels of appreciation in an organization for example; face-to-face, e-mail, and phone calls. Based on the interview data, it could be said that employees mostly expect face-to-face appreciation and thank you e-mails from head office especially when they accomplish a difficult task. Orhan pointed out that case. According to him, his colleagues were sending e-mails and not getting any response from their up-level managers. That was a significant example showing the institutional logic of Ecrin Participation Bank. The bank was not appreciating its employees.

"Even if you do great things, there is no atmosphere of gratitude here. In participation banks, personnel want to send an e-mail immediately when they accomplish a task. He would be happy to receive thanks from his supervisor. They constantly send emails here and cannot get a response back. So there is a situation like that. They say: "Don't send e-mail us, there is no such thing in Ecrin." (Orhan)

Some participants were tired of being ignored like Alaattin. For these participants, it was not a big effort to thank someone else in an organization that you work together.

If you do a job successfully today, it will take a maximum of fifteen seconds for a person -from the head office- to call one or send an e-mail. (Alaattin)

Yusuf shared his memories with me. It was about the top managerial board. As with other participants his success was perpetually ignored and despised.

Former Vice-CEO said: "My brother, did you do this job? No, we did it. Could you do this job if I hadn't given the price?" The humiliation, the demoralizing thing. Now let's say we did a million-dollar business. I get a price from the head office so that I can do the job. He says: "Did you do this job? You couldn't do this job if I didn't give you a price." He finishes the man. You're done there. Make a hundred million if you want. You say: "Oh what a great job I did! I met my

goals. At the meeting, probably they will thank me". But what you hear is "Did you do this? No, we did it." It's sadness and disappointment". (Yusuf)

Semsettin complained about the same issue. According to Semsettin the branch that he managed had never received any thank you e-mail from the head office even though they succeeded in many tasks. But the most interesting part of the conversation was his explanations of why the employees were expecting appreciation from their supervisors. He explained the logic of appreciation from a different angle. That was the other side of the coin.

"This branch does not receive any e-mail from head office. One of our associates found a deposit of one million TL. He immediately sent an e-mail with enthusiasm to the head office. He waited for appreciation. But there was no answer in return. The appreciation mechanism in the banking sector means that the personnel advertise themselves very well. Everybody wants to be a manager. Nobody wants to work as an assistant manager or a chief during whole his career. If you want to get promoted, if you want to be on the agenda in a positive meaning, you have to advertise your work to a supervisor. The appreciation mechanism works here. Your managers remember you regarding the deposits you found or the loans you gave to your customers. "Aren't you the guy who found the three million?", "Aren't you the one who gave five million credits?" "(Semsettin)

Sabahattin was another participant who supported that there was no appreciation in Ecrin Participation Bank. For him:

"One of the major problems in the bank is appreciation. When the task is completed with success, please send an e-mail to that person, my friend. That is not a difficult job. It is a pleasure. But there is no such thing here. What credit jobs, and what deposit jobs have we accomplished so far? But no one thanked us, neither with an email nor over the phone." (Sabahattin)

For Kemal, the feeling of being congratulated is very meaningful to an employee. It can happen both with a face-to-face thank you and a gift.

"People have feelings. Some emotions need to be satisfied. For example, the feeling of being congratulated is satisfied sometimes with a nice word or a nice gift. It doesn't need to be expensive. Just a gift. It should be said to a person: "My brother you've done your task so well. This is not the real price of your success but we remember you. We value you with this present"" (Kemal)

Orhan remarked that there was no reward system in Ecrin Participation Bank. He gave examples from other Islamic banks. Those were supermarket vouchers, iPhones, Umrah trips, and, extra bonuses.

"There must be a reward system in our bank. In my former banking job, I was rewarded with a Migros coupon. I went to Migros supermarket and shopped for it. Sometimes Islamic banks gift iPhones or extra bonuses. Sometimes they send all the branch staff that met their goals successfully on Umrah trips. These kinds of rewards motivate us." (Aziz)

Ismet was another participant who suffered from no appreciation policy in the bank. He shared one of his experiences with me. According to Ismet, he had never witnessed any appreciation in the organization where he worked yet. And the bank paid no attention to his success so far. Of course he received no thank you or a reward in return for his project's success.

"When I started to work here, I suggested my project. Nobody bought it then. Now it is very valuable. It is approved by the executive board. I was only told that "Your project is approved". That is, it! Honestly, I would have expected more. I spent time on my project. I did a presentation on it. I described its contributions and costs to the bank. I've never seen any appreciation from this bank yet." (Ismet)



Kemal shared his insights on the psychology of being ignored. For this participant being neglected and rejected was destroying the situation for employees' self-confidence over time. The employee was hesitating to take a response. Kemal shared his insights on this issue:

"There is no appreciation here. Appreciation here is doing more! Working more! Not enough! Do more! It is said in such a way that you did nothing. If one's self-confidence is weak, his or her loyalty to work decreases and even becomes zero over time. After a while, you cannot benefit from that employee. This is not good. You began to question yourself "Can't I really accomplish anything else?" (Kemal)

Kemal also pointed out an interesting issue. That was surviving of institutional logic in different generations. He questioned why new employees were transforming with the old organizational culture with time. Employees who suffered from a lack of appreciation were maintaining non-appreciation culture when they were reaching manager-level positions.

"The strange thing is that the managers who suffered from this culture impose it on you in the same way. No one says let's cut this out, let's change it. Let's spread our beautiful thoughts! Greeting, appreciation, tolerance, and, understanding... We are human beings! Our life is not under that roof?" (Kemal)

Yahya –who was a branch manager- was tired of top management's non-appreciation approach. He criticised the over-working standards of the banking sector and the "appreciation" policy of top managers. From his point of view, the bank's approach was demotivating employees.

"Look, there is a very beautiful saying. "Ingenuity is subject to compliment." [İltifat marifete tabidir.] I always tell this to all of my associates. They work until 8-9 pm without receiving overtime pay. I think it would be more beneficial for top managers to see and appreciate this. My motivation is up to a point." (Yahya)

Hamza was a pessimist about the appreciation culture of the bank. He was also approaching the issue from a mystic and Islamic way. For this participant, it was not good for a Muslim to expect appreciation from other parties except God (Allah). Of course, he witnessed that there is no appreciation in the bank.

"I think God's appreciation is more important to me than the appreciation of the CEO or Vice-CEO. I have no expectations. But my colleagues have such an expectation. For example, if I had an expectation, I would say that there is no appreciation here, but I look at life differently. (Hamza)

### 3.2. "Yes But Not Enough".

The first theme was heavily occupied with the interpretations of the participants who were criticizing the bank because of a lack of appreciation. On the other hand, there were another pile of interpretations. Even though their voices were not as loud as the first group, these participants proposed that was appreciated but it was not enough.

Sait was among those participants who were at the idea of there was enough gratitude in the bank. But of course, it was only limited to the branch level.

"Our director is slightly different. In other words, he lives his feelings sincerely and shows them without hiding them from anyone. For example, he may come and appreciate you by patting your back. Other managers are very formal in that way. My branch manager says: "Mr Sait, you have done this job, congratulations!" So this sounds more sincere, more from the heart." (Sait)

Aziz also believed that there was appreciation. Like Sait, he held down that gratitude culture to the branch level. He referred to a saying of Prophet Muhammad which is "Pay the worker his wage before his sweat dries". [*İşçinin hakkını alınının teri kurumadan veriniz.*] For this participant, it was important to appreciate an employee immediately. He also referred to appreciation channels such as e-mail, phone, WhatsApp, face-to-face etc.

"I think our branch manager is very successful in that regard. If a staff deserves to be appreciated, he will be appreciated immediately. If you are doing a good job, without delaying the reward, you know... "Give the worker his due before his sweat dries". He does so right. He tells it face to face. He also says it in writing. It can also be done by e-mail, telephone, or WhatsApp. You know each bank creates its WhatsApp group. Like congratulations, bravo! These things happen in our branch. I think it is done as needed." (Aziz)

But other participants in the head office were not as lucky as Aziz. Some managers were neglecting their teams after accomplishing a difficult task. Participants were dissatisfied with being ignored.

"Let me share a memory from this weekend. I worked hard with other departments on a task. There were many associates from other departments. We accomplished the task. One of the managers sent thank you e-mail to his team but other departments including mine never sent an appreciation e-mail. He should have thanked us but this never happened." (Cahit Emir)

#### 4. Discussion and Conclusion

Past research on gratitude emphasized the organizational behavior issues such as; job satisfaction (H. Chen et al., 2021), job performance, leadership, organizational citizenship behavior (Bolino & Turnley, 2003), the employee helping behavior (Sawyer et al., 2022) etc. In this study, the researcher focused on the gratitude concept from the perspective of corporate culture and organizational communication. As the study adopted a qualitative approach, it included a single case of a bank from the Islamic finance sector and deployed interview and observation methods. For this reason, it differentiated from early studies by its methodic choice and happens to be one of the first studies exploring an Islamic bank's organizational culture.

To improve data quality, the researcher aimed to benefit from data triangulation. Participants ranged from an experienced bank director to a newly started banking professional. So that this diversity of participants enriched the quality of the data. As they had different levels of experience, all participants contributed to the amount and variety of data from different layers. Surprisingly, from every managing level from the top manager in the Head Office to a branch manager in a district, participants complained about the bank's communication culture. For those participants, there was no gratitude in the whole organization. (Durmuş, 2021). Therefore, the bank's approach was damaging the health of the corporate culture. Participants who complained about the lack of appreciation were in the majority. Just a minor group of participants approved that there is a gratitude culture in the bank. This minor group of participants was limiting the gratitude culture only within the branch that they work in. In the general of the organization, gratitude was a question mark.

Participants in the first group emphasized that they suffered from many negative effects of the lack of appreciation. Deterioration of mental health, lack of motivation, intent of leaving job, questioning the meaning of work, work-life imbalance etc. could be counted among these effects. The study also showed that a new organization -which is a side organization of a giant financial group-, had difficulties in creating an organizational culture and affecting employees' mood negatively.

The study revealed that there could be different institutional logics in an organization. In Ecrin's case, various institutional logics were living in the bank at the same time. However, Ecrin's institutional logic was the most dominant one. It was suppressing other institutional logics such as; private Islamic banks' institutional logic and private conventional banks' institutional logic. Employees who were hired from private banks were shocked by Ecrin's non-appreciation policy. They were in expectation to gratitude whenever they accomplish a task, especially a hard one. For the participants who were transferred from other banks but Ecrin were not accepting the way of doing a job "normal" in the bank. Those participants were silenced by Ecrin's establishing institutional logics. This was an intriguing finding of this research.

Banking is considered one of the most stressful sectors and with the difficult goals, banking professionals feel depressed and fear losing their job. Those complicated goals stand over them like the sword of Damocles. This study demonstrated that gratitude is essential key to the health of organization. Negative organizations make their employees' psychological conditions deteriorate over time. To be a positive organization, managers should give more attention to gratitude issues. The fact that gratitude would raise the spirit of teams boosts motivation and most probably reflects on job performance positively. In the long term, organizations would get benefit from the power of gratitude.

This study observed an Islamic bank from the organizational culture side. However, it would be recommended for future researchers to study other Islamic financial institutions such as Islamic mortgage companies, Islamic insurance companies, and Islamic pension companies. Additionally, it would also be interesting to observe how gratitude and organizational communicational issues take place in an Islamic bank which is established at least ten years ago because Ecrin was a newly established bank. Moreover, it would be a remarkable contribution to the literature to have studies comparing Islamic and conventional banks' cultures. Hence, the literature would be enhanced with these kinds of studies.

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## Bir Katılım Bankasının Örgütsel İletişim Kültüründe Takdirin Yeri

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### Genişletilmiş Özet

Takdir İngilizce "gratitude" karşılığı olan ve "minnettarlık" anlamına gelen Latince "gratus" sözcüğünden türemiştir. Başkalarına yardımları için şükran ifade etmenin bir yoludur. Yönetim ve davranış bilimleri alanında takdir üzerine çok sayıda araştırma yapılmıştır. Araştırmacılar takdir meselesine farklı yönlerden yaklaşmış; iş tatmini (H. Chen et al., 2021; L. Chen et al., 2020) performans (Cortini et al., 2019) arasında güçlü bir ilişki bulmuşlardır. Örneğin, karşı tarafa minnettarlık göstermenin birkaç türü vardır; sözlü, dijital veya maddi. Beck (2016) bir çalışmada, işgörenin elektronik, el yazısı ve para bağlantılı takdir türlerine göre sözlü takdiri tercih ettiğini ortaya koymuştur. Ayrıca çalışanlar sözlü takdiri diğer türlere kıyasla daha samimi bulmuşlar ve aşırı teşekkür etmekten kaçınmışlardır. Zira takdir çalışanların moralini yükseltmekte olup bir organizasyonda sadece takım veya grubu baz alarak yapılmasındansa şahsi olarak gösterilmesi daha etkili bulmuştur. (Patil et al., 2018)

Takdir örgütsel iletişimde önemli bir araçtır. Çalışanlar arasındaki iletişimin kalitesini artırmaya yarar. Sadece iletişim kalitesini artırmakla kalmaz aynı zamanda çalışanlarla uzun süreli ilişkiler kurulmasına destek olur ve örgütsel vatandaşlık davranışını ortaya çıkarır. (Bolino & Turnley, 2003; Li et al., 2022) Takdir; kabalık, dedikodu ve dışlama davranışı dahil olmak üzere işyerinde kötü muameleyi azaltır. (Locklear et al., 2021)

Bu çalışmada, katılım bankacılığı çalışanlarının istihdam edildikleri örgütteki iletişim süreçlerine ilişkin tutum, düşünce ve yargılarını ortaya çıkarmayı amaçlamıştır. Özellikle bankadaki takdir kültürü ile ilgili değerlendirmeleri araştırılmıştır. Dahası tutum ve davranışların altında yatan argüman ve gerekçeler soruşturulmuştur. Katılımcılara çeşitli sorular sormak suretiyle -mesela; "İnsanlar işyerinde takdirlerini nasıl ifade ediyor?", "Son zamanlarda biri işinizden dolayı sizi övdü mü?" "Bu organizasyonda takdir kültürünü nasıl görüyorsunuz?"- yaptıkları değerlendirmeler bu çalışmanın analiz bölümünde açıklanmaya çalışılmıştır.

Araştırma, yorumsamacı (interpretivist) bir paradigmayla katılım bankacılığı literatürüne nitel yönden katkıda bulunmayı amaçlamıştır. Türkiye'deki bankacılık sektörünün "katılım finans" ya da diğer adıyla "İslami bankacılık" (katılım bankacılığı) , ve "İslami finans" olarak adlandırılan, ihmal edilmiş bir kesimine kulak verilmeye çalışılmıştır. Ecrin Katılım Bankası (takma ad) -Türkiye'de faaliyet gösteren bir banka- akademik çalışma talebini nezaketle kabul etmesi neticesinde otuz civarında çalışanı araştırmaya gönüllü olarak katılmıştır. Araştırmaya katılmayı kabul eden bankacılık profesyonelleri; işe yeni başlayan bir çalışandan, 1980'lerde Türkiye'de İslami finans serüveninin ilk günlerine şahit olmuş bir banka çalışanına kadar geniş bir yelpazeye uzanıyordu. 2017 senesinde İstanbul, Bursa, İzmir, Kayseri ve Konya olmak üzere Türkiye'nin beş büyük şehrinde görüşmeler yapıldı.

Çalışmada araştırma materyalini incelemek için tematik analizden faydalanıldı. Materyal; görüşme dökümleri, belgeler ve gözleme dayalı verilerden oluştu. Transkripsiyonlar ve saha notları dahil olmak üzere tüm veriler araştırmacı tarafından defalarca baştan sona okundu. Uzun okuma turlarından sonra nihai temalar ortaya

çıktı. Veri topografyasından teşekkür eden iki ana tema; “Burada Takdir Yok” ve “Var Ama Yetersiz” temalarıydı. (Tablo 1.) Katılımcıların yanıtları açısından kuşkusuz birinci tema ikinci temaya ağır bastı. Zira katılımcıların büyük kısmı çalıştıkları kurumda takdir kültürünün olmadığını beyan ettiler. Bu katılımcılar bankanın takdir etme kültürünü sert bir şekilde eleştirdi ve sıklıkla takdir görmediklerinden yakındılar. Sesleri ilk grup kadar kuvvetli çıkmasa da “Var Ama Yetersiz” teması altındakiler bankadaki takdir kültürü hakkında gene fikir vermiştir. Ancak bu tema altındaki yorumlar dar bir çerçeveye sınırlı kalmıştır. Buradan takdir kültürünün örgütte kurumsallaşmadığı sonucuna ulaşılmıştır. Analiz kısmında Ecrin Katılım Bankası'nın örgütsel iletişim kültürünü ortaya çıkarmak için yapılan mülakatlardan bazı alıntılarla “Burada Takdir Yok” ve “Var ama Yetersiz” temaları detaylandırılarak açıklanmaya çalışılmıştır.

İlginç bir şekilde deneyimli bir banka müdüründen yeni başlayan çalışana kadar pek çok katılımcı Ecrin bankasındaki takdir kültüründen şikâyet etmiştir. Yani bankanın takdir konusundaki yaklaşımı örgüt kültürünün sağlığına zarar vermiştir Bankada takdir görmemekten serzenişte bulunan katılımcılar çoğunlukta olmuştur. Katılımcıların sadece küçük bir kısmı bankada takdir kültürünün var olduğunu onaylamıştır. Ancak azınlıkta kalan bu küçük katılımcı grubu, takdir kültürünü sadece çalıştıkları şubeye sınırlı tutmuşlar ve fakat bankanın genelin yaymamışlardır.

Birinci gruptaki katılımcılar, takdir eksikliğinin çalışanlar üzerindeki olumsuz etkilerine vurgu yapmıştır. Motivasyon eksikliği, ruh sağlığının bozulması; işten ayrılma niyetinin gelişmesi, işin anlam ve öneminin sorgulanması, iş- özel yaşam dengesizliği, huzursuzluk vb. etkiler bunlardan bazılarıdır. Çalışma bir finans grubunun yan kuruluşu olan katılım bankasının yeni bir örgüt kültürü oluşturmada zorluklar yaşadığını ortaya koymuştur. Gene yapılan analizlerde banka içinde aynı anda farklı kurumsal mantıkların yaşadığı gözlenmiştir. Bu kurumsal mantıklar; Ecrin finans grubunun kurumsal mantığı, özel İslami bankaların kurumsal mantığı, özel faizli bankaların kurumsal mantığı ve devlet bankalarının kurumsal mantığı olmak üzere en az dört tanedir. Fakat çalışmada ortaya çıkan bulgu; Ecrin 'in kurumsal mantığının diğerlerini baskıladığıdır. Neticede özel bankalardan işe alınan çalışanlar Ecrin 'in takdir etmeme politikası karşısında şok olduklarını; bir işi bitirdiklerinde -özellikle de zor olanları-teşekkür beklentisi içine girdiklerini ve buna çoğu zaman kavuşamadıklarını beyan etmiştir. Bu da örgüt kültürü oluşumunda kurucu güç olan Ecrin' in diğer kurumsal mantıklardan daha etkili bir amil olduğunu ispatlamıştır.

**Anahtar Kelimeler:** Katılım Bankacılığı, Örgütsel İletişim, Takdir, Kurum Kültürü, Kurumsal Mantık, Bankacılık Çalışanları, Din.

Bu makale **intihal tespit yazılımlarıyla** taranmıştır. İntihal tespit edilmemiştir.

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In this study, the rules stated in the "**Higher Education Institutions Scientific Research and Publication Ethics Directive**" were followed.

Araştırma tek bir yazar tarafından yürütülmüştür.

The research was conducted by a single author.

Çalışma kapsamında herhangi bir kurum veya kişi ile **çakar çatışması** bulunmamaktadır.

There is no **conflict of interest** with any institution or person within the scope of the study.

#### **Ethics Committee Permission | Etik Kurul İzni**

Within the framework of the decision of the Ethics Subcommittee of the Faculty of Media, Communication and Management of the University of Leicester, dated 31/03/2016, with reference to 5948-gd124-schoolofmanagement, the study does not contain any ethical objections.

Leicester Üniversitesi Medya İletişim ve Yönetim Fakültesi Etik Alt Komitesi'nin 31/03/2016 tarihli, 5948-gd124-schoolofmanagement referanslı kararı çerçevesinde çalışma etik açıdan bir sakınca içermemektedir.