

A Climate Assessment of Pulte Homes  
Mortgage Department

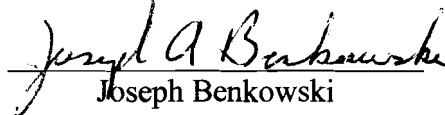
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ABSTRACT

This research studies the climate of Pulte Homes Mortgage Department (Pulte Mortgage) in the fall of 2006. This study examined key elements within the current organization of Pulte Mortgage. The goal of this research project was to verify that the climate of Pulte Mortgage is conducive to supporting the organizational values of Pulte Homes and that Pulte Mortgage is a positive working environment.

Branch managers, Production managers and Branch coordinators in the Midwest and Rocky Mountain divisions were surveyed. The data was collected using an online survey tool which was developed through collaboration between researcher, advisor and Pulte Mortgage leadership. A 24-question Likert scale survey was developed. Twenty five surveys were distributed to employees with at least one year experience with Pulte Mortgage. A response rate of 68% was achieved. Results were tabulated and statistical analysis was performed.

This study found that the climate of Pulte Mortgage is perceived by its employees as a positive one. There were items within the survey that were statistically significant throughout the analysis. Recommendations were made for the improvement and follow up studies in these specific areas.

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## Chapter I: Introduction

Pulte Homes Corporation is a production home builder based out of Bloomfield Hills, Mich. Pulte Homes has 53 operating markets in 27 states. In 2005, the company delivered 45,630 homes in the U.S. and generated consolidated revenues of \$14.7 billion. During its 56-year history, the company has constructed more than 450,000 homes. In 2005, Pulte Homes received the most awards in the J.D. Power and Associates New Home-Builder Customer Satisfaction Study, marking the sixth-straight year Pulte achieved this distinction among America's largest homebuilding companies. Pulte operations were highest-ranked in 16 markets and were among the top three in 22 of 27 markets in which it qualified. To build 45,630 homes in one year and to earn the rewards that Pulte Homes has received, it is important to provide customer with a one-stop shop. This is why Pulte Mortgage is vital to the success of Pulte Homes. Pulte Mortgage has been helping homebuyers turn their dreams of owning a home into reality for over 33 years. Since 1972 Pulte Mortgage has helped over 327,000 buyers achieve their dream of homeownership ([www.pultehomes.com](http://www.pultehomes.com)).

Pulte Mortgage is based out of Denver, CO. Since Pulte Homes is located throughout the country all of the mortgage procedure is done over the phone. On average each Loan Counselor spends 50-80% of their day on the phone the remainder of their day is spend following up on documentations from a phone call or getting documents ready to make a phone call. Loan Processors spend no more than 50% of their day on the phone with the remainder of their day helping the underwriters retrieve the final documents needed to close on a loan.

Pulte Homes stated mission ([www.pultehomes.com](http://www.pultehomes.com)) is to provide single family attached and detached housing communities in the U.S. serving first time/entry level, move up, and active adult buyers. Pulte Homes will be a leader in the markets in which they do business. Pulte Homes vision is to be the best building company in the world in the eyes of Pulte employees, employee's families, subcontractors, suppliers, realtors, stockholders, competitors and most important, Pulte customers. As a company, Pulte Homes has six values that are integral parts of Pulte's culture which are;

- (1) Trust- building reliable and dependable relationships.
- (2) Team Orientation – values the contribution of others.
- (3) Respect in which one displays sincere recognition of values.
- (4) Integrity, being honest and consistent while maintaining unity in purpose and action.
- (5) Customer Focus in the sense of providing customers with exceptional quality service.
- (6) Ownership, the responsibility and acceptance on ones own actions.

With these values stated, it brings up the question, is Pulte Mortgage conducive to meeting Pulte Homes vision and living by these values? The goal of this research project is to verify that the climate of Pulte Mortgage is conducive and supportive of the organizations values and will support the fact that the department is living by their values.

Recently, Pulte Mortgage has made some changes that have affected the overall morale. One recent change is that the Loan Counselors and the Loan Processors moved



into the same building and now work in a team environment based on the different divisions of Pulte Homes. This has caused some problems because traditionally in the mortgage industry Loan Counselors and Loan Processors do not get along. It also has put over 300 people into one building in small cubes, causing rumor mills to fly about each division. There have been complaints as well on the fact that they work in teams, but yet work with several different areas within Pulte Homes. This causes confusion on what incentives each division has as well as knowing which type of product a customer is buying. Another recent change has been in the bonus structure. In the past the bonus was based on a customer service rating of 85%, it has now been bumped up to 90%. With the new bonus structure in place, there has also been a new tracking device introduced that tracks each phone call made, what was said and the length of each call. This has made some employees feel like they are not trusted and that they are being micro-managed.

#### *Statement of the Problem*

The purpose of this study is to conduct an assessment on the current work environment of Pulte Mortgage. The study results will provide Pulte Homes with the research and support that the climate is conducive to support the organizations values and beliefs.

#### *Purpose of the Study*

The purpose of this study is to:

- 1) Evaluate the current climate at Pulte Mortgage.
- 2) Assess if a change in culture is needed.

### *Assumptions of Study*

The assumptions of this study are:

1. Pulte Mortgage will not be making any significant changes in the processes of their daily business functions during the next year.
2. Employees of Pulte Mortgage will be willing to openly and honestly respond to the survey to provide accurate results.

### *Definitions of terms*

Anonymity: Of unknown origin (Merriam Webster, 1995).

Climate: The environmental conditions characterizing a specific group (Crouch, 2003).

Culture: The written and unwritten rule of an organization that shapes who they are (Crouch, 2003).

Mission Statement: The organization's statement of purpose (Crouch, 2003).

Value: Guiding principles of ideal (Merriam Webster, 1995).

Vision: The organization's statement of future position (Crouch, 2003).

### *Limitations of the Study*

This study did not attempt to survey all the employees at Pulte Mortgage. Participants were limited to Branch Managers, Branch Coordinators and Production Managers that have been working for Pulte mortgage for at least one year. All Branch Managers, Branch Coordinators and Production Managers within two divisions were given the opportunity to complete the survey, but because of its anonymity it was not mandatory. Timeframe for this research is limited to the above categories of employees during the fall of 2006.

### *Methodology*

This research will seek to support or reject whether the current climate of Pulte Mortgage supports the vision and values of Pulte Homes. An organizational climate assessment would provide data to evaluate employees' attitudes and perceptions in vital areas. A comparison will be conducted between the climate assessment results and Pulte Home's vision and value statements.

## Chapter II: Literature Review

The purpose of this study is to conduct an assessment on the current work environment of Pulte Mortgage. The study results will provide Pulte Homes with the research and support that the climate is conducive to support the organization's values and beliefs. The focus of this review of literature is to define culture and climate, as well as examine its effects on performance and climate development in organizations.

### *Culture*

The term culture stems from anthropology, sociology and psychology. Culture can be described in many ways within various dimensions. For the sake of this study, the focus will be on culture and climate, distinguishing the differences while applying the definitions to assessing an organization's current climate. Goffee and Jones (1998) explain organizational culture in a technical approach as comprises of an organization's widely shared values, symbols, behaviors and assumptions. Colloquially, culture is "the way things get done around here" (p.9).

Kotter and Heskett (1992) had very similar thoughts in the fact that they believe that there are two levels to culture in an organization. The first level, which is the deeper and less visible level, refers to culture as the values and beliefs shared by individuals in a group that tend to persist over time. The second level, which is the more visible level, refers to culture as the behavior patterns within a group or the company's style that new employees are encouraged to follow.

Denison's (1990) definition of culture reflects the focus of this study. It states:

Culture is the underlying values, beliefs and principles that serve as a

foundation for an organization's management system as well as the set of management practices and behaviors that both exemplify and reinforce those basic principles. These principles and practices endure because they have meaning for the members of an organization. They represent strategies for survival that have worked well in the past and that the members believe will work again in the future.

Overall, culture is what influences all individuals within an organization. Culture influences an organization's life including determining how decisions are made, how rewards are determined and how people are treated. It is the distinctive values, beliefs, work style and relationships that distinguish one organization from another.

### *Climate*

Culture is based on behavior of individuals within an organization. It is not based on the behavior of an individual in regards to their pay or the all employees meetings. These specific behaviors stem from organizational culture. Culture is affected by climate, as climate is a subset of an organizational assessment.

Moran and Volkwein (1992) defined climate as:

A relatively enduring characteristic of an organization which distinguishes it from other organizations and (a) embodies members' collective perceptions about their organization with respect to such dimensions as autonomy, trust, cohesiveness, support, recognition, innovation and fairness; (b) produced by member interaction; (c) serves as a basis for interpreting the situation; (d) reflects the prevalent norms and attitudes of the organization's culture; and (e) acts as a

source of influence for shaping behavior.

Some experts explain climate as a “smaller” version of culture. Shammari defines climate as “a set of measurable properties of the work environment, based on the collective perceptions of the people who live and work there that influences their motivation and behavior” (Al-Shammari, 1992, p. 30).

Moran and Volkwein (1992) also describe three approaches to the formation of climate. The first approach is more of a structural approach where climate is more of a characteristic or attribute that belongs to an organization. The characteristics are seen as being owned by the organization and are separate from individual member’s opinions. The second approach is a more perceptual approach. This approach places the basis of origin on the organization’s individuals. This approach describes that individuals in an organization interpret and respond to situations in a manner that is psychologically meaningful to them. The third approach is an interactive approach. This approach contends the interaction of individuals in responding to their situations, being the shared understanding which is the source of organizational climate.

Culture was described as “the way we do things around here”, while climate can be described as “the way we feel around here” (Hagberg & Heifetz, 2003). Climate is viewed as the individual members of an organization’s day-to-day perceptions and interactions that are based on values and beliefs of the organization’s culture. This literature review does support the fact that climate is affected by the culture and both climate and culture have a strong impact of the organization’s performance.

#### *Reasons for a Culture Assessment*

There are many reasons that exist in order to assess the culture within an organization. As management, it is important to manage the finances and operations within the company, but they must remember to manage their culture as well. “Corporate culture is one of those amorphous business concepts that leaders too often neglect because of its sheer intangibility. Yet culture – an effective culture – is arguably the most valuable intangible asset a company can own” (Clemente, 2003, p.6). Also, “studies have repeatedly found that high performing organizations are aware of, and leverage the strengths of their corporate cultures” (Palmer, 1999, p.1).

Organizational culture is not as simple as upper management telling their employees what it is and having a banner hanging on the wall. In order to work toward an improved culture and becoming a high performing organization, an organization must find out “who” they are. According to Palmer, a well designed survey/assessment will enable a company to see the gap between the current culture and the culture that is in need to succeed (Palmer, 1999,p.1).

Denison describes several reasons and applications for a culture assessment included are (1) general business applications, (2) mergers and acquisitions, (3) a new president/CEO, (4) organizations that may be facing decline, and (5) new strategic initiatives (2003, p. 32). Pulte Mortgages motivation for conducting a culture assessment is for general business application, organization is facing decline, and new strategic initiatives.

1) General business application:

- a) Baseline assessment of current cultural strengths and weaknesses.
- b) Understanding of the organizations’ areas of similarity and differences.

2) Organization is facing decline:

- a) Is there a clear vision/mission statement?
- b) Are the systems current and supportive of successful goal attainment?
- c) Is the organization continuing to develop the competencies of their personal?
- d) Is the organization listening to and responding to the concerns of customers?

3) New Strategic Initiatives:

- a) Understanding of whether or not the necessary cultural conditions exist to support the successful implementation of initiatives.

In today's business world, organizations can no longer count on the competitive advantage of regulated markets and access to financial resources. In today's business world people and how they are managed is the most important competitive advantage an organization can possess.

J.R. Collins and J.I. Porras, in their book, *Built to last* (1994), talk about the importance of aligning the "big picture" of an organization's culture with the day-to-day "little things." People want to believe in their company's vision, but will be paying close attention to tiny inconsistencies. The personal behavior of senior management "walking the talk" is crucial for the process of creating and maintaining a strong culture.

*Effects on Organizational Performance*

"There is increasing evidence of a link between organizational culture (how work gets done) and its business (what actually gets done)" (Kraut, 1996, p. 70).



Many times, culture is considered the “soft stuff” or the “touchy feely stuff;” Kraut (1996) states that culture is anything but soft. He noted that computer systems can be easily understood. All one would have to do to be able to operate a computer system is to read a book or access the internet to gather information on it. “However, finding the delicate balance in corporate culture, defining values, articulating a vision to all employees, surviving all the years of battle with competition, and redefining the mission of the organization at every crossroad to survive, can hardly be called soft.”

Success does not revolve on a reward system, training initiative or strategic plan. True success comes from a strong and healthy culture. In order to manage culture, an organized approach is needed to get to the heart of the organization, which includes the attitudes, beliefs, habits, and expectations of all individuals from the organization.

One of the key ingredients of success is not through market focus, competitive positioning or resource advantages. Success comes from something less tangible, less obvious, but more powerful: organizational culture. Looking at some successful companies, such as Walt Disney, Microsoft and General Electric one will find that they have a distinctive culture that can be clearly identifiable by its employees (Cameron & Quinn, 1998, p.3).

#### *Why Do Some Cultures Fail?*

Success as well as defeat in an organization can cause tension. Challenges that stress employees can provide the pleasurable excitement that leads to high performance and achievement. These same challenges can also cause a lot of stress within an organization.

James Lucas in his article, How to Avoid Enronism, explains different areas that can cause a culture to fail. His causes to Enronism include:

1) The “chain of command”

a) This is the culture that is “think at the top and do at the bottom” rather than sharing ideas.

2) The wrong questions on openness

a) In an organization with a failing culture one would ask “Is there any reason to share this with our people?”

b) Great culture would ask “Is there any reason why we wouldn’t share this with our people?”

3) Unfettered competition

a) In many organizations team work and cooperation is preached, but the dog-eat-dog mentality between individuals and departments is rewarded.

4) A narrow view of profits

a) In an organization with a failing culture the question does not come up on rather or not the organization is showing a return to their employees for investing their creativity, passion, and commitment.

5) Growth as a goal

a) Intelligent and ethical growth is a good thing, but growth as a goal leads to unrealistic expectations and desperate behaviors.

*Culture with Enthusiasm*

Considering groups and their inner workings, there has been a multitude of research on the concept of teams as an organizational design. This includes, making

better use of resources and offering greater flexibility for the task at hand. Recent research has shown that in certain events of success or adversity reinforce the motivational energy and overall productivity of teams. Members on the team make unusual work efforts to “earn” their place on the team. It is a type of emotional enthusiasm that sets in motion “self-fueling spiral team success” (Hackman, 1990, p.12). This leads to good teams getting better and reaching higher goals and achievements.

High performing cultures have a level of motivation that is at a level where people have full control and responsibility for their jobs. Motivation gets stronger the more an employee’s heart is in the job and the more they are emotionally engaged. Being able to make important decisions, to innovate ideas, and to be creative leads teams to work hard and fight for the achievement of the end result.

In organizations, interaction and communication are important behavioral devices that shape and support the integration of a particular social system. As people escalate interaction with each other, they start developing a better understanding of each other’s roles and personalities, this all leads to a greater mutual respect.

Southwest Airlines and Mercedes-Benz have had some initiatives in improving their cultures which include:

- 1) Forming a Culture Committee

The growth and personnel expansion that comes with business success often leads to disappointment with the inability to bond and interact like in the past. Forming a culture committee is an excellent way to maintain a close “small company” environment. The emphasis for the committee is to convey a better understanding of the history and culture of the organization to new employees and

to provide mentoring and bonding at the same time. The results for the organization, the committee sustains and nurtures a coherent culture and close relations among its employees. The results for the members of the committee, the task is stimulating and exciting, in supporting a culture they are passionate about.

## 2) Walk a Mile in My Shoes

Working closely with fellow employees for a few days could help create a better understanding of the inner workings and the different responsibilities within an organization. Programs along these lines create open communication and a desirable openness within the organization.

## 3) Integration of the Family

Integrating the family leads to pride and respect at home, which mirrors and supports the work situation. The responsible family person will turn out to be equally responsible at work. Open communication at work can lead to the same openness and understanding at home.

### *Cultures That Motivate*

The key to a successful and high performing culture is a fresh approach to energize people and unlocking their strengths. Successful cultures are based on intrinsic motivation, motivation that emerges from inside people. Intrinsic motivation is the outcome, the result of a work environment that people enjoy for several reasons. They have ownership and are in charge of their jobs, enjoy learning opportunities that lead to new challenges, and they are satisfied with their job, being part of a “fun” environment (Haasen & Shea, 2003, p. 17).

In 1990, Mihaly Csikszentmihalyi's research revolutionized the understanding of motivation, with the term flow, or optimal experience. In Csikszentmihalyi's research, he often detected a particular kind of experience in which people's performance seemed to be effortless. They wanted to continue forever in their task and learn additional skills to master more challenges. In this research, Csikszentmihalyi found a sense of fun and enjoyment in an activity, the sense of control generated by handling and the growth of self from a specific achievement (1990, p.20).

In the past, job security was what people hoped to get out of work which led to being a loyal employee. That is virtually all gone, instead people have moved to choose their place of work in line with their own values and aspirations. They look for meaning to their lives and expect work to play an important role in it. People look for consistency of values that apply to their work life and their personal life.

Intrinsic motivation comes about as the "outcome," the effect of a work environment and a culture that people enjoy, that feeds their inner person, their spirit, their mind and their soul.

### *Improving Organizational Climate*

Once the organizational diagnosis is complete and problem areas are identified, improving the organizational climate is the final stage, and will continue into the future. In addition to developing action plans correlating to the identified problem areas, management can also strive to create the ideal organizational climate. Watkins (2001) provides qualities organizations tend to evaluate which are key dimensions of organizational climate.

The following are Watkins key dimensions:

1) Flexibility

- a) New ideas are accepted easily.
- b) Unnecessary rules are kept to a minimum.
- c) Getting the best people together to get the job done, rather than long lines of authority.

2) Responsibility

- a) It is important to delegate as many tasks as possible to employees and to hold them accountable for the outcomes.
- b) Employees should be able to take calculated risks without fear or blame.

3) Standards

- a) Managers need to set realistic goals.
- b) Managers give regular feedback.
- c) Managers make sure that performance measures are adequate and clear.

4) Rewards

- a) Employees are recognized and rewarded for good performance.
- b) Managers use encouragement more often than they use threats or criticism.
- c) Development opportunities are used to both reward and improve performance.

5) Clarity

- a) It is important for employees to know exactly what is expected of them.
- b) Policies, procedures and lines of authority are clear.

6) Team Commitment

- a) People are loyal to the organization and are proud to belong to it.
- b) In most roles, employees need to be able to cooperate with others to get their job done.
- c) Managers resolve conflicts quickly and foster cooperation between individuals.

It is important for an organization to ask how they can go about creating or keeping a culture in which all employees feel secure in doing the above statements. In some cases an organizational change is needed to create the culture that one is seeking. There are a number of factors to think about that are critical to the success of an organizational culture change.

Marc and Farbrother, in their article, *Changing Organization Culture* (2003), discuss four key factors to remember when an organizational culture change is needed.

1) Framework

- a) Developing a framework that allows the organization to paint a clear picture of its destination.
- b) The framework provides the stepping stones required to reach the desired end.
- c) The outcome of the framework is to create the vision.

## 2) Alignment

- a) Management and senior administrative support is essential to culture change.
- b) Complete alignment is not necessary, management that can not support must remain neutral, and senior management must at least be willing to try.
- c) Outcome of alignment is to have management support.

## 3) Commitment

- a) At both the organizational and individual levels, perseverance in moving toward the vision.
- b) Celebrating success along the way is essential.
- c) Outcome of commitment is creating leadership principles, an organization of choice and guiding principles.

## 4) Engagement

- a) With the involvement of everyone, the organization reaps the benefits of a collective vision, agreed upon behavior, innovation, and flexibility.
- b) Project success, improved morale, and a sense of purpose form a new successful culture.

When a change in culture is needed these four factors will help create the culture that is intended. The key factors will not be able to change the culture without the support of leaders within the organization. "One of the biggest mistakes leaders can



make is ignoring the realities of team ground rules and the collective emotions in the group and assuming that the force of their leadership alone is enough to drive people's behavior" (De Lisi, 2005, p.119). The phrase "my way or the highway" is in the past, unless an organization has unlimited funds for recruiting.

There are times when organizations are in hopes that their undesirable culture will go away. Organizational culture will not ever go away, according to Steven Lisi, "Culture is the integrated pattern of human behavior that includes thought, speech, action, and artifacts and depends on man's capacity for learning and transmitting knowledge to succeeding generations" (2005, p.119).

When an organization has solid leaders, their real importance is to create and manage a positive culture. To create this culture the first and most important step for the leader to do is to create and communicate core values and principles that will guide organizations behavior and decision making. Once the core values are identified, it is important to specify behaviors that exemplify these values. It is important to establish a method by which individuals can receive feedback on their performance. The next step is to develop a reward system that is consistent with the organizations values and principles. It is evident that the leaders within the organization personally assume the responsibility of championing the desired culture, and recognize the need for redundancy and reinforcement concerning what is expected and what is negotiable.

There are different approaches to improving an organizational culture. Different approaches will work differently with each organization. It is important to find the best approach for the organization, to insure the change is a success. Each approach will start

with the fact that the organizations values need to be established and communicated with the members.

### *Benefits to Pulte Mortgage*

There are several organizational benefits that can be achieved by conducting a climate assessment as described Altman (n.d.). There are, at a minimum, two potential benefits that Pulte Mortgage could see from this assessment. The benefits include an opportunity for employee involvement and proactive management. By administering an organizational survey, employees are given an opportunity to be involved in the company at a different level than is typically described in their job description. This, in return, can be viewed as increased employee involvement. If employees are given an opportunity to state their opinions on various topics which can provide a sense of management commitment to employee's opinion and management initiative to identify opportunities for improvement in the organizational climate. A second potential benefit is proactive management. By administering organizational climate surveys, managers can be much more proactive in managing their employees and work environments.

### Chapter III: Methodology

This chapter describes the study population, the design and structure of the instrument, and data collection methods. This study examined the current climate of Pulte Mortgage in the categories of (1) Personal Commitment, (2) Personal Contribution, (3) Workload, (4) Empowerment, (5) Working Environment, (6) Recognition, and (7) Commitment to Employees .

#### *Subject Selection and Description*

To assess an organizations climate, one must ask those that are directly involved in the organization. There are over 100 employees that work for Pulte Mortgage, so for the purpose of this study the researcher will be asking two teams to participate in the study. There are a total of 25 employees. Each team represents different divisions. For the purpose of this study the researcher will be asking the participation of the Rocky Mountain division and the Midwest division. One limitation of the study population was only employees with at least one year of employment with Pulte Mortgage were invited to participate. The researcher felt that this would limit the respondents to only those whom had some experience working in the organization. This study will be conducted in the fall of 2006 also limiting the responses to current employees at the time.

#### *Instrumentation*

The survey tool used will be developed through a series of sessions between the researcher, research advisor, Pulte Mortgage Management, and other research students. The instrument will consist of questions in the key topics of (1) Personal Commitment, (2) Personal Contribution, (3) Workload, (4) Empowerment, (5) Working Environment, (6) Recognition, and (7) Commitment to Employees .

The survey instrument will use a Likert scale with response choices of “A, B, C, D, E” with “A” representing strongly agree, “B” representing agree, “C” representing disagree, “D” representing strongly disagree and “E” being used for not applicable.

#### *Data Collection Procedures*

The instrument will consist of an introduction letter which will explain the purpose and intent of the survey, the consent statement and the link to the survey. The letter will be sent via the internet with the link imbedded in the letter. The respondent may chose at that point whether to participate or not without the knowledge of the researcher. If the respondent decides to participate, they will use the link to access the online survey. Once the respondent has completed the survey, they will submit the survey with out the knowledge of the researcher. This collection procedure guarantees the anonymity of the survey.

#### *Data Analysis*

To analyze the data descriptive statistics were utilized to illustrate results of all survey questions frequency and percentages on “years employed”, “division”, and “position” for the total group of respondents. The mean and the standard deviation were found for each question in the survey as well. The third statistical analysis performed was a two-way analysis of variance, looking at employees who have been employed for 1-2 years and employees who have been employed for 3 plus years. A T-test was also conducted to analyze the variance in Branch Managers (leadership) and Production/Coordinators.

#### *Limitations*

There are potential limitations that exist with data collection through survey/questionnaires. Limitations for this research include, predetermined questions missing the underlying issues, the overall interpretation of the data, and a response bias. The researcher limited the respondents to those who have been working for Pulte Mortgage for at least one year.

### *Summary*

In order to assess the organization's culture, data needed must be gathered from the employees that work for the organization. The data was gathered by utilizing an online survey through the University of Wisconsin-Stout. The data collection process yielded 17 responses. This provided a 68% response rate. The survey assessed the organizational strengths and weaknesses, and established a benchmark to evaluate change in the organization overtime. Responses are explained in Chapter four. Participant's comments were gathered and can be found in the Appendix.

## Chapter IV: Results

This chapter reports on the results that were gathered from the culture assessment survey to Pulte Mortgage. An online survey was distributed to 25 employees in the Rocky Mountain and Midwest divisions with a 68% response rate. The purpose of this study was to conduct a survey to assess the organizations cultures strengths and weaknesses.

The data that was gathered from the culture assessment was used to meet the objectives of this study. The objectives of this study were to (1) evaluate the current organizational climate of Pulte Mortgage and (2) asses if a change in culture is needed.

The survey instrument used a Likert scale with response choices of “A, B, C, D, E” with “A” representing strongly agree, “B” representing agree, “C” representing disagree, “D” representing strongly disagree and “E” being used for not applicable.

The respondents provided information that assisted in meeting the objectives for the study. In the survey, questions 1-3 were used to obtain demographic information, questions 4-6 focused on personal commitment to the organization, questions 7-9 asked questions related to personal contribution to the organization, questions 10-12 focused on the workload that is given to employees, questions 13-15 focused on empowerment, questions 16-20 were focused on the current work environment of Pulte Mortgage, questions 21-22 focused on recognition in the organization and questions 23-24 focused on the commitment to employees from leadership in Pulte Mortgage.

*Item Analysis*

To analyze the data the mean and standard deviation was found for each question. A t-test was also performed showing the variance in analysis from employees that have been employed for 1-2 years and employees that have been employed for 3-5 years.

The demographic questions in the survey focused on the years employed by Pulte Mortgage, division of employment and position held with Pulte Mortgage. The following are the results of the demographics.

| Years employed with Pulte | Frequency | Percentage |
|---------------------------|-----------|------------|
| 1-2 years                 | 11        | 65%        |
| 3-5 years                 | 5         | 29%        |
| 6-7 years                 | 0         | 0%         |
| More than 7 years         | 1         | 6%         |
| Total                     | 17        | 100%       |

| Area market of focus | Frequency | Percentage |
|----------------------|-----------|------------|
| Rocky Mountain       | 9         | 53%        |
| Midwest              | 7         | 41%        |
| Total                | 16        | 94%        |

| Position held with Pulte | Frequency | Percentage |
|--------------------------|-----------|------------|
| Branch Manager           | 6         | 35%        |
| Branch Coordinator       | 6         | 35%        |
| Production Manager       | 5         | 30%        |
| Total                    | 17        | 100%       |

| <u>Personal Commitment:</u>                                   | <u>Mean</u>  | <u>Standard Deviation</u> |
|---|--------------|---------------------------|
| I usually look forward to coming into work.                   | 4.0          | .612                      |
| I care about doing a good job for Pulte Mortgage.             | 4.529        | 1.007                     |
| <b>Pulte Mortgage is more rewarding than my previous job.</b> | <b>3.914</b> | <b>1.297</b>              |

The highlighted question represents that there was not an agreement on this question with the participants. The mean was 3.914, but there were some employees that strongly disagreed and some that strongly agreed.

| <u>Personal Contribution:</u>                                 | <u>Mean</u> | <u>Standard Deviation</u> |
|---|-------------|---------------------------|
| I am willing to take on extra responsibilities.               | 4.411       | 1.064                     |
| It is expected that I take on extra duties.                   | 4.117       | .992                      |
| <b>My quality of work has improved in the last two years.</b> | <b>4.0</b>  | <b>1.118</b>              |

The highlighted question represents the fact that there was not a tight agreement on this question. Some of the employees disagreed that their work had improved compared to the last two years.



| <u>Workload:</u>   | <u>Mean</u> | <u>Standard Deviation</u> |
|--|-------------|---------------------------|
| The amount of work I am asked to do is fair.               | 4.294       | .685                      |
| My current work load allows me to enjoy my job.            | 4.176       | .727                      |
| I am able to balance my work life and family life.         | 3.882       | .857                      |
| <u>Empowerment:</u>  | <u>Mean</u> | <u>Standard Deviation</u> |
| I am satisfied that my ideas are listened to.              | 3.705       | .771                      |
| I am satisfied with my empowerment to make decisions.      | 3.705       | .919                      |
| It is important to me that I am empowered.                 | 4.294       | 1.046                     |
| <u>Working Environment:</u>                                | <u>Mean</u> | <u>Standard Deviation</u> |
| I am satisfied with my sense of belonging.                 | 4.117       | .781                      |
| There is a strong sense of fairness at Pulte Mortgage.     | 3.823       | .635                      |
| Overall, I am treated with respect at Pulte Mortgage.      | 4.176       | .882                      |
| I experience open communication with my peers.             | 4.117       | .992                      |
| I experience open communication with my leaders.           | 3.647       | .861                      |
| <u>Recognition:</u>  | <u>Mean</u> | <u>Standard Deviation</u> |
| I am satisfied with the recognition and rewards I receive. | 3.823       | .635                      |
| It is important to me that I am recognized.                | 3.941       | .899                      |
| <u>Commitment to Employees:</u>                            | <u>Mean</u> | <u>Standard Deviation</u> |
| Leadership feels each employee is important.               | 3.647       | .931                      |
| Leadership treats employees with dignity and respect.      | 3.941       | .966                      |

A 2 T-test was also conducted to show the variance in analysis. To conduct this analysis, the 1-2 year employees were grouped together and the 3 plus years employees were grouped together. The results are as follows:

HO: 1-2 years of employment = 3 plus years of employment      Rejected

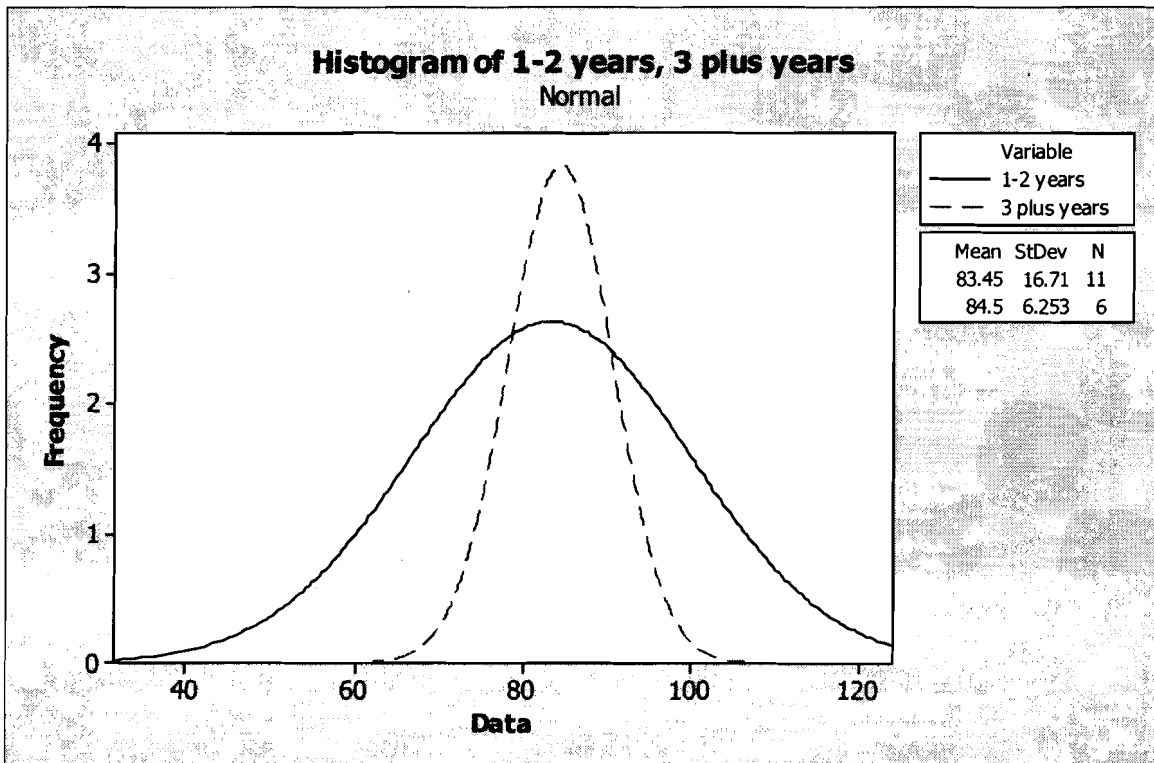
HO: 1-2 years of employment  $\neq$  3 plus years of employment      Accepted

If P-value is more than .05 there is a significant difference, if P-Value is less than .05 there is no difference.

|              | <u>N</u> | <u>Mean</u> | <u>Standard Deviation</u> | <u>SE Mean</u> |
|--------------|----------|-------------|---------------------------|----------------|
| 1-2 years    | 11       | 83.5        | 16.7                      | 5.0            |
| 3 plus years | 6        | 84.5        | 6.25                      | 2.6            |

P-Value = .856

These results indicate that there is a significant difference in the responses from employees who have been working for Pulte Mortgage for 1-2 years compared to employees that have been working for 3 plus years.



The histogram above shows the differences in these two groups. The solid black line represents the employees that have been employed for 1-2 years. This indicates that

their responses were more spread across the board and they are not in close agreement to the questions. The red dashed line represents employees that have been employed for 3 plus years. This indicates that they are in a closer agreement.

Another T-test was conducted to see the variance in the Branch Manager compared to the Production and Coordinators.

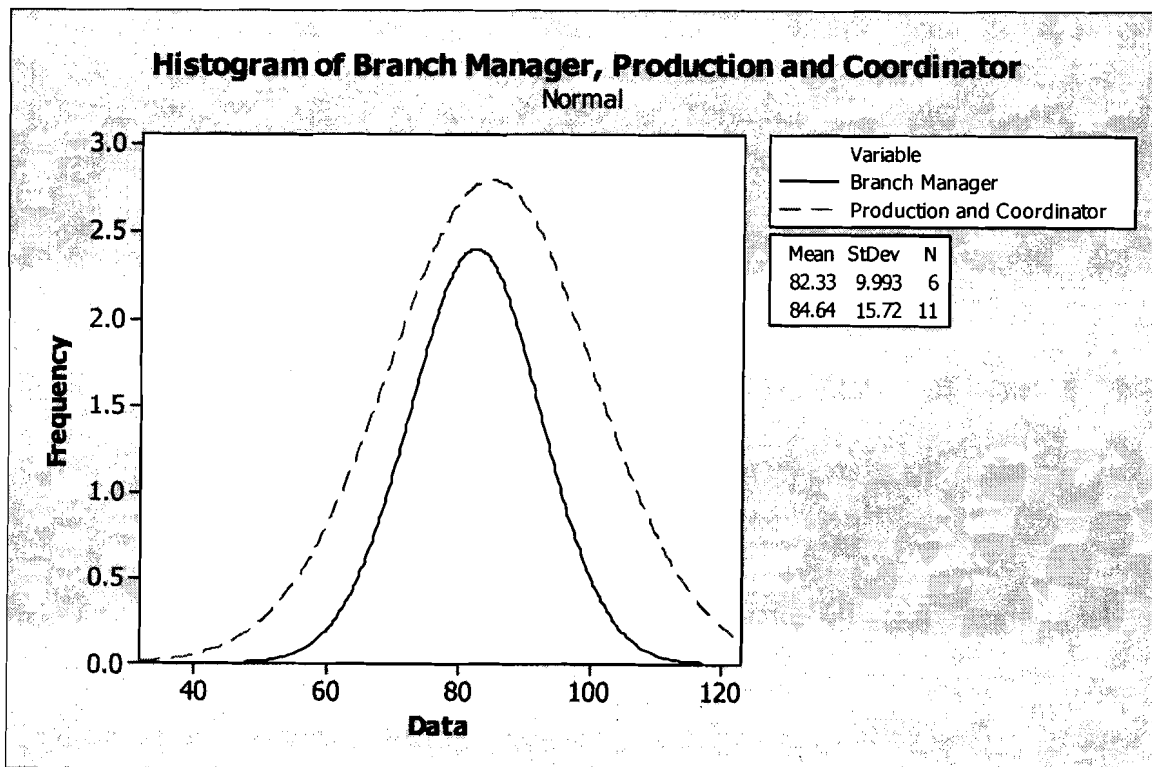
HO: Branch Manager = Production and Coordinator

HO: Branch Manager  $\neq$  Production and Coordinator

If P-value is more than .05 there is a significant difference, if P-Value is less than .05 there is no difference.

|                         | <u>N</u> | <u>Mean</u> | <u>Standard Deviation</u> | <u>SE Mean</u> |
|-------------------------|----------|-------------|---------------------------|----------------|
| Branch Manger:          | 6        | 82.33       | 9.99                      | 4.1            |
| Production/Coordinator: | 11       | 84.6        | 15.7                      | 4.7            |

P-Value = .718



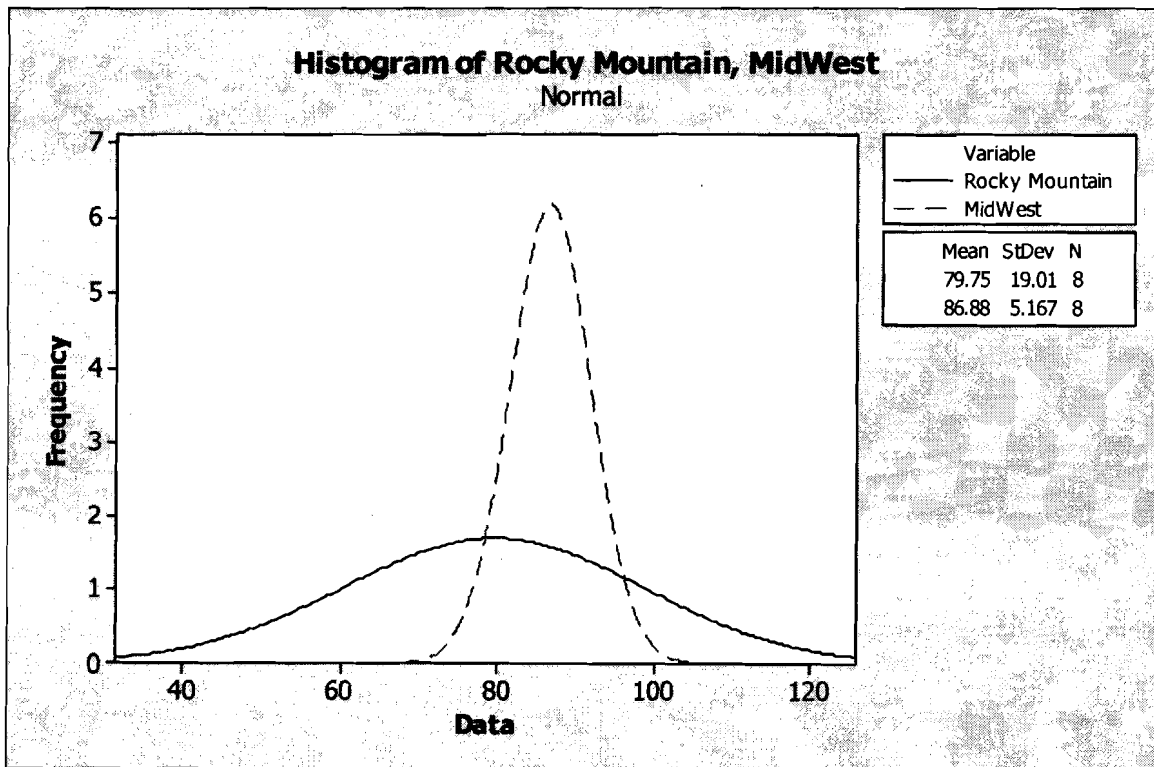
The last T-test that was run is comparing the Rocky Mountain division to the Midwest Division.

HO: Rocky Mountain division = Midwest division

HO: Rocky Mountain division  $\neq$  Midwest division

|                 | <u>N</u> | <u>Mean</u> | <u>Standard Deviation</u> | <u>SE Mean</u> |
|-----------------|----------|-------------|---------------------------|----------------|
| Rocky Mountain: | 8        | 79.8        | 19.0                      | 6.7            |
| Midwest:        | 8        | 86.88       | 5.17                      | 1.8            |

P= .336



This analysis indicates that there is a difference in the Rocky Mountain division and the Midwest divisions.

## Chapter V: Discussion

The purpose of this study is to conduct an assessment on the current work environment of Pulte Mortgage. The study results will provide Pulte Homes with the research and support that the climate is conducive to support the organizations values and beliefs. Twenty five employees from the Midwest and Rocky Mountain divisions were asked to participate with this research project. Branch Managers, Production Managers and Branch Coordinators were among the participants.

The survey instrument used was an online survey that was of Likert scale response choices, “A, B, C, D, E” with “A” representing strongly agree, “B” representing agree, “C” representing disagree, “D” representing strongly disagree and “E” being used for not applicable. See appendix for a sample of the instrument used. The data collection process yielded 17 responses. This provided a 68% response rate.

Statistical analyses were completed on the data that was collected. Specific details can be found in Chapter 4. Descriptive statistics on all 24 questions are illustrated in the Appendix. The mean and standard deviation was found for each question as well. The third statistical analysis completed was a two-way T-test on questions 4-24 using 1-2 years of employment compared to 3 plus years of employment. A second T-test was performed on questions 4-24 using Branch Manager (leadership) compared to Production and Coordinators. The final T-test was performed on questions 4-24 using the Midwest division compared to the Rocky Mountain division.

### *Limitations*

This study did not attempt to survey all the employees at Pulte Mortgage. Participants were limited to Branch Managers, Branch Coordinators and Production

Managers that have been working for Pulte mortgage for at least one year. All Branch Managers, Branch Coordinators and Production Managers within two divisions were given the opportunity to complete the survey, but because of its anonymity it was not mandatory. Timeframe for this research was limited to the above categories of employees during the fall of 2006.

There are potential limitations that exist with data collection through surveys. Limitations for this research include, predetermined questions missing the underlying issues, the overall interpretation of the data, and a response bias.

### *Conclusions*

The research found that the climate of Pulte Mortgage is perceived by its employees as a positive one. However, some results indicated possible areas for improvement. For example, there was correlation between the number of years employed and the positions within Pulte Mortgage on the survey, indicating variances in these areas. In addition, there were two questions on the survey that showed significance throughout the statistical analysis.

- Pulte Mortgage is more rewarding than my previous job.
- My quality of work has improved in the last two years.

The following questions had a low percentage of participants that strongly agreed:

- I am satisfied that my ideas are listened to and are considered.
- There is a strong sense of fairness at Pulte Mortgage.
- I experience open communication with my leaders at Pulte Mortgage.
- I am satisfied with the recognition and rewards I receive for my hard work.

### *Recommendation*

Based on the results of this study, the following recommendations are proposed:

(1) Follow up study- a further study that consisted of the same instrument in 2-3 years could be completed to assess climate consistency. Special attention could be placed on the questions from above. Specific questions could be developed that would focus on these questions more and identify the need for improvement. If action plans are specific to those of the above area, this follow up study would monitor any changes in climate since action plans have been instituted. This may increase the credibility to the process if Pulte Mortgage members are aware and believe in the commitment to improving the organization climate.

(2) In the literature review, there was an idea of a culture committee. Forming a culture committee is an excellent way to maintain a close “small company” environment. The emphasis for the committee is to convey a better understanding of the history and culture of the organization to new employees and to provide mentoring and bonding at the same time. The result for the organization, the committee sustains and nurtures a coherent culture and close relations among its employees. The results for the members of the committee, the task is stimulating and exciting, in supporting a culture they are passionate about.

In the survey, there were some questions that focused on empowerment, sense of fairness and rewards. For some of these questions only 12% of participants strongly agreed, others did not feel that the culture is the best with these ideas yet. By creating a culture committee it will allow employees to create ideas on ways to improve the culture, and create ideas for rewards and recognition for other employees. This committee would

also assist in the improvement of a sense of fairness, because any employee can be on the committee and voice their opinion.

(3) Consider Appreciative Inquiry sessions. Appreciative Inquiry allows an organization to bring possibilities to life and develop its capabilities. Through a series of pre-determined questions, employees are asked to bring forth stories and emotions of a time when the organization was at its peak performance. Employees describe what that was like and how it felt. Once described, steps are taken to recreate those feelings and that environment. It is important that questions are worded to bring forth an opportunity for improvement. Pulte Mortgage's challenges from the survey are from the following questions:

- I am satisfied that my ideas are listened to and are considered.
- There is a strong sense of fairness at Pulte Mortgage.
- I experience open communication with my leaders at Pulte Mortgage.
- I am satisfied with the recognition and rewards I receive for my hard work.
- Pulte Mortgage is more rewarding than my previous employer.

Some examples of questions which could be asked during these Appreciate Inquiry sessions:

- When was a time when I felt that my ideas were listened to?
- When was Pulte Mortgage at its best in regards to providing a fair working environment?
- When was Pulte Mortgage leadership at its best with open communication?
- When was a time I felt that I was recognized or rewarded for my hard work?



If Pulte Mortgage does use the recommendation of Appreciative Inquiry sessions, it is vital that the data gathered from these sessions is used for the improvement of the climate. If employees feel as if it is just another idea for improvement in culture which never comes to life, employees may be reluctant to participate.

(4) The last recommendation is to create a second study that would be a comparative study with other divisions within Pulte Mortgage. Comparison could be made on organizational climate and also to compare performance between the other divisions.

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## **Consent to Participate in UW-Stout Approved Research**

### **Pulte Mortgage Climate Assessment**

Jenna Burkhalter  
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Joe Benkowski  
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Menomonie, WI

As a final stage of my graduate work in the Training and Development department at the University of Wisconsin-Stout, I am conducting a climate assessment. I am recruiting individuals who would like to participate in sharing their opinion of the current climate of Pulte Mortgage through an online survey. This survey will seek to support or reject whether the current climate of Pulte Mortgage supports the vision and values of Pulte Homes. An organizational climate assessment will provide data to evaluate your thoughts and perceptions in vital areas such as; personal commitment, personal contribution, workload, recognition, empowerment and commitment to employees.

The risk to your involvement with this survey is that you will be asked about your perceptions and satisfaction of your current working environment. There is a benefit to this risk however. By completing this survey, you will have a way to voice your opinion on the current work environment and if there are any changes needed, there will be recommendations provided. This would benefit you by providing you with a better place to work.

This online survey will take you ten minutes to complete. Once completed, select “complete” and this will prompt you to the final screen. The online survey will be available to you through December 1, 2006.

All information will be held confidential and any reports that are generated from the survey will not contain your name or any identification information. Survey results will be shared with management; however any demographics will be kept confidential.

Your participation in this study is entirely voluntary. You may choose not to participate without any adverse consequences to you. However, should you choose to participate and later wish to withdraw from the study, there is no way to identify your anonymous document after it has been submitted online.

This study has been reviewed and approved by The University of Wisconsin-Stout's Institutional Review Board (IRB). The IRB has determined that this study meets the ethical obligations required by federal law and University policies. If you have any questions or concerns regarding this study please contact the Investigator or Advisor. If you have any questions, concerns, or reports regarding your rights as a research subject, please contact the IRB Administrator.

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By completing the following survey you agree to participate in the project entitled, Pulte Mortgage Climate Assessment.

**Climate Assessment of Pulte Mortgage**

**Fall 2006**

**Demographics:**

Years employed with Pulte Mortgage:

1-2 years \_\_\_\_

6-7 years \_\_\_\_

3-5 years \_\_\_\_

More than 7 years \_\_\_\_\_

Area Market of focus:

Rocky Mountain \_\_\_\_

Midwest \_\_\_\_\_

Position held with Pulte Mortgage:

Branch Manager \_\_\_\_\_

Branch Coordinator \_\_\_\_\_

Production Manager \_\_\_\_\_

Respond to the organizational climate questions with the following response choices:

**5= Strongly Agree 4-Agree 3- Disagree 2- Strongly disagree 1- Not applicable**

**Personal Commitment:**

I usually look forward to coming into work at Pulte Mortgage. 1 2 3 4 5

I care about doing a good job at Pulte Mortgage. 1 2 3 4 5

Pulte Mortgage is more rewarding than my previous employers. 1 2 3 4 5

**Personal Contribution:**

I am willing to take on extra responsibilities and duties. 1 2 3 4 5

It is expected that I take on extra responsibilities and duties. 1 2 3 4 5

My quality of work has improved compared to the last two years. 1 2 3 4 5

**Workload:**

The amount of work I am asked to do is fair. 1 2 3 4 5

My current work load allows me to enjoy my job. 1 2 3 4 5  
I am able to balance my work life and home life effectively. 1 2 3 4 5

**Empowerment:**

I am satisfied that my ideas are listened to and are considered. 1 2 3 4 5  
I am satisfied with my empowerment to make decisions. 1 2 3 4 5  
It is important to me that I am empowered to take action. 1 2 3 4 5

**Working Environment:**

I am satisfied with my sense of belonging at Pulte Mortgage. 1 2 3 4 5  
There is a strong sense of fairness at Pulte Mortgage. 1 2 3 4 5  
Overall, I am treated with respect at Pulte Mortgage. 1 2 3 4 5  
I experience open communication with my peers at Pulte. 1 2 3 4 5  
I experience open communication with the leaders of Pulte. 1 2 3 4 5

**Recognition:**

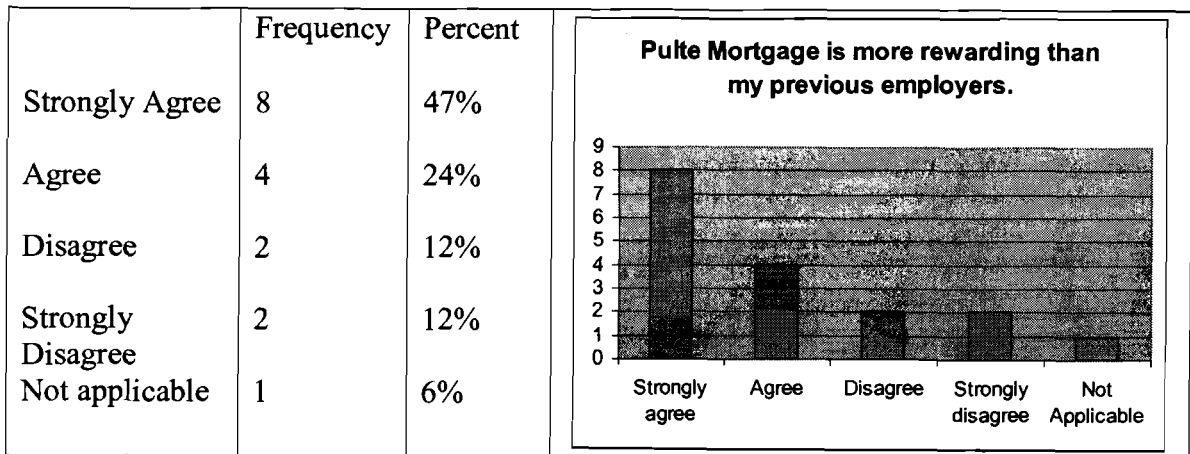
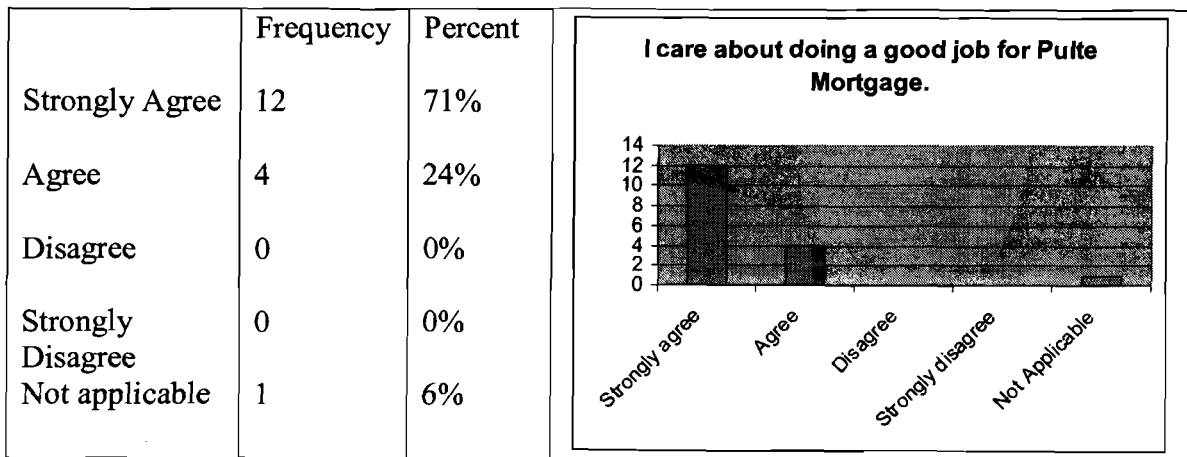
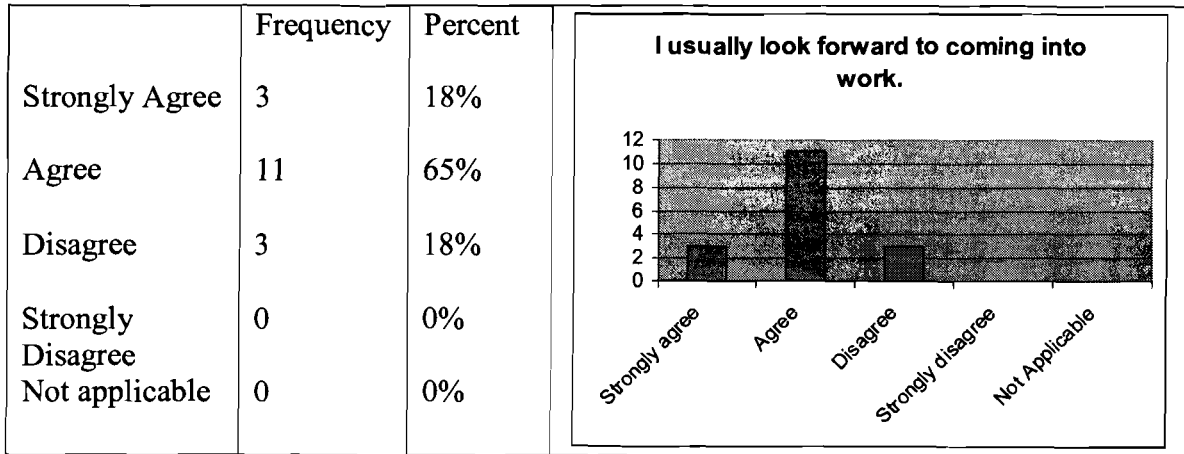
I am satisfied with the recognition and rewards I receive for my hard work. 1 2 3 4 5  
It is important to me that I am recognized for my accomplishments. 1 2 3 4 5

**Commitment to Employees:**

Pulte Mortgage Leadership feels each employee is an important individual. 1 2 3 4 5  
Pulte Mortgage Leadership treats employees with dignity and respect. 1 2 3 4 5

Your additional comments are welcome regarding the climate at Pulte Mortgage.

Statistical Analysis #1, Graphical display  
Survey question responses 4-24

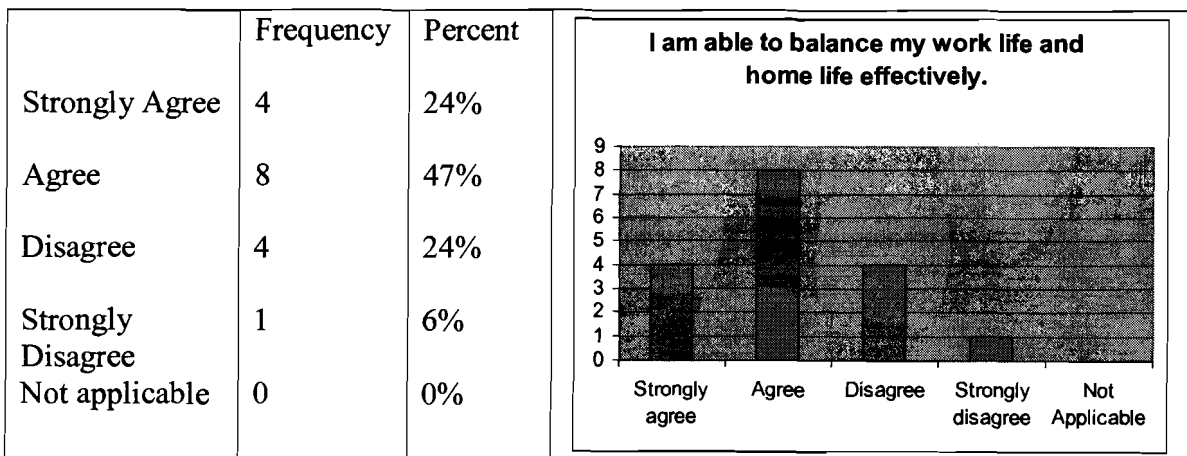
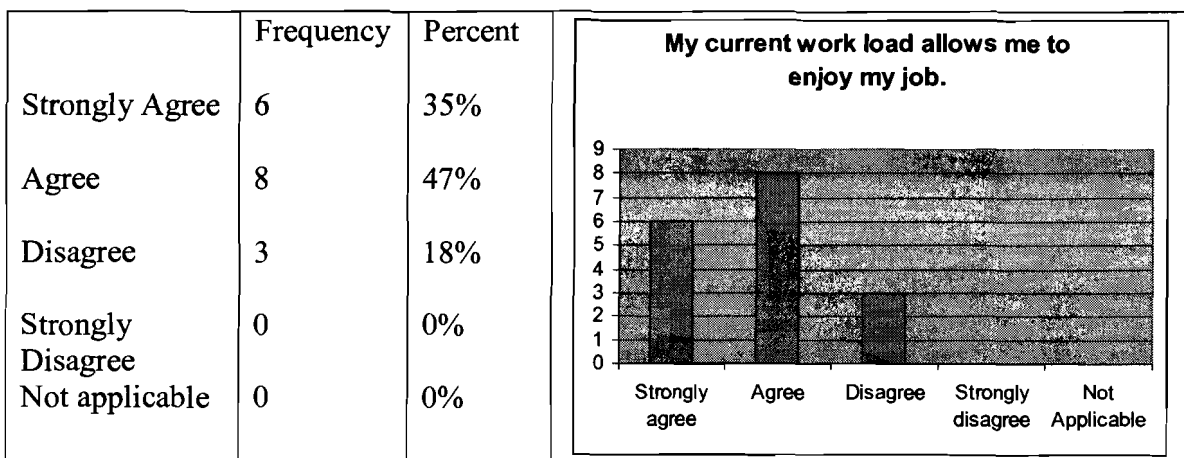
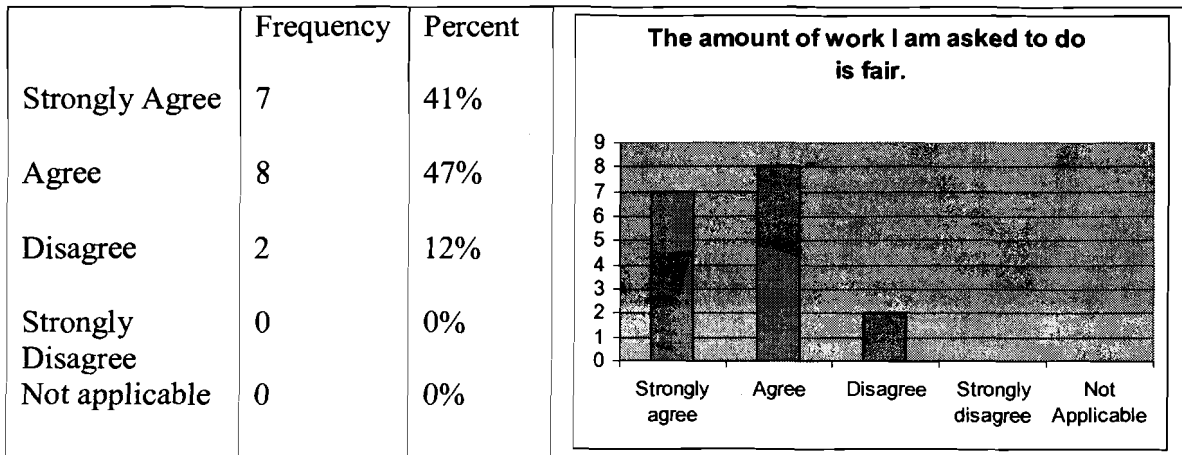


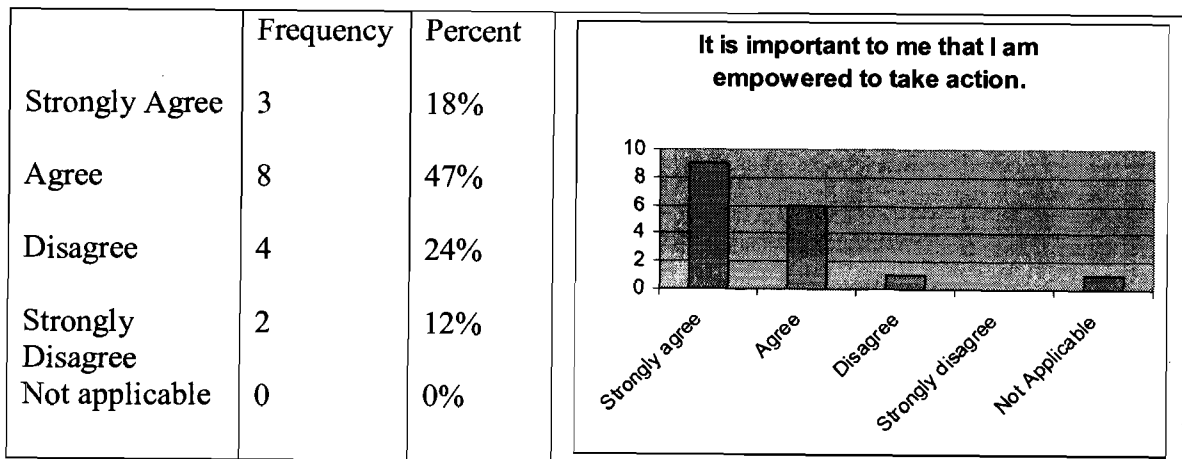
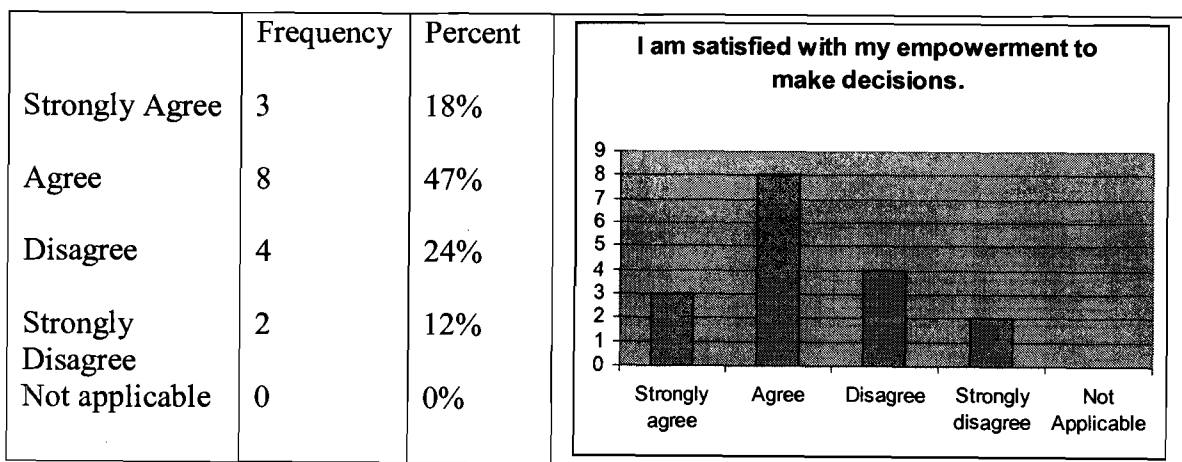
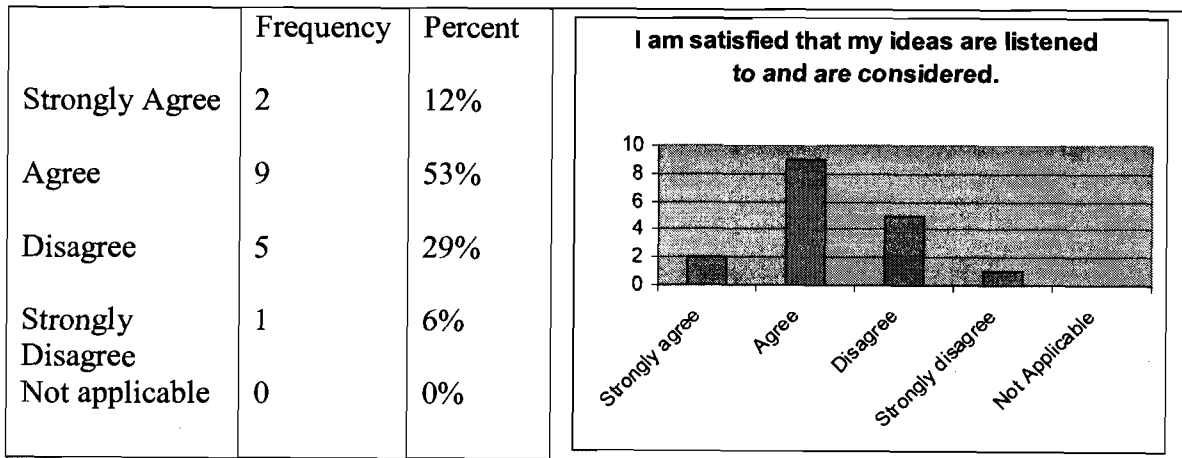


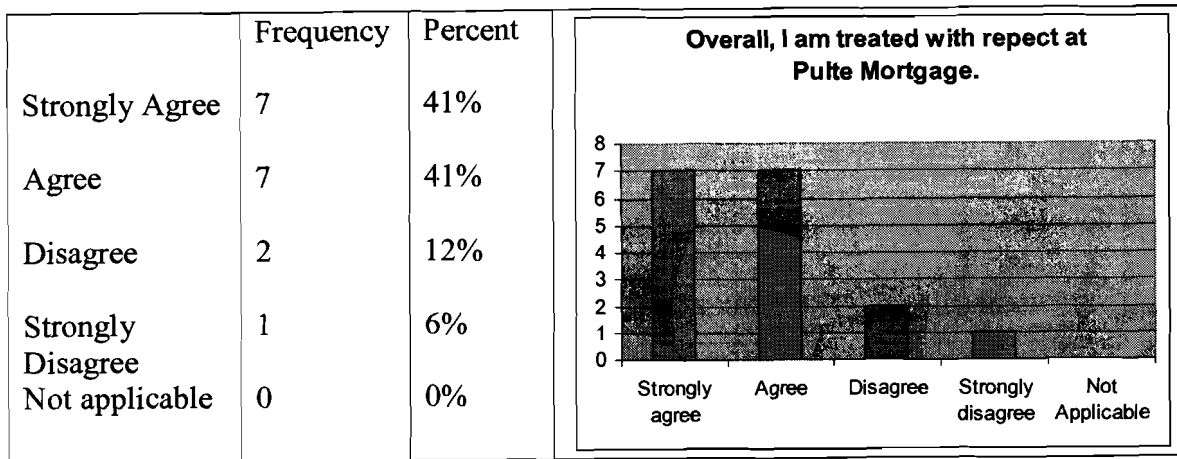
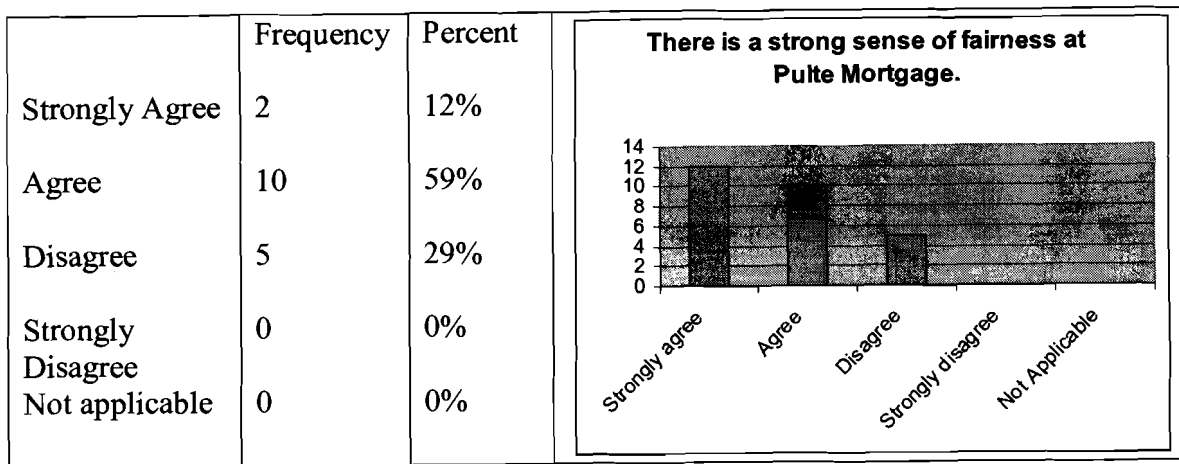
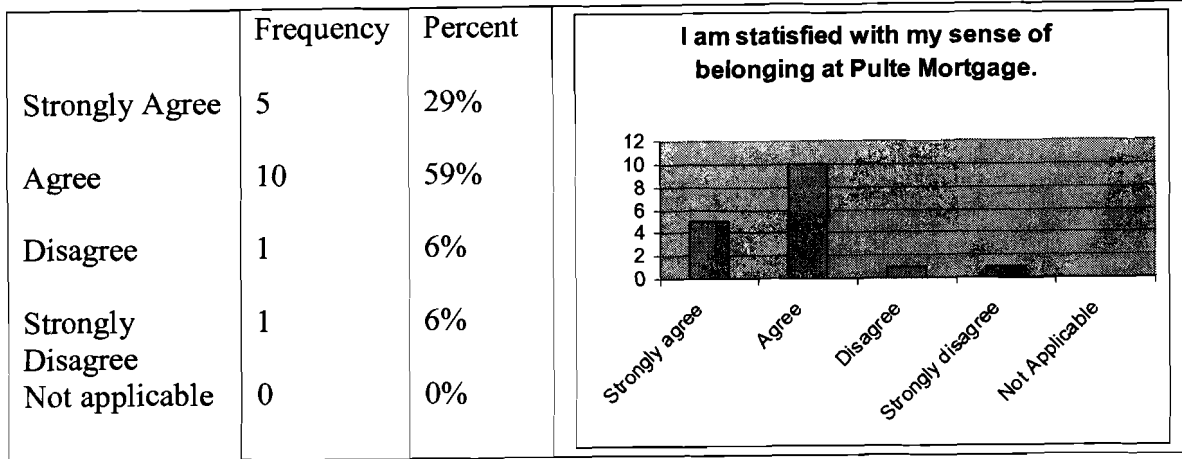
|                   | Frequency | Percent |  |
|-------------------|-----------|---------|--|
| Strongly Agree    | 11        | 65%     | <p><b>I am willing to take on extra responsibilities and duties.</b></p> |
| Agree             | 4         | 24%     |  |
| Disagree          | 1         | 6%      |  |
| Strongly Disagree | 0         | 0%      |  |
| Not applicable    | 1         | 6%      |  |

|                   | Frequency | Percent |  |
|-------------------|-----------|---------|--|
| Strongly Agree    | 6         | 35%     | <p><b>It is expected that I take on extra responsibilities and duties.</b></p> |
| Agree             | 9         | 53%     |  |
| Disagree          | 1         | 6%      |  |
| Strongly Disagree | 0         | 0%      |  |
| Not applicable    | 1         | 6%      |  |

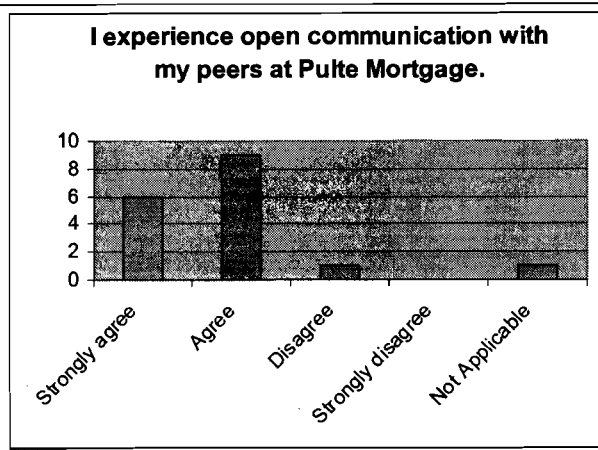
|                   | Frequency | Percent |   |
|-------------------|-----------|---------|---|
| Strongly Agree    | 6         | 35%     | <p><b>My quality of work has improved compared to the last two years.</b></p> |
| Agree             | 8         | 47%     |   |
| Disagree          | 1         | 6%      |   |
| Strongly Disagree | 1         | 6%      |   |
| Not applicable    | 1         | 6%      |   |



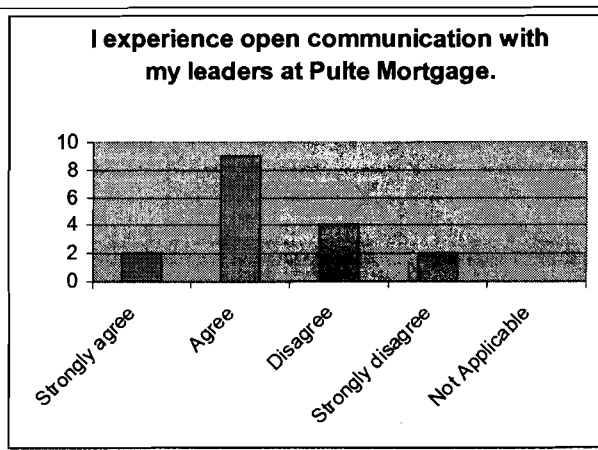




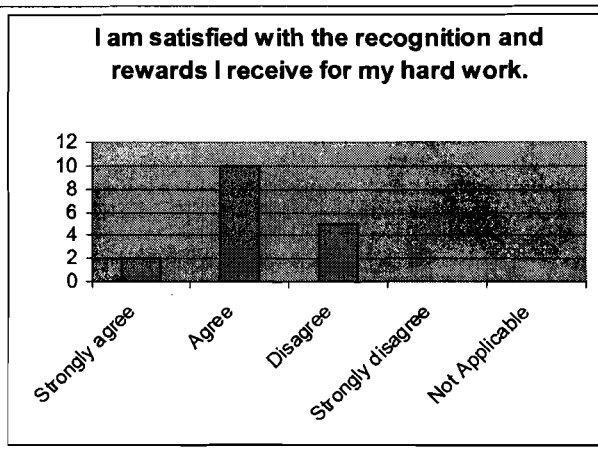
|                   | Frequency | Percent |
|-------------------|-----------|---------|
| Strongly Agree    | 6         | 35%     |
| Agree             | 9         | 53%     |
| Disagree          | 1         | 6%      |
| Strongly Disagree | 0         | 0%      |
| Not applicable    | 1         | 6%      |



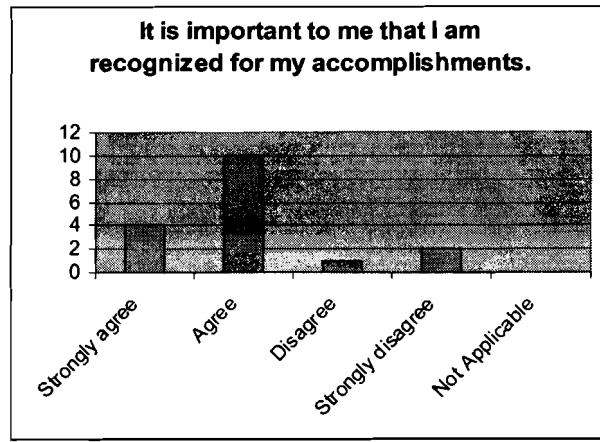
|                   | Frequency | Percent |
|-------------------|-----------|---------|
| Strongly Agree    | 2         | 12%     |
| Agree             | 9         | 53%     |
| Disagree          | 4         | 24%     |
| Strongly Disagree | 2         | 12%     |
| Not applicable    | 0         | 0%      |



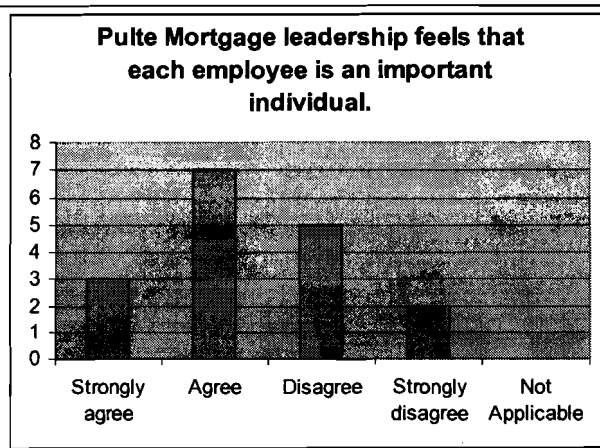
|                   | Frequency | Percent |
|-------------------|-----------|---------|
| Strongly Agree    | 2         | 12%     |
| Agree             | 10        | 59%     |
| Disagree          | 5         | 29%     |
| Strongly Disagree | 0         | 0%      |
| Not applicable    | 0         | 0%      |



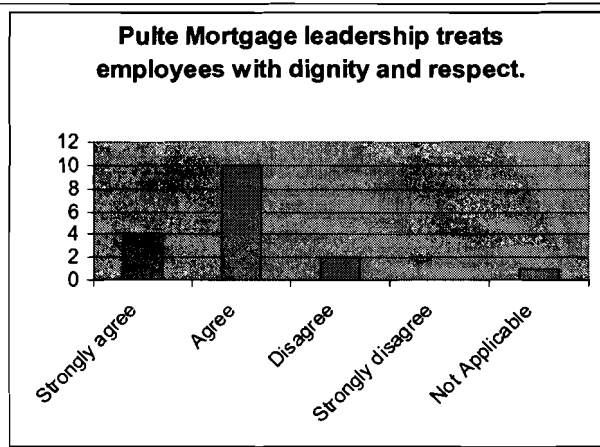
|                   | Frequency | Percent |
|-------------------|-----------|---------|
| Strongly Agree    | 4         | 24%     |
| Agree             | 10        | 59%     |
| Disagree          | 1         | 6%      |
| Strongly Disagree | 2         | 12%     |
| Not applicable    | 0         | 0%      |



|                   | Frequency | Percent |
|-------------------|-----------|---------|
| Strongly Agree    | 3         | 18%     |
| Agree             | 7         | 41%     |
| Disagree          | 5         | 29%     |
| Strongly Disagree | 2         | 12%     |
| Not applicable    | 0         | 0%      |



|                   | Frequency | Percent |
|-------------------|-----------|---------|
| Strongly Agree    | 4         | 24%     |
| Agree             | 10        | 59%     |
| Disagree          | 2         | 12%     |
| Strongly Disagree | 0         | 0%      |
| Not applicable    | 1         | 6%      |



## Survey Response Comments

### Pulte Mortgage Climate Assessment Fall 2006

- 1) Mandated communication channels greatly hinder the timeliness and effectiveness of our day to day work.
- 2) I feel that with the cut backs I could take on more of a work load. I believe I know my job pretty well that if I could make a few more decisions I could accomplish more.
- 3) There is a large gap in communication between Operations and Field personnel, and it is present in all levels of management. This causes confusion and frustration when new procedures or changes are at hand, which often affects the culture negatively.
- 4) PMC has some very innovative ideas, however, there is a lack in coordination between the field and operations in terms of work load, expectations, and income. Due to the silo effect PMC has created it is nearly impossible to achieve anything of any substance making the work less than rewarding.