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# CONTENTS

<b>Sr. No.</b>	<b>TITLE &amp; NAME OF THE AUTHOR (S)</b>	<b>Page No.</b>
1.	<b>MACRO ECONOMIC ANALYSIS OF DEMONETIZATION AND ITS ECONOMIC IMPLICATION</b> <i>PIYUSH KUMAR &amp; DR. DHANI SHANKER CHAUBEY</i>	1
2.	<b>WOMEN ENTREPRENEURSHIP: PROBLEM AND PROSPECTS: A STUDY OF CHITTOOR DISTRICT</b> <i>DR. A. B. SANTHI</i>	6
3.	<b>THE ROLE OF MANAGERIAL SKILLS IN SUCCESS OF AN ORGANIZATION</b> <i>DR. CHAMPA DEVI MAURYA &amp; MAJ. DR. ASHOK KUMAR SHARMA</i>	12
4.	<b>FACTORS AFFECTING CUSTOMER SATISFACTION: AN EMPIRICAL STUDY ON RETAIL STORES OF SHOPPING MALL, BHOPAL</b> <i>DR. ANKUR SAXENA</i>	15
5.	<b>MUTUAL FUNDS: A RIGHT SOURCE FOR SMALL INVESTORS</b> <i>G. ASHOK REDDY &amp; DR. S. RAGHUNATHA REDDY</i>	18
6.	<b>AN ANALYTICAL STUDY OF FACTORS AFFECTING EMPLOYEES' PERFORMANCE IN SARVA HARYANA GRAMIN BANK</b> <i>NEHA DANGI &amp; DR. MAHABIR NARWAL</i>	20
7.	<b>ESTIMATING INDIA'S AGGREGATE IMPORT DEMAND FUNCTION</b> <i>DR. AMAL SARKAR</i>	26
8.	<b>A STUDY OF FACILITY MANAGEMENT SERVICES AND ITS AUDIT IN INDIA</b> <i>DR. RAJENDRA SINGH, VINOD GUPTA &amp; DR. NINA JAIN</i>	31
9.	<b>IMPACT OF TAXATION ON FOREIGN DIRECT INVESTMENT</b> <i>JASLEEN KAUR</i>	38
10.	<b>AN INTRODUCTION TO GOODS AND SERVICES TAX 2017</b> <i>DR. PRERNA</i>	41
11.	<b>BRAND PERSONALITY AND BRAND LOYALTY</b> <i>RAMYA JAIN</i>	43
12.	<b>MOVING FROM EMPLOYEE SATISFACTION TO EMPLOYEE ENGAGEMENT</b> <i>SILKY MADAN</i>	46
13.	<b>CONSUMERS BUYING BEHAVIOUR AT SUPERMARKET IN TIRUVARUR DISTRICT</b> <i>DR. V. MURUGAN</i>	51
14.	<b>NON- FINANCIAL REPORTING: CORPORATE SOCIAL RESPONSIBILITY, EXECUTIVES AND MATERIALITY</b> <i>PRAKHAR WADHWA</i>	54
15.	<b>IMPACT OF FDI ON ENVIRONMENTAL QUALITY IN INDIA</b> <i>JASLEEN KAUR</i>	57
16.	<b>CORPORATE SOCIAL RESPONSIBILITY IN INDIA</b> <i>AARUSHI JAIN &amp; GURJOT KAUR</i>	60
17.	<b>SARIMA MODEL OF MALARIA IN NIGERIA: A CASE STUDY OF MALARIA CASES OF A TEACHING HOSPITAL IN NIGERIA</b> <i>ADEKANMBI, D.B</i>	63
18.	<b>UNDERSTANDING THE CONCEPT OF ENTREPRENEURIAL EDUCATION: CHALLENGES AND IMPLICATIONS</b> <i>AFIFA IBRAHIM</i>	70
19.	<b>MIGRATION TO CITIES REVS UP PROFITABILITY IN HOUSING SECTOR</b> <i>MANEESHA GAUR</i>	73
20.	<b>GOODS AND SERVICE TAX (GST): A BRIEF INTRODUCTION</b> <i>SAPNA</i>	75
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	80

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## AN ANALYTICAL STUDY OF FACTORS AFFECTING EMPLOYEES' PERFORMANCE IN SARVA HARYANA GRAMIN BANK

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### ABSTRACT

*Employees are the most important resources for any organization. The success of an organization depends on the effective and efficient functioning of its employees. There are many factors which influence the performance of employees. The present study has been undertaken to explore the factors which have an impact on the performance of employees of Sarva Haryana Gramin Bank (SHGB) and to examine the impact of demographic variables viz. age, gender, qualification, job position and experience with respect to these factors. The data of 200 employees of SHGB has been collected with the help of a structured questionnaire. For the analysis of data, the technique of Factor Analysis and one-way ANOVA has been applied. The study found that employee development, work culture, benefits and future Prospects, and employee engagement are the factors which affect the performance of employees in SHGB. It has been observed that employee development, work culture, and benefits and future prospects are significantly affected by the age, job position and experience of employees.*

### KEYWORDS

Regional Rural Banks (RRBs), Sarva Haryana Gramin Bank (SHGB), employees' performance, employee development, work culture, benefits and future prospects, employee engagement.

### INTRODUCTION

Human resources of an organization play an important role in its success story. If the employees are not performing well, an organization will not function properly. Employee's performance is defined as whether employees working in an organization fulfil their job duties and responsibilities well. The performance of employees depends on many factors at work place such as work environment (Sandhu and Prabhakar, 2012), training and development (Athar and Shah, 2015), motivation and recognition (Aryan and Singh, 2015), job Stress and financial Rewards (Thiyakesh and Julius, 2016), spirit at work and employee engagement, (Danish et al., 2014) etc. Employees' performance is an indicator of the effectiveness of particular actions of employees that will lead to achieving organizational objectives.

Banking sector is the backbone of Indian economy. It provides employment to a large number of people. Therefore, for the success of banking sector the employees recruited in banks should work efficiently. Also, the growth and development of rural sector is very essential for the economic development. Therefore, Regional Rural Banks (RRBs) were established under the provisions of an ordinance propagated on the 26<sup>th</sup> September 1975 and the Regional Rural Banks (RRB) Act, 1976. RRBs were formed "with a view to developing the rural economy by providing credit and other facilities, particularly to small and marginal farmers, agricultural labourers, artisans and small entrepreneurs, and for matters connected therewith and incidental thereto" (GOI, 2006). The present study has been undertaken to explore the factors which affect the performance of employees working in Sarva Haryana Gramin Bank (SHGB). Sarva Haryana Gramin Bank (SHGB) came into existence after amalgamation of two Regional Rural Banks (RRBs) namely Haryana Gramin Bank (HGB) and Gurgaon Gramin Bank (GGB) with the issue of a notification on 29 November 2013. SHGB operates in all 22 districts of Haryana state. The bank has a network of 610 branches comprising of 473 Rural, 90 Semi-urban and 47 urban branches. The head office of the bank is in Rohtak. The authorised share capital of the bank is ₹2000 crore. Its paid-up capital is ₹46.28 crore, contributed by Central government, Sponsor Bank and State Government in the ratio of 50 per cent, 35 per cent and 15 per cent respectively. SHGB is sponsored by Punjab National Bank. The total employees working in Sarva Haryana Gramin Bank as on 31<sup>st</sup> March 2016 is 2667.

### LITERATURE REVIEW

Sandhu and Prabhakar (2012) explored the various factors with the help of Factor Analysis which influence the quality of work life in Indian banking industry. The study extracted five factors viz. remuneration, opportunities for personal Growth, supportive leadership and structures, work environment and work life balance. It suggested that while framing retention policies a bank's management should always keep these five factors in mind. Aktar et al. (2012) examined the relationship between rewards and employee performance in commercial banks of Bangladesh. The study considered basic pay and performance bonus as extrinsic rewards and recognition, learning opportunity, challenging work and career advancement as intrinsic rewards. It found that there is a positive relationship among extrinsic rewards, intrinsic rewards and employees' performance. The study also revealed that basic pay as extrinsic factor and challenging work as intrinsic factor has a highly significant impact on the performance of employees. The study concluded that both types of rewards are important in order to enhance the performance of employees. Saeed et al. (2013) analysed the impact of various factors on performance of employees of banking sector in Pakistan. It used the tools of Factor Analysis, Correlation and Regression for analysing data collected from 200 employees. It considered five factors which are manager's attitude, organizational culture, personal problems, and job content and financial rewards on employees' performance. The study found that there is positive impact of manager's attitude, organizational culture, and job content and financial rewards on employees' performance. It also revealed that there is negative relationship between personal problems and employees' performance. Kazan and Gumus (2013) used the Factor Analysis approach to extract the factors which have an impact on the performance of employees working in a public sector bank. The study found that factors viz. institutional commitment and motivation, physical working environment, budget and administration have a significant impact on employees' performance. It also revealed that salary, employee relations, promotion and title and job satisfaction are the factors which do not have a significant impact on performance of employees. Danish et al. (2014) investigated the relationship between spirit at work and employee engagement in the banking sector of Pakistan. The study found that proper reward management system leads to enhancement in the performance of employees. It also observed that spirit at work has a positive relationship with employee engagement. The study recommended that the managers should introduce a proper reward and bonus system in order to boost up the spirit of employees. It is argued that all those factors which lower the commitment level of employees should be removed. Muda, Rafiki and Harahap (2014) analysed the determinants viz. job stress, motivation and communication which are associated with employees' performance in Islamic banks. The study found that these three variables have a significant impact on performance of employees of Islamic banks. It suggested banks to create policies for monitoring and assessing performance of employees and to support such programmes which will boost employees' performance.

**Jagannathan (2014)** identified the key determinants of employee engagement and examined the impact of employee engagement on employee performance. The study found the variables viz. working environment and team and co-worker relationship have a major impact on employee performance. It also revealed that there is significant impact of employee engagement on the performance of employees. The study recommended that organizations should emphasize on providing a good environment for employees to work and encourage programmes that would improve peer relationships. **Aryan and Singh (2015)** examined the impact of motivation and recognition on employees' performance in public and private sector banks of Punjab and Haryana. It applied the tools of Factor Analysis, Correlation and Regression on the data collected from 100 employees. The study found that performance of employees is more significantly affected by salary and other monetary benefits. It is also highlighted that in order to bring more efficiency non-monetary rewards are also essential. **Challa (2015)** investigated the factors which affect the performance of employees of banks in Andhra Pradesh by collecting data from 226 employees and using Factor Analysis. The study found that the factors which have apposite impact on employees' performance are compensation, manager's attitude, organizational culture, encouragement, training and job content. It also exhibited that personal problems hinder employees' performance. **Kaur (2015)** evaluated the job satisfaction level of universal bank employees in India. It focussed on identifying the factors of job satisfaction and their influence on the overall job satisfaction of universal bank employees. It considered a sample of 380 bank employees using technique of convenience sampling. The study revealed through Factor Analysis that eight factors extracted i.e. workplace environment, supervision, co-operation from peers; work discrimination, employee acceptance, work allocation, job security and remuneration are key determinants of job satisfaction. **Kumar (2015)** studied employee engagement in private sector banks. The study collected the data of 172 bank employees with the help of a questionnaire. It found that employee engagement level in private sector banks is not satisfactory. The study also revealed that the employees are not satisfied with the working environment in these banks. It recommended that the management of private sector banks should work on increasing the existing level of employee engagement prevalent in these banks. **Thiyakesh and Julius (2016)** examined the impact of organizational factors on the employees' performance in the banking sector of Nagapattinam town. The study found that job stress and financial rewards have a high influence on the performance of employees. It also exhibited that factors viz. leadership style; organizational culture, organizational structure and workplace environment have an indirect effect on employees' performance.

## RESEARCH PROBLEM

From various studies on employees' performance, it has been observed that there are many factors such as work environment (Sandhu and Prabhakar, 2012), motivation and recognition (Aryan and Singh, 2015), manager's attitude, organizational culture, encouragement, training and job content (Challa, 2015), leadership style and organizational structure (Thiyakesh and Julius, 2016) and employee engagement in achieving objectives (Jagannathan, 2014) which have an impact on the performance of employees working in banking sector. It has been viewed that the previous studies on employees' performance in banking sector are related to employees of public and private sector banks only. There are a very few studies on employees of Regional Rural Banks. Therefore, the present study has been undertaken to examine the impact of factors which affect the performance of employees of Sarva Haryana Gramin Bank and to analyse the impact of demographic variables viz. age, gender, qualification, job position and experience with respect to these factors.

## OBJECTIVES

1. To explore the factors affecting performance of employees of Sarva Haryana Gramin Bank.
2. To examine the effect of demographic variables on the factors affecting employees' performance.

## METHODOLOGY

The scope of the study is limited to Sarva Haryana Gramin Bank (SHGB) in Haryana. The proposed study is analytical in nature. It is based on primary data. The data was collected with the help of a self-structured questionnaire. It considered a sample of 200 employees of SHGB working at managerial as well as non-managerial level. The study covered all 10 regional offices of SHGB in Haryana and selected one urban and one rural branch under each regional office. The statistical techniques of Factor Analysis have been used to explore the factors which have an impact on employees' performance and one-way ANOVA to examine the effect of demographic variables viz. age, gender, qualification, job position and experience on the factors affecting employees' performance. It also used Cronbach Alpha reliability test in order to assess the reliability and internal consistency. The value of Cronbach Alpha came out to be 0.828 which shows high reliability and internal consistency.

## ANALYSIS AND INTERPRETATION

Table 1 shows the results of KMO and Bartlett's test.

TABLE 1: KMO AND BARTLETT'S TEST

Kaiser-Meyer Olkin Measure of Sampling Adequacy	0.828
Bartlett's Test of Sphericity (Sig)	.000

The above table shows that the value of KMO measure of sampling adequacy is 0.828 which reveals that the sample taken for the study is adequate and we can proceed with the Factor Analysis. Any value of KMO measure which is closer to 1 is considered better and value of 0.60 is considered to be the minimum. The results of Bartlett's Test of Sphericity reveal that (p value < 0.05) there is a statistically significant interrelationship between the variables which affect the performance of employees. Both these tests have been used to examine the appropriateness of Factor Analysis. Principal Component Method of Factor Analysis has been applied on 15 variables and the four factors have been extracted which have eigenvalues > 1. Among these four factors first factor explained the maximum i.e. 33.97 per cent of the total variance followed by second (10.24 per cent), third (9.34 per cent) and fourth factor (7.11 per cent). Therefore, 60.66 per cent of the total variance is explained by the four factors.

TABLE 2: EIGENVALUES WITH CUMULATIVE % OF VARIANCE

Variable	Eigenvalues	% of Variance	Cumulative % of Variance
1	5.096	33.971	33.971
2	1.537	10.245	44.216
3	1.401	9.343	53.559
4	1.066	7.107	60.666
5	0.843	5.620	66.286
6	0.799	5.330	71.616
7	0.701	4.670	76.286
8	0.596	3.971	80.257
9	0.542	3.616	83.873
10	0.514	3.429	87.302
11	0.480	3.199	90.501
12	0.461	3.074	93.575
13	0.434	2.892	96.467
14	0.337	2.246	98.713
15	0.193	1.288	100.00

The study has used the Varimax rotation method of Factor Analysis. Factor Loadings of 15 variables under the four factors with the names of the variables have been shown in Table 3. The highest factor loading is selected from values given in rows of each variable. The values of communalities of each variable have also been displayed in the above table which varies from 0.43 to 0.83. Communalities in Factor Analysis are the sum of the squared Factor Loadings for all factors for a given variable which shows the variance in that variable accounted by all the factors. It measures the per cent variance in a given variable explained by all the factors jointly and may be interpreted as the reliability of the indicator.

TABLE 3: ROTATED COMPONENT MATRIX WITH COMMUNALITIES

Variables/Factors	Factor 1	Factor 2	Factor 3	Factor 4	Communalities (h <sup>2</sup> )
Var1-Performance Appraisal system	0.20	0.29	<b>0.69</b>	0.20	0.64
Var2-Promotion Opportunities	0.25	-0.06	<b>0.80</b>	0.05	0.70
Var3-Employees' Motivation	<b>0.58</b>	0.39	0.22	0.13	0.56
Var4-Management Behaviour	<b>0.59</b>	0.29	0.35	0.16	0.58
Var5-Training and Development	<b>0.60</b>	0.17	0.40	0.08	0.56
Var6-Salary and other benefits	-0.09	0.06	<b>0.73</b>	0.28	0.62
Var7-Working Environment	0.40	<b>0.58</b>	0.02	-0.01	0.50
Var8-Knowledge and Expertise of employees	0.31	<b>0.53</b>	0.11	0.47	0.61
Var9-Leadership	<b>0.46</b>	0.31	-0.02	0.35	0.43
Var10-Employees' Assessment	-0.06	<b>0.73</b>	0.26	0.03	0.61
Var11-Employees' contribution in business growth and success of the bank	0.21	0.25	0.26	<b>0.81</b>	0.83
Var12-Dealing with Customers	0.03	<b>0.75</b>	-0.05	0.14	0.58
Var13-Employer-Employee Relationship	<b>0.73</b>	-0.06	0.00	0.03	0.54
Var14-Productivity of Employees	<b>0.69</b>	-0.02	0.03	0.22	0.52
Var15-Employees' involvement in achieving objectives of bank	0.13	-0.02	0.24	<b>0.86</b>	0.82

TABLE 4: EXTRACTED FACTORS WITH FACTOR LOADINGS

Factors	Factor Loadings
<b>Factor 1: Employee Development</b>	
Employer-Employee Relationship	0.73
Productivity of Employees	0.69
Training and Development	0.60
Management Behaviour	0.59
Employees' Motivation	0.58
Leadership	0.46
<b>Factor 2: Work Culture</b>	
Dealing with Customers	0.75
Employees' Assessment	0.73
Working Environment	0.58
Knowledge and Expertise of employees	0.53
<b>Factor 3: Benefits and Future Prospects</b>	
Promotion Opportunities	0.80
Salary and other benefits	0.73
Performance Appraisal system	0.69
<b>Factor 4: Employee Engagement</b>	
Employees' involvement in achieving objectives of bank	0.86
Employees' contribution in business growth and success of bank	0.81

The four factors that have been extracted are employee development, work culture, benefits and future prospects and employee engagement. These factors are explained below:

#### EMPLOYEE DEVELOPMENT

Table 4 reveal that all the variables loaded on the first factor has positive loadings indicating thereby that all the variables share their variances and hence co-vary with each other. The basic structure of the first factor exhibits that development of employees is the key to success for an organization. It means that if there is good employer-employee relationship it will lead to an increase in the productivity of employees. Training and development programs are required for the development of employees so that they can learn techniques of good management behaviour. Employees can also be motivated in different ways such as monetary and non-monetary benefits in order to get more output from them. Inculcating good leadership qualities in employees will contribute in their development as well as in the development of SHGB.

#### WORK CULTURE

Work culture of an organization plays a significant role in the working of employees. The ability of dealing with customers can be learnt effectively if the employees' assessment is done from time to time. They should be provided with a good working environment so that they can enhance their knowledge and expertise. It will certainly enhance the productivity in SHGB.

#### BENEFITS & FUTURE PROSPECTS

The third factor reveals that future prospects such as promotion opportunities are vital in order to motivate the employees to get work done effectively. Employees should also be provided with proper salary and some additional benefits such as allowances well in time. An effective performance appraisal system can provide great opportunities to employees to strengthen their position and to exploit the opportunities.

#### EMPLOYEE ENGAGEMENT

There are only two variables in fourth factor with very high positive loadings. This factor reveals that there is greater involvement of employees in achieving the objectives of the bank. Employee's contribution in growth of business of the bank will ultimately lead to success of SHGB. Therefore, employees should be engaged in all the activities of the bank which will lead to improvement in their performance as well as in the overall performance of the bank.

#### DEMOGRAPHIC VARIABLES & FACTORS AFFECTING PERFORMANCE

After Factor Analysis, the study examined whether the four factors are affected or influenced by the demographic variables viz. age, gender, qualification, job position and experience. For this purpose one-way ANOVA (Analysis of Variance) has been applied. One-way ANOVA is used to determine whether the mean of a dependent variable is the same in two or more unrelated or independent groups. The results of one-way ANOVA have been discussed in the following tables.

## EFFECT OF AGE

TABLE 5: ONE-WAY ANOVA (BASED ON AGE)

Factors	Age Group (in Years)	Mean	S.D.	F-Value	P-Value
Employee Development	Up to 35	3.82	0.45	13.470	.000*
	Above 35	4.08	0.55		
Work Culture	Up to 35	3.62	0.63	11.243	.001*
	Above 35	3.91	0.59		
Benefits and Future Prospects	Up to 35	4.03	0.56	10.939	.001*
	Above 35	4.30	0.57		
Employee Engagement	Up to 35	4.33	0.55	0.470	0.494
	Above 35	4.39	0.57		

\*5% level of significance

The study examines with the help of one-way ANOVA that whether there is a significant difference between the four factors affecting the performance of employees with respect to age group of employees i.e. up to 35 and above 35 years. Table 5 reveals that the p value with regard to employee development (.000), work culture (.001) and benefits and future prospects (.001) is significant. It indicates that there is significant difference between these three factors with respect to age. In case of fourth factor since p value > 0.05 (0.494), hence there is no significant difference in employee engagement on the basis of age. It is also clear that the first three factors are significantly influenced by the age group of above 35 years as reflected by the mean values which are higher in this case. Therefore, it can be said that the employees of age group of above 35 years has a significant impact on employee development, work culture, and benefits and future prospects of employees as compared to age group of up to 35 years.

## EFFECT OF GENDER

TABLE 6: ONE-WAY ANOVA (BASED ON GENDER)

Factors	Gender	Mean	S.D.	F-Value	P-Value
Employee Development	Male	3.95	0.50	1.068	0.303
	Female	3.87	0.51		
Work Culture	Male	3.73	0.64	0.173	0.678
	Female	3.77	0.62		
Benefits and Future Prospects	Male	4.20	0.62	0.347	0.064
	Female	4.03	0.48		
Employee Engagement	Male	4.35	0.59	0.044	0.833
	Female	4.37	0.52		

Table 6 shows the results of one-way ANOVA which has been applied to investigate whether there is significant difference between the four factors on the basis of Gender i.e. Male and Female. The results reveal that p value (> 0.05) in case of all the four factors is insignificant indicating thereby that there is no significant difference between these factors with respect to gender of an employee. Thus, all the employees are performing well irrespective of gender.

## EFFECT OF QUALIFICATION

TABLE 7: ONE-WAY ANOVA (BASED ON QUALIFICATION)

Factors	Qualification	Mean	S.D.	F-Value	P-Value
Employee Development	Graduate	3.86	0.49	3.414	0.066
	Post Graduate	3.99	0.52		
Work Culture	Graduate	3.70	0.62	0.797	0.373
	Post Graduate	3.78	0.64		
Benefits and Future Prospects	Graduate	4.04	0.60	8.137	0.005*
	Post Graduate	4.27	0.55		
Employee Engagement	Graduate	4.30	0.54	1.990	0.160
	Post Graduate	4.41	0.58		

\*5% level of significance

The study has divided the employees of SHGB into two categories on the basis of their qualification viz. graduate and post graduate as shown in Table 7. It has been observed that the difference is statistically significant in case of third factor only since p value (< 0.05) is significant at 5% level of significance. In case of all the other three factors, there is no significant difference with respect to qualification (p value > 0.05). Thus, qualification is not going to make any difference in employee development, work culture and employee engagement. The results clearly indicate that employees who are post graduate have a more significant influence on benefits and future prospects than the graduate employees as higher qualification may open opportunities for promotion and other benefits.

## EFFECT OF JOB POSITION

TABLE 8: ONE-WAY ANOVA (BASED ON JOB POSITION)

Factors	Job Position	Mean	S.D.	F-Value	P-Value
Employee Development	Managerial	4.03	0.56	8.415	.004*
	Non-Managerial	3.82	0.43		
Work Culture	Managerial	3.90	0.59	12.813	.000*
	Non-Managerial	3.59	0.63		
Benefits and Future Prospects	Managerial	4.27	0.66	8.679	.004*
	Non-Managerial	4.03	0.48		
Employee Engagement	Managerial	4.41	0.52	2.204	0.139
	Non-Managerial	4.29	0.59		

\*5% level of significance

In the present study on the basis of Job Position, the employees have been divided into two categories i.e. managerial and non-managerial. The above table shows that p value (< 0.05) in case of first three factors is significant which means that there is significant difference between these factors with respect to job position. In case of fourth factor the difference is not statistically significant as reflected by non-significant p value (> 0.05). It has been observed from the results that the employees working at managerial position have a more significant impact on employee development, work culture, and benefits and future prospects.

TABLE 9: ONE-WAY ANOVA (BASED ON EXPERIENCE)

Factors	Experience (in Years)	Mean	S.D.	F-Value	P-Value
Employee Development	Up to 10	3.85	0.46	6.933	.009*
	Above 10	4.05	0.56		
Work Culture	Up to 10	3.66	0.63	5.546	.020*
	Above 10	3.87	0.61		
Benefits and Future Prospects	Up to 10	4.06	0.56	6.869	.009*
	Above 10	4.28	0.60		
Employee Engagement	Up to 10	4.33	0.55	0.429	0.513
	Above 10	4.39	0.57		

\*5% level of significance

The study also reviewed that whether the difference between the factors is statistically significant with respect to experience of employees i.e. up to 10 and above 10 years. Since p value is < 0.05 in case of employee development, work culture, and benefits and future prospects indicating thereby that these factors are significantly affected by the experience of employees. Table 9 also shows that the employees having an experience of above 10 years more significantly affects the first three factors as the mean values are higher in case of these factors. Therefore, employee development, work culture, and benefits and future prospects of employees are highly influenced by experience of employees. However, Employee engagement is not significantly affected by the experience (p value > 0.05). Thus, all employees of SHGB are significantly engaged in achieving the objectives of the bank whether they are new or old.

## DISCUSSION

The present study explored with the technique of Factor Analysis, the factors which have an impact on the performance of employees working in Sarva Haryana Gramin Bank (SHGB). The four factors that have been extracted are employee development, work culture, benefits and future prospects and employee engagement. After Factor Analysis, the study examined with the help of one-way ANOVA that whether the four factors are being affected or influenced by the demographic variables viz. age, gender, qualification, job position and experience. The results revealed that employee development, work culture, and benefits and future prospects are significantly affected by the age, job position and experience of employees. On the other hand, there is no significant difference between the four factors with respect to gender which indicates that all the employees are performing well irrespective of gender. The study also indicated that qualification of employees makes a significant difference only in case of benefits and future prospects. It also exhibited that employee engagement is not significantly affected by the experience. Thus, all the employees are engaged significantly in achieving the objectives of the bank whether they are new or old. The findings which have been discussed are supporting the previous studies in terms of factors such as Organizational work culture (Challa, 2015), financial rewards and benefits (Saeed et al., 2013), employees' motivation (Aryan and Singh, 2015), training and development (Athar and Shah, 2015), contribution and commitment of employees (Dajani, 2015), promotion opportunities and employer-employee relations (Kazan and Gumus, 2013) and employee engagement (Jagannathan, 2014).

## CONCLUSION

Employee development, work culture, benefits and future prospects and employee engagement are the key factors having an impact on the performance of employees of a bank. An employee should be highly qualified in order to get more benefits and to gain advantage of more opportunities in future. The involvement of all the employees is very important in achievement of their individual targets as well as overall objectives of a bank. Therefore, by incorporating new development techniques, refining the working environment, providing more benefits and growth opportunities for employees and by involvement of employees in decision-making improvement can be seen in the performance of employees as well as in the overall performance of a bank.

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