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IMPACT OF EMPLOYEES MOTIVATION ON BANKING EFFECTIVENESS - A STUDY OF SELECTED BANKS IN SHIMOGA CITY INDIA

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ABSTRACT

One of the fastest growing industry is the Banking sector with thousands of employees from all over the world are in demand. Banking sector is characterized by high competition and in order to survive in market place, employees must be motivated and satisfied. In recent years, they have been paid increasing attention to "factors" in job satisfaction. This paper provides an impact of employee's performance and employee's motivation towards banking effectiveness and the relationship between employees motivation and banking effectiveness. The study focuses on the practice of two central factors, empowerment and employee recognition for enhancing employee motivation which lead to banking effectiveness. The banks should design their rules, policies and banking structures which give employee to work well and appreciate them on their task fulfillment and achievement.

KEYWORDS

Empowerment, Recognition, Motivation, Banking effectiveness.

INTRODUCTION

In any organization employee motivation is a driver to achieve objectives. It creates a psychological environment in the organization to exert better performance. Employee's motivation is a very useful and handy tool to firms for condition the human resources efforts. Motivation in services organizations like banks has gained more importance in recent years. Every bank wants to be successful and have desire to get continuous progress. In the process of motivation, firms give some incentives and facilities to their employees to get their maximum possible satisfaction level so that eventually they perform their tasks, duties and responsibilities with 100% intention and interest. Nowadays, the banking services are highly competitive and banks regardless of size, technology and market focus are facing employee retention challenges. To overcome these challenges a positive and strong relationship should be build between employees and their employer i.e. bank. Human resource or employees of any bank are most central part so they need to be influenced toward task fulfillments. For competitive advantage, banks have to design new strategies to compete with competitors and increasing the performance of the employees. A very few banks believe that the human resource is the main assets which can lead them to the success. Banks must focus more on employees' satisfaction and motivate them for task fulfillment and goals achievement and encourage, without that, the banks can't progress or achieve success scantily.

This study focus on how banks through its employees can achieve the success and effectiveness. The purpose of the study is to analyze the impact of employees' motivation on banking effectiveness. This study has two objectives; firstly the factors that increase motivation of the employees are to be determined. Secondly the relationship of employee motivation and banking effectiveness is to be examined.

REVIEW OF LITERATURE

Motivation is the process that account for an individual's intensity, direction, and persistence of effort toward attaining a goal. According to Webster's New Collegiate Dictionary, a motive is "something a need or desire that causes a person to act". "Motivate, in turn, means "to provide with a motive," and motivation is defined as "the act or process of motivating".

Bartol and Martin (1998) describe motivation as a power that strengthens behavior, gives route to behavior, and triggers the tendency to continue (**Farhad et al, 2011**). This explanation identifies that in order to attain assured targets; individuals must be satisfactorily energetic and be clear about their destinations. In view of **Bedeian, (1993)** it is an internal drives to satisfy an unsatisfied need and the will to accomplish. Motivation is a procedure that initiate through a physiological or psychological want that stimulates a performance that is intended at an objective. Motivation is a progression of moving and supporting goal-directed behavior (**Chowdhury.M.S, 2007**). It is an internal strength that drives individuals to pull off personal and organizational goals (**Reena et al, 2009**). oriented (**Farhad et al, 2011**). Also motivation is a progression of moving and supporting goal-directed behavior (**Chowdhury.M.S, 2007**).

JOB MOTIVATION

Several theories offer an explanation of factors that motivate employees, including Maslow's hierarchy of needs theory, job characteristics theory, and equity theory. **Maslow's (1987)** theory bases motivation on five levels of needs including physiological, safety, social, ego, and self-actualization. Maslow proposes that lower order needs must be satisfied before higher level needs. The job characteristics theory is based on the historical work of **Hackman and Oldham (1976)**. These researchers found that high motivation is based on experiencing three psychological states while working: meaningfulness of work, responsibility, and knowledge of job outcomes. Lastly, equity theory is based on the principle of social comparison; this theory suggests that an individual is motivated based on a perception of how well their work is compensated in comparison to others (**Muchinsky, 2006**).

The social cognitive view of motivation is based on a reciprocal relationship between one's goals and one's environment. One social cognitive perspective, attribution theory, explains how an individual's perceived reasons for past success and failure contribute to current and future motivation and success (**Weiner, 2000**). This theory is based on four causal attributions: ability, effort, task difficulty, and luck. Each element is characterized as stable or unstable, internal or external, and controllable or uncontrollable (**Weiner, 2000**). Researchers offer novel definitions of motivation including the will to achieve, a predisposition to behave in a purposive manner to achieve specific, unmet needs (**Buford, Bedeian, Lindner, 1995**), and the psychological process that gives behavior purpose and direction (**Kreitner, 1995**). **Ray (1980)** defines job motivation as the desire to reach job-related goals that are difficult and socially approved.

JOB MOTIVATION AND PERFORMANCE

Several authors explore the relationship between job motivation and job performance including **Latham and Pinder (2005)**, **Tyagi (1985)**, and **Van Knippenberg (2000)**, analyzed job motivation and job performance from the perspective of social identity theory, which helps establish the importance of an employee's social identity in the context of how that identity affects job motivation and job performance. He concluded that "an employee's social identity is positively related to

work motivation, task performance, and contextual performance to the extent that (a) social identity is salient and (b) high performance is perceived to be in the group's or organization's interest.

Latham & Pinder (2005) examined issues related to work motivation in the last thirty years. They reexamine progress made in theory and research on needs, traits, values, and cognitions related to motivation theory. These authors suggest that the ability to predict, understand, and influence motivation in the workplace is a result of looking at the multitude of aspects that influence motivation as a whole, rather than just a few characteristics. They propose that the effects of national culture, characteristics of the job itself, and the fit between the person and the organization specifically influence motivation and ultimately job performance.

Tyagi (1985) examined characteristics that act as effective work motivators in sales jobs. He hypothesized that key job dimensions and manager ship behavior influence work motivation and performance. Some of the aspects that discussed include performance standards, manager trust and support, goal emphasis, group interaction, psychological influence, and hierarchical influence.

THE CONCEPT OF EFFECTIVENESS AND ORGANIZATIONAL EFFECTIVENESS

The concept of effectiveness is great importance to understanding the organizational behavior (**Cheldadurai and Haggerty,1999**). Effectiveness has been defined in the Webster's dictionary as "producing, decided, decision or desired effect" (According to **Pemings Goodman (1977)**, effectiveness refers to an absolute level of either input acquisition or outcome attainment. Organizational effectiveness has been one of the most extensively researched issues since the early development of organizational theory (**Rajas, 2000**).Despite some consensus, there is still significant look to agreement on the definition of operationalization of this concept(**Cameron,1986**), OE has been defined in a variety of ways but no single definition has been accepted universally (**Cameron and Whetten, 1993**). This is perhaps due to the fact that the concept of effectiveness is linked to the concept of organization. The conceptualization of effectiveness changes with way organization is visualized. The obvious approach to both defining evaluating OE is to ask, to what extent does an organization reach goal? (**Herman and Renz, 1997**) the underlying assumption being that all organization have measurable goals, which may not always be true (**Elmore, 1978, Mohr 1982, and Pfeffer 1982**).

RECOGNITION AND EMPLOYEE MOTIVATION

According to **Maurer (2001)** rewards and recognition are essential factors in enhancing employee job satisfaction and work motivation which is directly associated to organizational achievement (**Jun et al., 2006**).The motivation programmes are ineffective and may even erode employees' ability to engage with their work. More important is the adverse impact on the ability to understand and learn about human motivation. Only when recognition and reward are treated as two distinct phenomena will the effectiveness of employee motivation initiatives be improved. The banks should increase employee motivation by recognizing excellence in the workplace. Ring a bell every time an individual or team hits the production target. Put up posters with the photographs of team members who have had the most days without accidents. Give out awards for attendance records. Just do something. It is so inexpensive, yet highly effective in your efforts of employee motivation. Appropriate recognition for good performance should include the awarding of more responsibility and advancement within the company. Using responsibility and advancement as recognition is good for the employee, the manager and the whole organization.

EMPOWERMENT AND EMPLOYEE MOTIVATION

Employee empowerment and participation consists of contribution of employees in administration and decision making associated to policies, objectives and strategies of the organization. According to **Chao et al. (1994)**, employees' perceptive of the goals, standards and political principles of their firms were positively and significantly related to employee motivation and gratification towards work (**Reena et al, 2009**). Empowerment results in motivating employees that leads to constant expansion and organizational growth (**Smith, B, 1997**). Increased autonomy enhances work productivity, amplifies employees' wisdom of self-efficacy and their motivation to get upon and complete certain tasks (**Mani, V, 2010**). According to **Brewer et al. (2000)**, managers should regard employees in decision-making procedures. **Bhatti and Qureshi (2007)** propose that employee participation in organization measures develop motivation and job-satisfaction level (**Reena et al, 2009**).

SIGNIFICANCE OF THE STUDY

One of the fastest growing industry is the Banking sector with thousands of employees from all over are in demand. This gives rise to the need for the study to measure the levels of motivation of its employees. The main concern of the study how banks can through its employees can achieve the success and effectiveness. The purpose of the study is to analyze the impact of employees' motivation on banking effectiveness. Less studies conducted in this field so this study will help banks to focus on motivation factors that increase employees motivation as empowerment and recognizing at workplace.

OBJECTIVES OF THE STUDY

The main objective of the study is to analyze the impact of employees' motivation on banking effectiveness. The sub-objectives of the study are:

- To determine the factors which increase employees motivation
- To examine the relationship between employees motivation and organizational effectiveness.
- To assess the employees opinion on motivational practices in the chosen banks.

HYPOTHESES

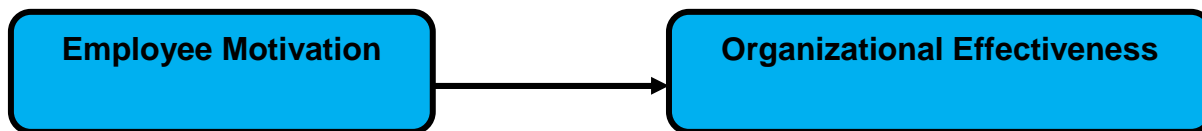
Based on the literature and model the study is designed to test the following hypothesis:

Ho₁: There is a positive and significant relationship between employee's motivation and satisfaction.

Ho₂: There is a positive and significant relationship between employee empowerment and motivation at work

H₃: There is a relationship between employee's recognition and level of motivation at work.

The conceptual framework of the study is:



Model of the Study



CONCEPTUAL FRAMEWORK

Employee Motivation is the independent variable and will be examined through two of its factors, recognition and empowerment. The dependent variable is banking effectiveness.

RESEARCH METHODOLOGY

SOURCES OF DATA

The study is based on both primary and secondary data- the primary data is collected from sample of Public and Private Banks in Shimoga city. The secondary data is collected books, journals and websites.

SAMPLE DESIGN

The size of banking industry in Karnataka is wide, since detailed study of opinions of all different banks is very difficult and time consuming about impact of motivation on employee effectiveness in banking sector in Shimoga. In view of this the study selected 8 banks in Shimoga city with a total of 43 respondents by adopting a convenient sampling method through pre-tested questionnaire.

TOOLS AND TECHNIQUES OF THE STUDY

The study used tools like percentage, tabular method and chi-square was applied to draw a meaningful conclusion and suggestions.

SCOPE AND LIMITATIONS OF THE STUDY

The scope of the study is limited to banking in Shimoga and does not involve other cities. The public sector banks are: Canara bank, Corporation bank, State bank of India and its affiliate i.e. State Bank of Mysore, Allahabad bank, Private sector banks are: ICICI bank, HDFC bank and AXIS bank.

ANALYSIS AND INTERPRETATION OF DATA

The data collected from the respondents are edited, classified and presented in the form of tables. Interpretations of the data are given below the table.

TABLE 1.1: GENDER AND OPINIONS OF EMPLOYEES TOWARDS IMPACT OF EFFECTIVENESS OF MOTIVATION

		Frequency	Present	Valid present	Cumulative present
Valid	Male	31	72.1	72.1	72.1
	Female	12	27.9	27.9	100.0
	Total	43	100.0	100.0	

Source: Field survey

Table 1.1 reveals the sex and opinions of employees towards impact of effectiveness of motivation. It's observed that on the whole 72.1 per cent of the total employees were male and 27.9 per cent were female indicating that male employees are dominant work force in the banking industry.

TABLE: 1.2. AGE AND OPINIONS OF EMPLOYEES TOWARDSIMPACT OFEFFECTIVENESS OF MOTIVATION

	Frequency	Present	Valid present	Cumulative present
Valid 20 -30	14	32.6	32.6	32.6
30 – 40	16	37.2	37.2	69.8
40 – 50	6	14.0	14.0	83.7
Above 50	7	16.3	16.3	100.0
Total	43	100.0	100.0	

Source: field survey

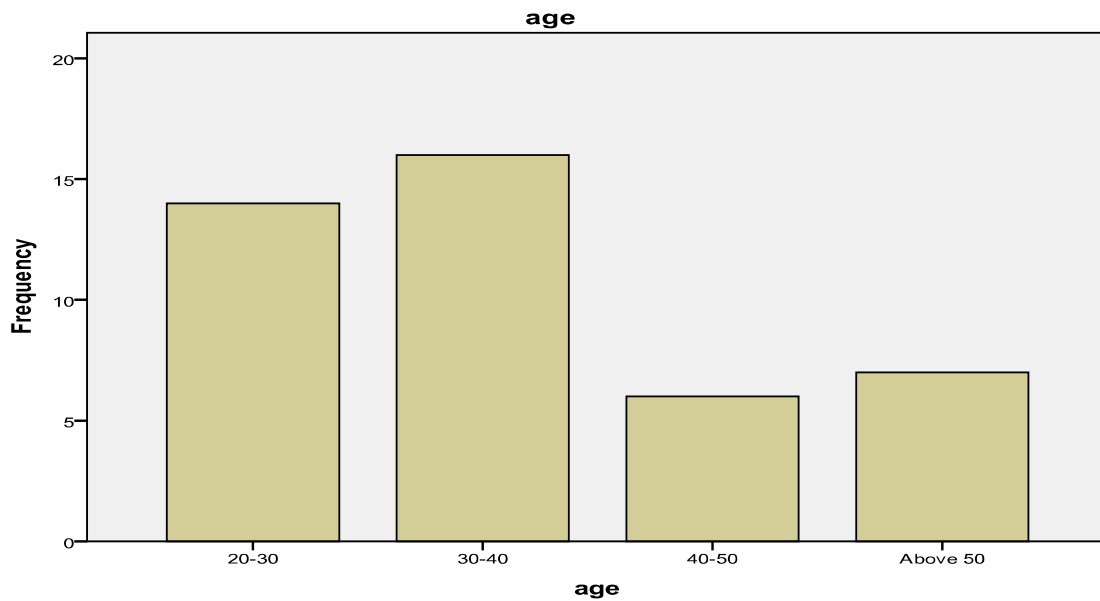


Table: 1.2 provides information about the age and opinions of employees about impact of effectiveness of motivation. It's observed that on the whole 37.2 per cent of the total employees were 30 - 40 the majority followed by those who belong to the age group of 20 - 30 representing 32.6 per cent above 50 were representing 16.3% and age group of 40 - 50 representing 14 per cent. It can be concluded from the above table indicating that maximum respondents of all banks fall in the category of age group of 30- 40.

TABLE: 1.3: SALARY PER MONTH AND OPINIONS OF EMPLOYEES TOWARDS IMPACT OF EFFECTIVENESS OF MOTIVATION

		Frequency	present	Valid present	Cumulative present
Valid	Below 25000 pm	15	34.9	34.9	34.9
	25,000 – 50,000	23	53.5	53.5	88.4
	50,000 – 75,000	1	2.3	2.3	90.7
	Above 75,000	3	7.0	7.0	97.7
	5.00	1	2.3	2.3	100.0
Total		43	100.0	100.0	

Source: field survey

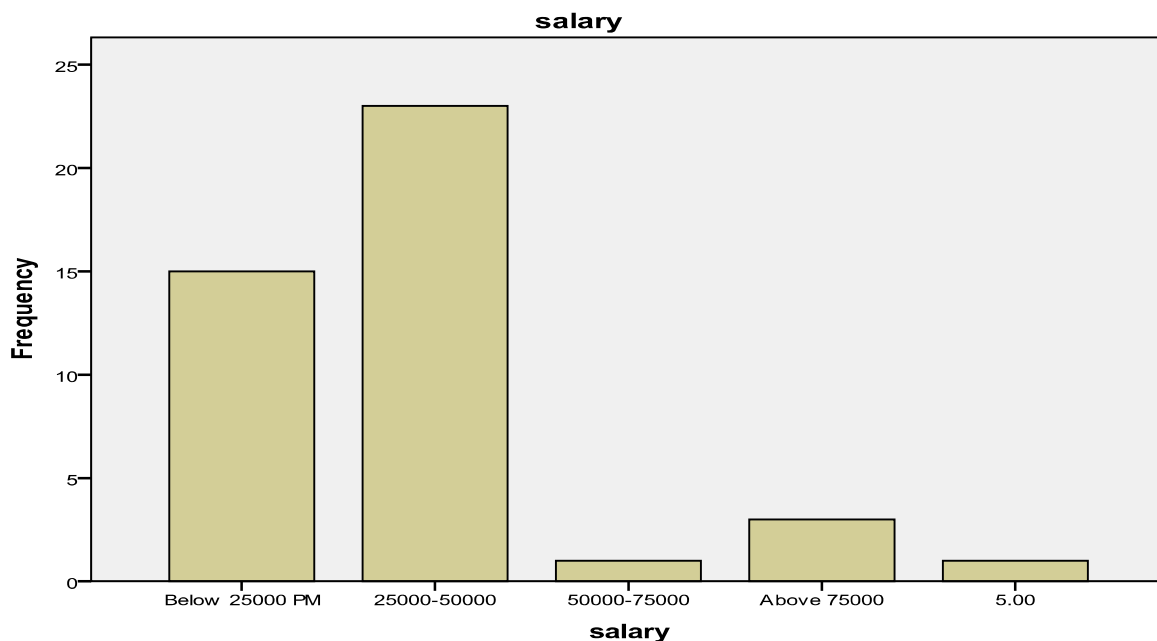
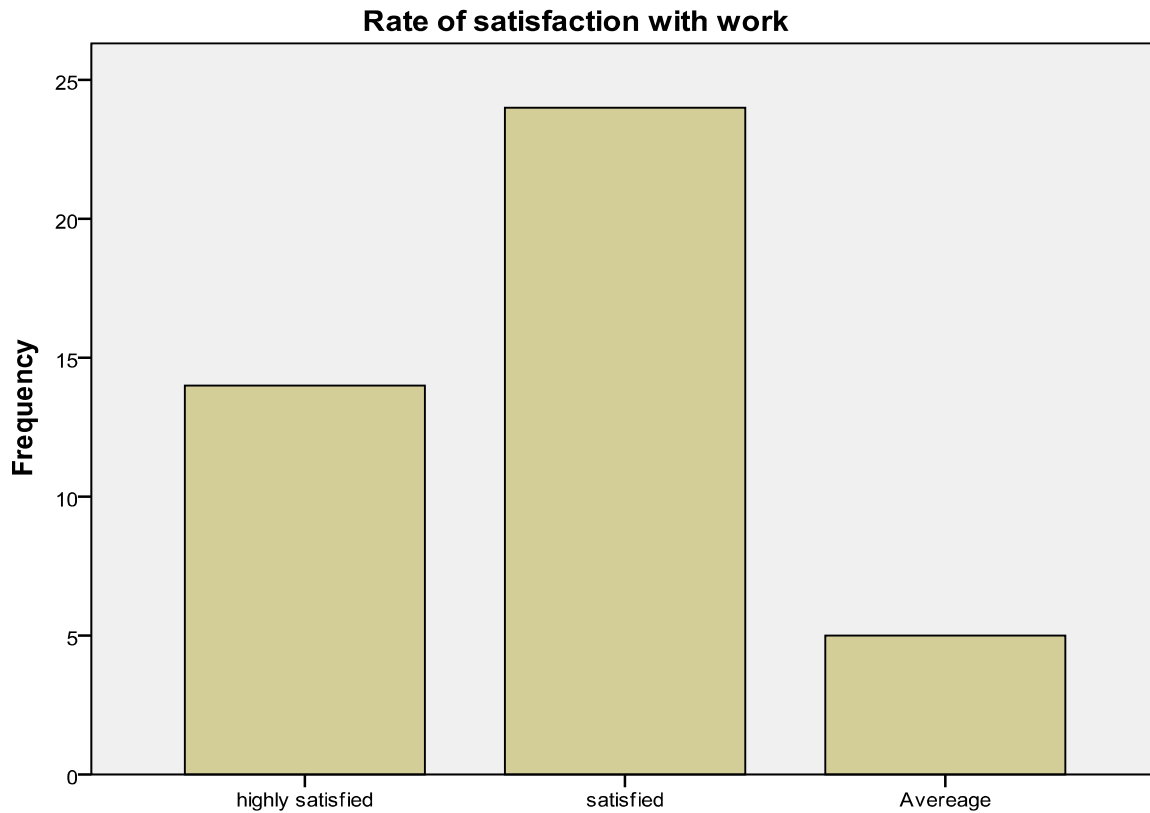


Table: 1.3 provides information about the salary per month and opinions of employees impact of effectiveness of motivation. It's observed that on the whole 53.5 per cent of the total employees were Rs.25,000 - 50,000 the majority followed by those who belong to the salary per month below Rs 25,000 representing 34.9 per cent , above Rs. 75,000 were representing 7 per cent and from 50,000 – 75,000 representing 2.3 per cent. It can be concluded from the above table indicating that maximum respondents of all banks fall in the category of salary per month Rs.25,000 - 50,000

TABLE: 1.4: JOB SATISFACTION AND OPINIONS OF EMPLOYEE TOWARDS IMPACT OF EFFECTIVENESS OF MOTIVATION

		Frequency	Present	Valid present	Cumulative present
Valid	Highly satisfied	14	32.6	32.6	32.6
	Satisfied	24	55.8	55.8	88.4
	Average	5	11.6	11.6	100.0
	Total	43	100.0	100.0	

Source: field survey



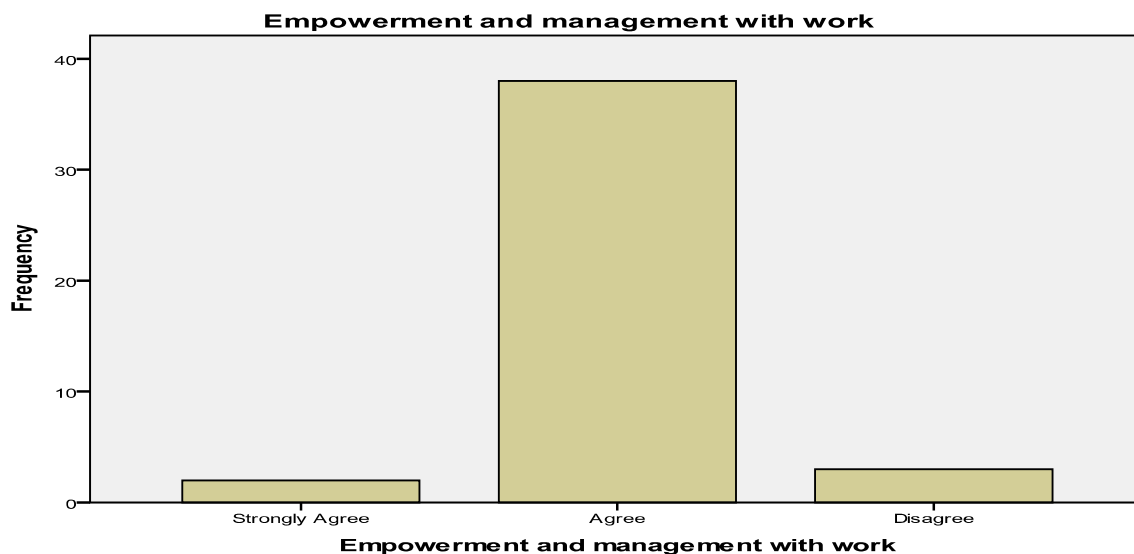
Rate of satisfaction with work

Table 1.4 indicates opinions of Employee towards job satisfaction. It observed that 24 respondents representing 55.8 % of the total banking industry employee were satisfied, while 14 respondents representing 32.6 % were highly satisfied and 5 respondents representing 11.6% were average. It can be concluded from the above table indicating that maximum respondents of all banks fall in the category of satisfied.

TABLE: 1.5: OPINIONS OF EMPLOYEES TOWARDS MANAGEMENT EMPOWERMENT IT'S EMPLOYEES IN THE WORK

		Frequency	Present	Valid present	Cumulative present
Valid	Strongly Agree	2	4.7	4.7	4.7
	Agree	38	88.4	88.4	93.0
	Disagree	3	7.0	7.0	100.0
	Total	43	100.0	100.0	

Source: field survey



Empowerment and management with work

From Table1.5, it's clear from above employees were asked to give their opinions towards the management empowerment its employees in the work.It's observed that 38 respondents representing 88.4% of the total banks were agree that management empowerment its employee in the work ,while 3 respondents representing 7% were disagree and 2 respondents representing 4% were strongly agree. It can be concluded from the above table indicating that maximum respondents of all banks fall in the category agree that management empowerment its employee in the work

TABLE 1.6: OPINIONS OF EMPLOYEES TOWARDS ORGANIZATION RECOGNIZE AND ACKNOWLEDGE EMPLOYEES WORK

		Frequency	Present	Valid present	Cumulative present
Valid	Strongly Agree	8	18.6	18.6	18.6
	Agree	32	74.4	74.4	93.0
	Disagree	3	7.0	7.0	100.0
Total		43	100.0	100.0	

Source: field survey

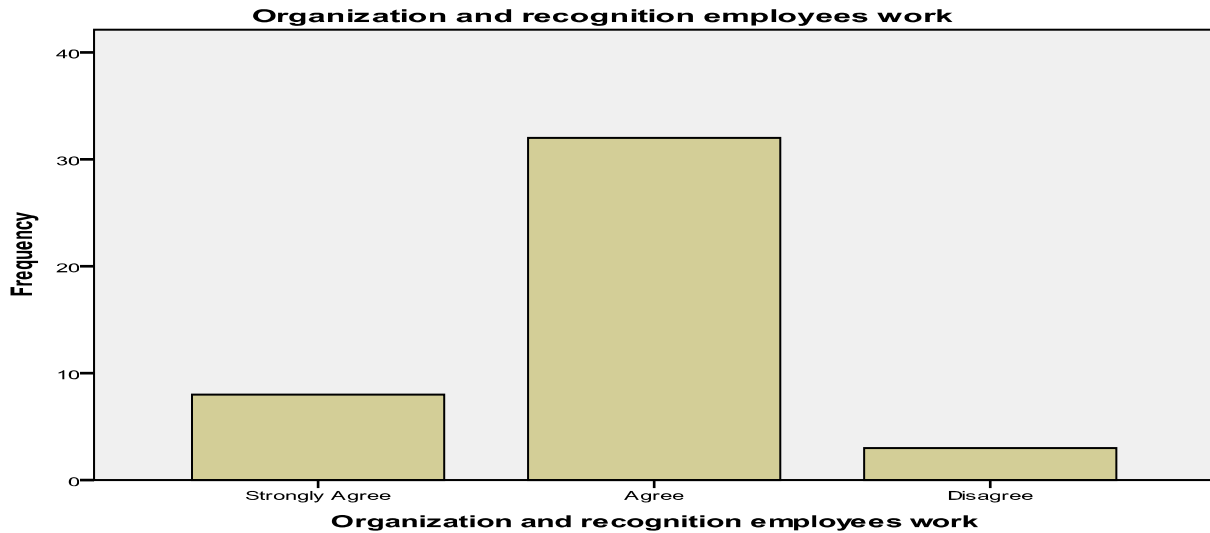


Table1.6 indicates32 of the total respondents representing 72% were agree that organization recognizes employees work, while 8 respondents representing 18.6 % were strongly agree and 3 of the total respondents representing 7%observed were disagree. It can be concluded from the above table indicating that maximum respondents of all banks fall in the category agree that organization recognizes its employee in the work.

TABLE 1.7: OPINIONS OF EMPLOYEES TOWARDS MANAGEMENT INTEREST IN MOTIVATING IT EMPLOYEES

		Frequency	Present	Valid present	Cumulative present
Valid	Strongly Agree	15	34.9	34.9	34.9
	Agree	27	62.8	62.8	97.7
	Disagree	1	2.3	2.3	100.0
Total		43	100.0	100.0	

Source: field survey

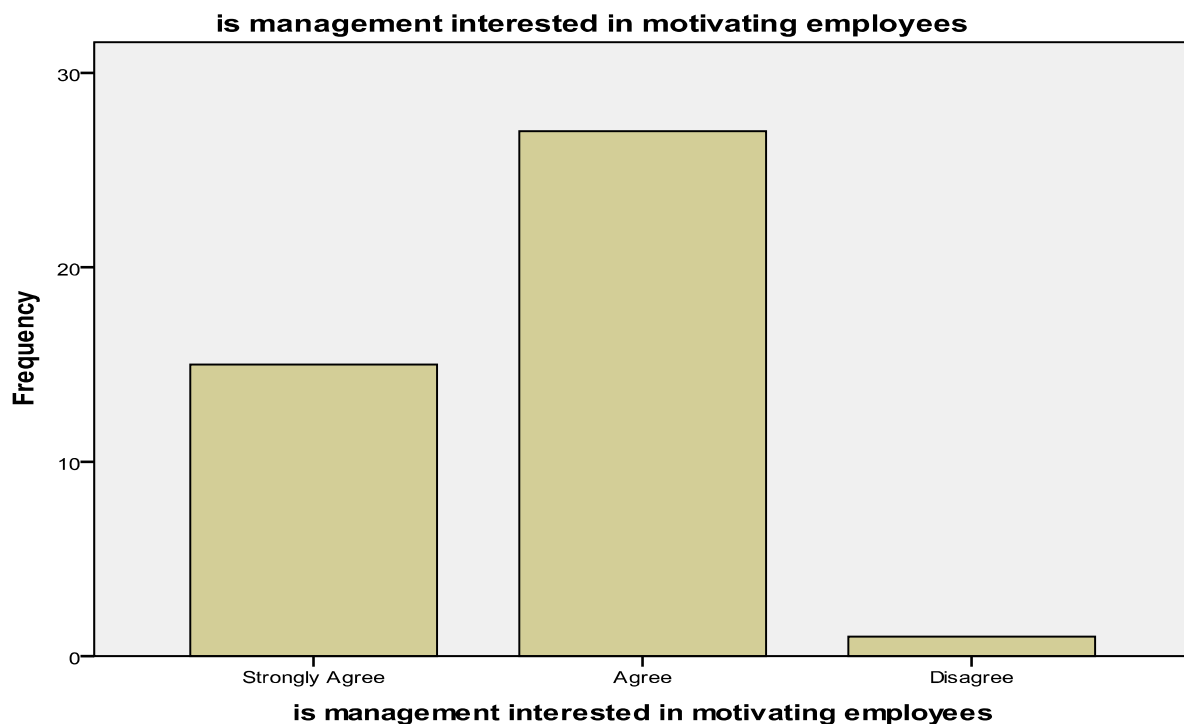
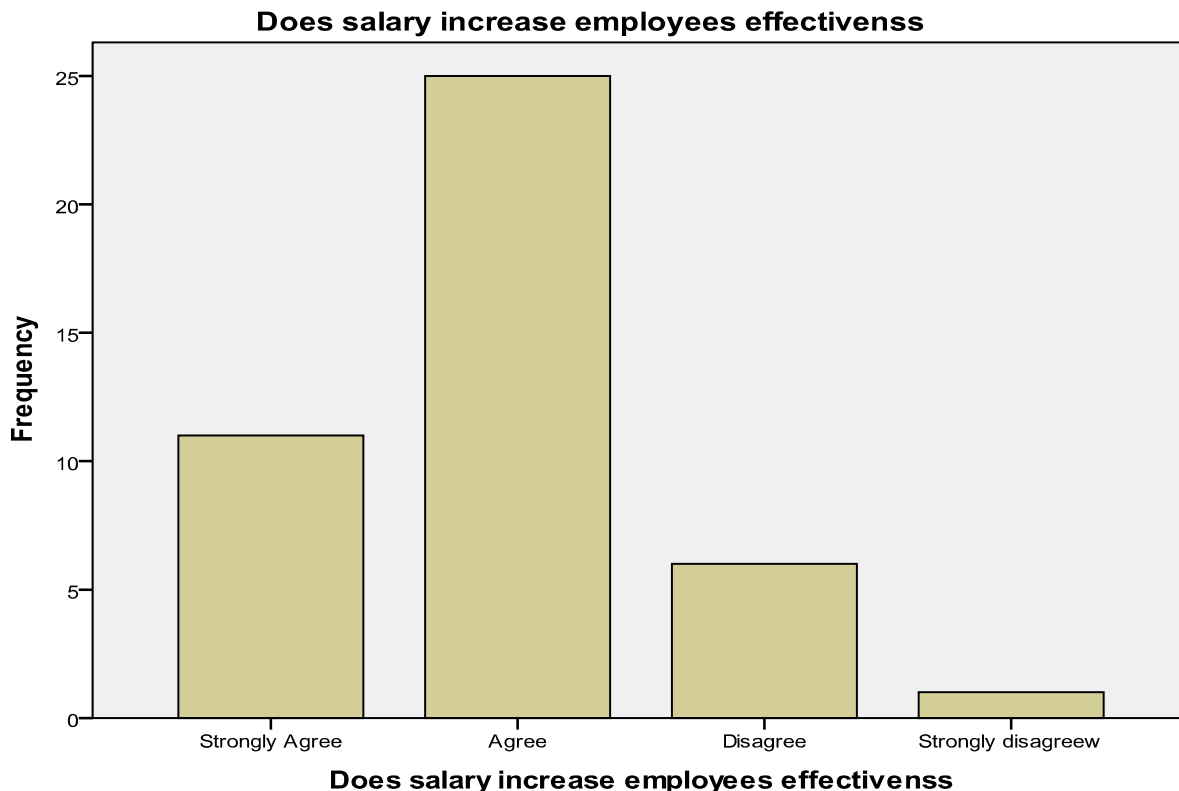


Table:1.7 shows opinions of employees towards management interested in motivating its employees, it indicate that 27 of total respondents representing 62.8% were agree that management interested in motivation its employees in work. While 15 respondents representing 34.9% were strongly agree and 1 respondent representing 2.3% was disagree. It can be concluded from the above table indicating that maximum respondents of all banks fall in the category agree that management interested in motivating its employees.

TABLE 1.8: OPINIONS OF EMPLOYEES TOWARDS SALARY INCREASE EMPLOYEES EFFECTIVENESS

		Frequency	Present	Valid present	Cumulative present
Valid	Strongly Agree	11	25.6	25.6	25.6
	Agee	25	58.1	58.1	83.7
	Disagree	6	14.0	14.0	97.7
	Strongly disagree	1	2.3	2.3	100.0
	Total	43	100.0	100.0	

Source: field survey



From the above table indicates the responses of the employees towards salary increase employees effectiveness. It's observed that of total 25 respondents representing 58.1% were agree that salary increase employees effectiveness, 11 respondents representing 25.6% were strongly agree, while 6 respondents representing 14% were disagree that salary increase employee effectiveness in work and 1 respondent representing 2.3% was strongly disagree. It can be concluded from the above table indicating that maximum respondents of all banks fall in the category agree that salary increase employee's effectiveness.

FINDINGS

1. Majority of the workforce of both banking sector is dominated by male representing 72.1% were male and female were 27.9%.
2. It's observed that the age group of employees belong to group of (30 – 40) years were majority representing 37.2% followed by those who belong to the age group of (20 – 30) representing 32.6% above 50 were representing 16.3% and age group of (40 – 50) representing 14 %.
3. It's observed that the group of employees having salary per month Rs.25,000 - 50,000 were the majority representing 53.5 % followed by those who belong to the salary per month below Rs 25,000 representing 34.9% , above Rs. 75,000 were representing 7% and from 50,000–75,000 representing 2.3%.
4. Majority of the respondents of all banks fall in the category agree with 24 respondents representing 55.8% of the total banking industry employee were satisfied with work, while 14 respondents representing 32.6 % were highly satisfied and 5 respondents representing 11.6 % were average
5. It's observed that 38 respondents representing 88.4% of the total banks were agree that management empowerment its employee in the work , while 3 respondents representing 7% were disagree and 2 respondents representing 4% were strongly agree.
6. Majority of the respondents of all banks fall in the category agree that organization recognizes employees work with 32 respondents representing 72% , while 8 respondents representing 18.6 % were strongly agree and 3 of the total respondents representing 7% were disagree.
7. It's observed that 27 of respondents representing 62.8% were agree that management interested in motivation its employees in work. While 15 respondents representing 34.9% were strongly agree and 1 respondent representing 2.3% was disagree.
8. It's observed that 25 of respondents representing 58.1% were agree that salary increase employees effectiveness, 11 respondents representing 25.6% were strongly agree, while 6 respondents representing 14% were disagree that salary increase employee effectiveness in work and 1 respondent representing 2.3% was strongly disagree.

RECOMMENDATIONS

This paper examined how is the impact of employee's performance and employee's motivation toward banking effectiveness and the relationship between employees motivation and banking effectiveness. In line with the assertion made by the literature and the evidences gathered in the process of the study, the following recommendations are made:

1. Banks should increase numbers of female in the work, recruit new young qualified employees whom they are skillful than old generation employees.
2. Public banks should look to employees as assets so the banks should work out and make such policies and organizational structures that support employee recognition and empowerment.

3. Public banks should increase salaries equally to private banks to control employees' turnover.
4. For Banks effectiveness there is need to create new programmes monthly or half yearly which will be motivated employees to work effectively by selecting the best employee's performance among all and award him/her.

CONCLUSION

Banking sector is characterized by high competition and in order to survive in market place, employees have to be motivated and satisfied. In any organization employee motivation is a driver to achieve objectives. This study focus on how banks can through its employees achieve the success and effectiveness. Motivation is most essential component of an Employee overall performance and it has to open a new strategic window for the banks. An empowerment and recognizing employee's work increases their motivation to accomplish tasks and execute responsibilities towards them by the banks. Organization should look to employee motivation as an essential to improve productivity and effectiveness of workplace. Thus the employee motivation and organizational effectiveness are directly related. The banks should work out and make such policies and organizational structures that support employee recognition and empowerment.

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