



## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT AND MANAGEMENT

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## MORALE AND MOTIVATION OF PUBLIC SECTOR BANK EMPLOYEES (A CASE STUDY OF KURNOOL CITY IN A.P.)

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### ABSTRACT

*Banking is a prime mover in the economic development of any country and research is so essential to improve its working results. In India the banking industry becoming more competitive than ever, private and public sector banks are competing each other to perform well. The banks transformed from traditional human resource practices to innovative practices in order to meet the challenges from other competitive banks. Employees are crucial in the success or failure of any business. If employees work efficiently and effectively, getting success is a cake walk for any organization. The management without any right policy is like "building a house on sand". The secret of success of any organization simply depends on how they treat employees and keep them satisfied. For that they have design their human resource process to maintain morale and motivational levels of employees to enhance the performance of banks.*

### KEYWORDS

Morale of bank employees, Motivation of bank employees, Public Sector Banks, HR Practices in PSBs, PSB Employees.

### INTRODUCTION

Motivation is defined as an urge in an individual to perform goal directed behavior. Therefore, motivation cannot be inflicted from outside but it is an intrinsic desire in a man to achieve the target goal through performance or activity. The state of morale in any organization can be assessed by the attitude of its employees towards their work, while quality of performance of an employee is a function of his ability and motivation. Banking is a prime mover in the economic development of a nation and research is so essential to improve its working results. Employees form the back bone of any organization. The management without any right policy is like "building a house on sand".

### SIGNIFICANCE OF THE STUDY

The secret of success of any company simply depends on how they treat employees and keep them satisfied. For that they have design their human resource process like recruitment, selection, training and development, performance appraisal and other based on employee perspective in order to benefit them. In India the banking industry becoming more competitive than ever, private and public sector banks are competing each other to perform well. The executives of the bank are now in the position to modify their traditional human resources practice in to innovative human resources practices in order to meet the challenges from other competitive banks. This study is aimed to bring out the morale and motivational factors that enhances the performance of bank employees. Based on this perspective, an attempt has been made to analyse the factors that motivate and increases the morale of Public Sector Bank employees.

### REVIEW OF LITERATURE

Effective management always needs a thorough and continuous search into the nature of the reasons for, and the consequences of organisation. In line with this, some related earlier studies conducted by individuals and institutions are reviewed to have an in-depth insight into the problem and exploring the reformation of banking policy. An overall view of a few studies is presented below.

Indian Bank's Association (IBA) conducted an all India survey to rate the customer service provided by all the 27 public sector banks aimed at fostering healthy competitive spirit amongst banks to improve upon their customer service. The objective of this study is to evaluate quality of service as perceived by the customers of public sector banks and identify areas where the banks need to improve for achieving higher levels of customer satisfaction. The study has been a massive one covering about 2500 bank branches and about 85,000 customers (respondents) at the all India level. Sample branches in all categories have been randomly chosen by IBA in proportion to the business/the number of branches in a particular category. In addition to bank rating at regional level and all India level, the survey results will also be used for rating each region on the basis of the customer service of all sample branches of the banks' operating in the region.

Subrata Sarkar stated that "Present day corporate customers value efficiency highly rather than old connections and acquaintances. A well equipped and modern bank which functions smoothly and efficiently would be the first choice of a corporate customer. The bank should create an image of efficiency so as to attract good corporate customers."

In the words of P.B. Kulkarni, "Nationalisation of banks in 1969, no doubt produced a number of desired results but it also created a number of weaknesses and problem's for the banks and within the system as a whole. They are: (i) deterioration in customer service (ii) development of a culture to please people who mattered for one's career (iii) publishing of 'no fair view' balance sheets to avoid the stigma of showing losses and (iv) lack of transparency in overall operations."

S. Tarapore said "The second generation reforms should be implemented without any delay so as to energise the system." R.Anuradha stated that "the need for the change of Indian banks and the forces behind the change like globalisation, liberalisation, international trade, IT revolution etc., The study also highlights various consequences that are to be faced by the Indian banks if they remain unchanged."

Chowdary Prasad, "compared the 1991 economic reforms of India with that of china, that took place in 1978. He has stated " Reforms in India have just been a decade old but there have been numerous changes in political set up, industrialisation policies, legal reforms, privatisation, etc.,"

Mohd. Azmathullah Mobeen's study identified "various managerial skills to be possessed by the managers at different levels in Public sector banks based on Katz model of managerial skills and Keilty, Goldsmith and Boone's five key commitment model (Commitment to the customer, Organization, to self, to people, to the task)."

Aditya Puri said "Technology has enabled banks to target customers, and provide customized products and services to match their individual requirements. The winners will be those banks that make optimum utilization of available technology to innovate, offer customized products and services and make the most of the resources at their disposal."

Pramod Guptha said "Both public and private banks are spending large amounts of money on technology to provide innovative products and services to their customers with more convenience and satisfaction. Technology is reducing the cost of transaction and helping to increase customer base and enable wider reach."

Madhu Lincoln, Rama Krishna and Venu Gopal Rao, conducted a study on "HRM Practices in Public Sector and Private Sector Banks" and has suggested that HR policies of Public Sector Banks should be revised there by making them more competitive in this challenging era of globalisation".

### NEED FOR THE STUDY

The last decade, which marks the era of liberalization and reforms in the country, has been eventful one for the Banking industry changing the face of the industry far beyond recognition. Technology has brought in substantial changes in banking in terms of new human resource development practices and customer service. The introduction of New HR practices in public sector banks demonstrated the resolve of the Banking sector to take hard decisions to gear up themselves in terms of human resources for today's highly competitive environment. Employees are crucial in the success or failure of any business. If employees work with morale and have higher level of motivation, getting success is a cake walk for any organization. It is in this scenario that a study of Morale and Motivation of public sector bank employees is to be examined.

### OBJECTIVES OF THE STUDY

The following are the objectives of the study:

1. To analyse the career development opportunities available for public sector bank employees.
2. To assess the job responsibility and accountability of public sector bank employees.
3. To evaluate the levels of morale and motivation public sector bank employees.
4. To offer suitable suggestions for enhancing morale and motivation of private sector employees.

### METHODOLOGY

#### PUBLIC SECTOR BANKS IN KURNOOL CITY

TABLE NO. 1: DETAILS OF PUBLIC SECTOR BANKS IN KURNOOL CITY

S.No	Name of the Bank	No. of Branches in Kurnool city
1	State Bank of India	8
2	State Bank of Hyderabad	3
3	State Bank of Mysore	1
4	Syndicate Bank	4
5	Andhra Bank	10
6	Canara Bank	1
7	Indian Bank	1
8	Vijaya Bank	1
9	Central Bank of India	1
10	Corporation Bank	1
11	Indian Overseas Bank	1
12	Union Bank of India	1
13	Bank of India	1
14	Bank of Baroda	1
15	Punjab National Bank	1
16	United Bank of India	1
17	Oriental Bank of Commerce	1
18	UCO Bank	1
	<b>Total</b>	<b>39</b>

Source: Compiled from Lead bank annual credit plan 2008-09.

#### AREA SELECTION FOR PRIMARY DATA

Kurnool city of Rayalaseema region, Andhra Pradesh has been selected for the purpose of primary data collection. Kurnool city is selected for the study, as the district headquarters is located at Kurnool city, which was the Capital of Andhra state during 1953 to 1956. Kurnool city is the 'Gateway of Rayalaseema Region' in Andhra Pradesh. Out of 26 Public Sector Banks, 18 Public Sector Banks are having their branches in Kurnool city. So, it would be useful to study the concept of morale and motivation of Public sector banks located in Kurnool city.

#### PRIMARY AND SECONDARY DATA

To carry out the objectives, the researcher has used both primary and secondary data. The secondary data and information have been collected from various sources like business newspapers, journals, magazines, RBI Reports and publications, IBA publications, NIBM publications etc. Primary data has been collected through structured questionnaire from the employees of public sector banks located in Kurnool city by informal interview.

**SAMPLE OF THE STUDY**

A sample of 200 employees has been considered for the study. After collecting data, few partially unfilled questionnaires were eliminated. The resultant sample size is 180.

**SAMPLING TECHNIQUE**

Convenient sampling technique has been employed in this study.

**SCOPE OF THE STUDY**

While there are many categories of banks, as the study is aimed to evaluate the morale and motivational levels of public sector bank employees, hence the study has been confined to public sector banks located in Kurnool City only.

**DATA ANALYSIS AND INTERPRETATION**

The primary and secondary data collected from different sources have been tabulated and interpreted meaningfully. The information has been represented using bar charts, pie diagrams, graphical method etc.

**TABLE NO. 2: DETAILS OF SATISFACTION TOWARDS WORKING HOURS OF THE BANK BRANCH**

Satisfaction Level	Sample Size	Percentage
Highly Satisfied	19	10.56
Satisfied	53	29.44
Dissatisfied	102	56.67
Highly Dissatisfied	6	3.33
Total	180	100

Source: Field Survey

**INFERENCE:** It can be evident from table 2 that, a majority of 56.67% of the respondents are dissatisfied with the bank working hours, followed by 29.44% are satisfied, 10.56% are highly satisfied and a small segment of 3.33% of respondents are highly dissatisfied with the working hours of the bank branch.

**TABLE NO. 3: DETAILS OF OPINION TOWARDS WORKING HOURS ADDING EFFICIENCY IN THE BANK**

Satisfaction Level	Sample Size	Percentage
Yes, Considerably	6	3.33
To some extent	61	33.89
No	113	62.78
Total	180	100

Source: Field Survey

**INFERENCE:** It can be observed from table 2 that, a majority of 62.78% of the respondents opined that increased working hours has no relation to efficiency, followed by 33.89% said that efficiency can be increased to some extent and a small segment of 3.33% of respondents said that increased working hours add efficiency to a considerable extent.

**TABLE NO. 4: DETAILS OF WORKING HOURS ADD EFFICIENCY IN THE BANK**

Reasons	Sample Size	Percentage
Increase in number of customers / business	12	18.18
Decrease in work pressure and tension	49	74.24
All the above	5	7.58
Total	180	100

Source: Field Survey

**INFERENCE:** It can be seen from table 4 that, an overwhelming majority of 74.24% of the respondents opined that increased working hours decreases work pressure and tension, followed by 18.18% said that it brings more customers and business and 7.58% of respondents said that increased working hours makes both the factors possible.

**TABLE NO. 5: DETAILS OF IMPORTANCE OF QUALITY RELATIONSHIP WITH COLLEAGUES AT WORK PLACE**

Opinion	Sample Size	Percentage
Highly agree	119	66.11
Agree to some extent	61	33.89
Total	180	100

Source: Field Survey

**INFERENCE:** It could be evident from table 5 that, a majority of 66.11% of the respondents highly agreed that they require quality relationships with colleagues at work place and 33.89% of the respondents agreed only to some extent that quality relationships with colleagues are required at the work place.

**TABLE NO. 6: DETAILS OF SALARY MATCHING WITH AUTHORITY AND RESPONSIBILITY OF THE JOB**

Opinion	Sample Size	Percentage
Yes	87	48.33
No	74	41.11
No opinion	19	10.56
Total	180	100

Source: Field Survey

**INFERENCE:** It could be understood from table 6 that, 48.33% felt that their salary is according to the authority and responsibility of the job. Followed by 41.11% of the respondents felt that it is not according to the authority and responsibility of the job and 10.56% of the respondents said that they don't have any opinion.

**TABLE NO. 7: DETAILS OF OPINION THAT INCENTIVES WILL MOTIVATE EMPLOYEE PERFORMANCE**

Opinion	Sample Size	Percentage
Highly agree	45	25.00
Agree	82	45.56
To some extent	27	15.00
No	26	14.44
Total	180	100

Source: Field Survey



**INFERENCE:** It could be seen from table 7 that, 45.56% of the respondents agreed that incentives motivate better performance. Followed by 25.00% of the respondents highly agreed, 15.00% agreed to some extent and 14.44% said they don't have any opinion.

**TABLE NO. 8: DETAILS OF OPTION ABOUT LEVEL OF JOB DEFINITION**

Opinion	Sample Size	Percentage
Fully	21	15.22
Reasonably	87	63.04
Partly	30	21.74
Total	138	100

Source: Field Survey

**INFERENCE:** It could be analysed from table 8 that, a majority of 63.04% of the respondents opined that the job is fully well defined. Followed by 21.74% of the respondents opined that the job is partly well defined and 15.22% of the respondents opined that the job is reasonably well defined.

**TABLE NO. 9: DETAILS OF OPINION ABOUT AUTHORITY AND DECISION MAKING POWER**

Opinion	Sample Size	Percentage
Absolute	89	49.44
Limited	78	43.33
No	13	7.23
Total	180	100

Source: Field Survey

**INFERENCE:** It could be understood from table 9 that, 49.44% of the respondents opined that, their authority and decision making power is absolute. Followed by 43.33% of the respondents opined that, their authority and decision making power is limited and a small segment of 7.23% of the respondents opined that, they don't have any authority and decision making power.

**TABLE NO. 10: DETAILS OF AUTHORITY AND DECISION MAKING POWER GIVES SATISFACTION**

Opinion	Sample Size	Percentage
Highly agree	49	27.22
Agree to some extent	94	52.22
Disagree	25	13.89
Highly disagree	12	6.67
No opinion	10	5.56
Total	180	100

Source: Field Survey

**INFERENCE:** It could be interpreted from table 10 that, a majority of 52.22% of the respondents agreed to some extent that, authority and decision making power gives more job satisfaction. Followed by 27.22% of the respondents highly agreed that, authority and decision making power gives more job satisfaction, 13.89% of the respondents disagreed that, authority and decision making power gives more job satisfaction, 6.67% of the respondents highly disagreed that, authority and decision making power gives more job satisfaction and a small segment of 5.56% of the respondents said that they don't have any opinion.

**TABLE NO. 11: DETAILS ABOUT FACTORS THAT PROVIDE JOB SATISFACTION**

Factors	Sample Size	Percentage
Punctuality	4	7.27
Honesty	5	9.09
Sincerity	9	16.36
Discipline	13	23.66
Self satisfaction	6	10.90
Work environment	11	20.00
Relations with colleagues	4	7.27
Customer service	3	5.45
Total	55	100

Source: Field Survey

**INFERENCE:** It could be inferred from table 11 that, 23.66% of the respondents opined that discipline provides job satisfaction. Followed by 20.00% opined as work environment, 16.36% as sincerity, 10.90% as self satisfaction, 9.09% as honesty, 7.27% as punctuality, 7.27% as relations with colleagues and 5.45% as customer service.

**TABLE NO. 12: DETAILS ABOUT SUGGESTIONS TO IMPROVE THE MORALE AND EFFICIENCY OF EMPLOYEES**

Suggestions	Sample Size	Percentage
Proper training should be provided	8	47.06
Better facilities to be provided	5	29.41
Clarity in delegation of authority and responsibility	4	23.56
Total	17	100

Source: Field Survey

**INFERENCE:** It could be interpreted from table 12 that, 47.06% of the respondents opined that, proper training should be provided to improve the morale and efficiency of employees. Followed by 29.41% of the respondents opined that, better facilities is to be provided to improve the morale and efficiency of employees and 23.56% of the respondents opined that, clarity in delegation of authority and responsibility improves the morale and efficiency of employees.

**SUGGESTIONS**

The following are the suggestions to improve morale and motivation of public sector bank employees.

- ✓ It is suggested to optimize working hours to increase efficiency of employees.
- ✓ Measures to be taken to improve relations between colleagues.
- ✓ Incentives should be given regularly.
- ✓ Redefine career advancement activities.
- ✓ Create good work environment so that, the employees work interestingly and perform well.

- ✓ Better facilities are to be created so that, the employees work interestingly and perform well.
- ✓ Adequate training is to be provided for better superior subordinate relationship.
- ✓ Train employees in stress management and time management enabling them to have quality work life.
- ✓ There should be clarity in delegation of authority and responsibility for better relationship among colleagues.

### LIMITATIONS OF THE STUDY

In a study of this magnitude though, meticulous care has been taken in each and every aspect of study. Certain limitations are likely to be there in the study.

1. Some respondents were not aware of certain procedures and aspects.
2. A few respondents were hesitant to give details.
3. There might be a sense of bias crept in answers given by the respondents.

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