Behind the Scenes of Employee Motivation: A Qualitative Study in India's Nationalized Banking Sector

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Abstract
The nationalized banks play important role in worldwide economy and their employees are the best sources of delivering good services to their customers. Excellent services provided and offered by employees can create a positive perception and ever lasting image in the eyes of banks' customers. The individual motivation of a commercial bank employee plays a major role in achieving high level satisfaction among its customers. Banking industry viewed from personnel angle has its peculiarities. It is a labour intensive industry and efficiency of employees has got a bearing on the quality of services offered. This being the case, it should have been natural that professionalization of personnel management should have gained better priority but unfortunately personnel management should have gained better priority but unfortunately personnel happened to be the most neglected aspect of banks management. The typical working of banks as such does not require any professional training not require any professional training and here is an industry where it is strongly believed that everyone can do anything and as one knows nobody does much to the prosperity of the organization. This aspect is further accentuated by the fact that banks operate in a sellers' market with total absence of an element of competition and the prices of deposits accepted is determined by the banks, but by an external agency like the RBI and the GOI. In a sheltered environment like this, the need for professionalization of bank management was never felt personnel happened to be managed by a non-expert and usually by a medicore officer who could not otherwise prosper on banking operations. With the implementation of recommendations of Pillai Committee, a controversy was ranging among bankers whether or not Personnel Management is a specialized function. Hence, the present study focuses on employee motivation in Nationalised Banks in in India and based on both Primary and Secondary source of data collection. Keywords:
KEYWORDS: *Positive Perception, Level of Satisfaction, Labour Intensive, Personnel Management and Sheltered Environment.*

I.   INTRODUCTION

Employees can have vastly different motives for acquiring wealth including using money to fulfill psychological needs. Thus, it is not surprising that money alone is less an effective motivator for employees than when it is used in conjunction with non-financial reinforcements. Competent Employees are the greatest assets of an organization. The proficiency of employees plays a vital role in the context of diverse challenges faced by the modern organizations. Compensation is the remuneration received by an employee in return for his/her contribution to the organization. It is an organized practice that involves balancing the work-employee relation by providing monetary and non-monetary benefits to employees. Compensation is an integral part of human resource management which helps in motivating the employees and improving organizational effectiveness.

There is a need to understand a link between individuals and organizations in terms of conceptual framework of organizational commitment. Organizational commitment is widely described in the management and behavioral sciences literature as a key factor in the relationship between individuals and organizations. Motivated employees to maintain a high level of innovation, while producing higher quality work at a higher level of efficiency.

OBJECTIVES OF THE STUDY
The present study conducted with the view:
1. To know about the Nationalized Banks in India
2. To know the importance of employees motivation
3. To analyze the various factors of motivation towards employees of Nationalization Banks.
4. To give valuable suggestions to improve the employees satisfaction level in Nationalization Banks in India

II.   REVIEW OF LITERATURE

Deeprose (1994), examined that the effective reward system improve worker enthusiasm and its efficiency that play significant role in the growth of a company accomplishment. Baron (1983) describes the friendly affiliation between stimulus and work accomplishment. Both performance and motivation are directly proportion to each other.

Flynn (1998) states that the primary focus of reward programs is to examine how organizations classify their reward schemes and how they communicate to the employees and how clearly, they understand the link between reward and performance.

Rutherford (1990) found in his research that motivation is the effective agent in an organization because motivated employees are always innovative in their jobs. It is task for the management to appreciate and comprehend the procedures necessary for an organization to have an effect on inspiration of their workers.

III.   MOTIVATIONAL PRACTICES IN INDIAN BANKS

Remuneration

Organisation provides rewards to their employee in order to motivate their performance and encourage their loyalty and retention in the organization. The reward can be in the form of monetary (salary, incentive, and bonus) and non-monetary (certificate, recognition in the group etc.). Monetary reward is the most dominant reward system in today's organization. Newmann and Hodgett investigated motivation in the hospitality industry and found that employees have ranked salary at their top of their list in the work motivation factors.

Money is associated with four important symbolic attributes for which every human strives like achievement and recognition, status and respect, freedom and control and power. Money helps people to attain both physical (food, clothing, houses automobiles, jewelry etc.) and psychological (status, a feeling of achievement, self-esteem etc.) objects. As a result monetary benefit has been of interest to organizational behavior for researchers who have been studied the linkage between pay and job satisfaction and work commitment. Money played an important role in developing many theories organizational behavior.

Training and Development

Training and Development (TAD) is considered as one of the most widespread motivational practices adopted by HR manager for improving the employee performance. When training based on insightful and systematical planning, Training and development may have a positive impact on employee's job satisfaction. Training and development are also considered as employee development process. It is not only good for the employee but also to the organization. Employee development encourages employee participation in the knowledge sharing. Transferring knowledge to the employees promotes collaboration in the workplace which serves to leverage the expertise of a few individuals to a larger potential pool of workers.

Career development increases skills and abilities necessary for the growth and maturation necessary for leadership positions. Career development can be helpful in the succession planning. Providing assistance in Training and development process decreases the transaction costs of selecting and placing workers. They partially replace the need for costly selection and assessment processes such as multiple interviews, tiresome examinations, cost at the assessment centers, or probation periods. Training and Development can help standardize skill sets, making them more transferable from one department to another and improving the deployment of human resources.

Indian banking sector reformed dramatically after liberalization. Indian Private Banks are not only facing competition from Public sector banks and foreign banks but also from the other financial institution selling similar types of product. In order to sustain competition they have to upgrade their operation and in the meantime, they have to come up with the new innovative product to lure the customer. In this case, both the frontline, executives must be well trained to deliver their service.

Promotion Practices

Promotion is said to happen when an employee makes a shift in the upward direction in organizational hierarchy and moves to a place of greater responsibility. Promotions can also serve to place individuals into different jobs, where their skills can be used to greater effect. However, not all promotions carry an increase in supervisory responsibilities or significant changes in tasks. Promotion is an important aspect of an employee's career and life, affecting other facets of the work experience. Every employee wants to have a significant increase in the salary as well as in the span of authority and control and this can be achieved if the individual is promoted. Employees value promotions because they carry an increase in job amenities such as a bigger office or spending account (factors which are observable) or because they enjoy the acknowledgment of work well done and the ego boost that comes with a promotion.

Promotion can be used as a motivational tool by banks to encourage their frontline employees. It is a way of motivating the employees for meeting the organizational goals thus it serves as a mean of synchronizing

organizational goals with personal goals. Promotion has its importance due to the fact that it carries with it a significant change in the wage package of an employee. Thus, a raise in salary indicates the value of promotion (Baker et al., 1994). Some employees might enjoy the increase in authority over co-workers that often accompany a promotion. People might derive satisfaction not only from having a higher income relative to their peers but also higher rank, among other things

Challenging task

Employees are supposed to be stimulated with creative challenges otherwise they will go where the excitement is. Organization is adopting innovative techniques by allowing their employee to migrate in cross departmental or cross-functional areas. Employee empowerment means granting autonomy to individuals to perform tasks by enhancing their task related self-efficacy. At an individual level empowerment is experienced when followers engage in effective self-leadership. In this process, the employees influence themselves to achieve the self-direction and self-motivation in order to perform.

An individual's satisfaction and motivation depend upon the match between his or her skill and the challenge inherent in the task performed. Flow experiences are suggested to motivate employee intrinsically because they allow the employee to become fully involved in a task and stretch his or her skills and abilities to the limit. An employee is engaged in work which requires skill and challenge promotes task interest because it allows one to polish his or her skills. Every employee wants to grow. Hence employees with these traits usually accept that work which is challenging in nature and can be managed by them. This might provide them a sense of achievement, a favorable, subjective experience and an opportunity to sharpen his or her skills. The combination of high skill and challenge at work might promote positive mood in the employee.

Working Environment

The term "Work environment" encompasses many different aspects like physical work environment, working condition, relationship with colleagues and management's attitude towards the employee. A wide range of issues must be taken into account while workplace designs. Creating a better and high performing work environment requires an awareness of how working environment impacts behavior and how behavior itself drives workplace performance.

The workplace environment has an impact on employee's productivity, morale, and engagement. The impact can be both ways positively or negatively. Employee's level of motivation and subsequently their performance depends upon the quality of the employee's workplace environment. Employee engagement in the working environment helps their superior to judge about employee's level of innovation, collaboration with the colleagues, their error rate and absenteeism and ultimately how long they stay in the job. By creating a better working environment in which employees are productive is essential to increase profit for an organization. Management plays a vital role in creating a better working environment in their organization. Workplace incivility spoils the working environment.

Workplace incivility is defined as low-intensity abnormal behavior with ambiguous intention to harm the target. Many researchers have defined workplace incivility in many ways. Incivility, also referred to as bullying, emotional abuse, and mobbing. Workplace incivility is a widespread and costly matter for an organization. This can be a precursor to workplace aggression and violence. Employees experiencing incivility at work intentionally reduced their work effort and spent work time telling coworkers about the incident and avoiding the instigator. The manager may not have a sufficient understanding of incivility-related organizational issues and their relationship with organizational performance. As a result, organizations may suffer from lost productivity and higher turnover.

Co-worker support is another type of practice which enriches the working environment. Coworker support refers to co-workers assisting one another in their work when needed by sharing knowledge and expertise as well as providing encouragement and support. Co-worker support has the ability to make a working environment a pleasure or an unpleasant place to spend your time. There have been a number of studies done previously on social support in the workplace, in particular concentrating on supervisor support.

Communication

Communication is a process through which information is exchanged between individual through a common system of symbols, signs or behavior. Effective workplace communication is based on interpersonal, professional relationships that are developed through a keen awareness of courtesy, attentive listening, active participation and appropriate situational body language. In the workplace, communication can take a different form like non-verbal, verbal and written. Non-verbal communication is associated with social behavior. They are viewed as a conveyor of emotions. In other words, nonverbal communication is a medium through which employees express their emotions, inform, inquire share their ideas and sometimes debate. Communication plays a vital role in meeting organizational goal and objective. The goals can be achieved through simulation

and motivation of employee via organizational communication. Therefore, it is necessary for manager and employees to understand the principles of communication and the potential barrier to communication.

Importance of Employees Motivation

Motivation is a very important for an organization because of the following benefits it provides:

Puts human resources into action: Every concern requires physical human resources to accomplish the goals. It is through motivation that the human resources can be utilized by making full use of it. This can be done by building willingness in employees to work. This will help the enterprise resources.

Improves level of efficiency of employees: The level of a subordinate or a employee does not only depend upon his qualifications and abilities. For getting best of his work performance, the gap between improving the level of performance of subordinates. **Leads to achievement of organizational goals:** achieved only when the following factors take place:
•   There is best possible utilization of resources,
•   There is a co-operative work environment,
•   The employees are goal
•   Goals can be achieved if co which can be effectively do

Leads to stability of work force: Stability of workforce is very important from the point of view of reputation and goodwill of a concern. The employees can remain loyal to the enterprise only when they have a feeling of participation in the management. The skill and efficiency of employees will always be of advantage to employees as well as employees. This will lead to a good public image in the market which will attract competent and qualified people into a concern. As it is said, "Old is gold" which suffices with the role of motivation here, the older the people, more the experience and their adjustment into a concern which can be of benefit to the enterprise.

Suggestive Measures:
•   Management should be aware and take notice of balance between the magnitude of effort and size of reward. Rewards schemes should be supply balance behavior in respect to appropriate attainment.
•   Employee involvement in performance appraisal plays a vital role in motivation of employees. It can be stated that by involving employees in all the steps of performance appraisal process, the main object of anger and frustration about performance appraisal output will be themselves and not the appraiser or the organization. It should also be made sure that before the appraisal process starts, all the employees should be made aware about the purpose and steps to be followed in the appraisal.
•   The bank should provide certain benefits to their employees, so that they can perform well to achieve organizational goals. The job should be interesting enough, so that it must create enthusiasm among the employees. Enough freedom must be given to the employees to take important decisions.

QUALITATIVE STUDY ON MOTIVATIONAL FACTORS
Analysis for motivational factors are done on some employees of banks on the basis of their views on following factors-

- Job satisfaction
- Promotions / expectation
- Recognition
- Good salary
- Styles / organization management
- The satisfaction of the objectives
- Team spirit
- good working conditions
- Working hours

A survey has been taken by employees in banks and it is measured that at what level motivational factors are needed in different situation and in different level. In the following table all data has been taken from the different employees of public banks like SBI, Bank of Baroda and Bank of India etc. All the analysis has been done manually and the result is taken in percentage of all individuals. By findings from male and female bank employees we observed that there is no vast different between them about the ranking of these factors.

Factors	Females	Males
Good working Conditions	3	3
Promotion /expectation	2	2
Styles / organization management	8	8
Team spirit	4	4
Job satisfaction	1	1
Recognition	5	9
Working hours	6	7
Goals attainment	7	6
Good salary	9	5

Table 1 Factors influencing job satisfaction among females and males

The analysis presents a comparative overview of factors influencing job satisfaction among females and males. Across the board, both genders rank "Styles/Organization Management" highest, indicating a shared emphasis on the importance of management practices in the workplace. This suggests a universal desire for effective leadership and organizational structures. "Recognition" follows, with males ranking it higher than females, reflecting a potentially greater significance attached to acknowledgment and appreciation among male respondents. Interestingly, "Good Salary" is ranked higher by females compared to males, highlighting the importance of financial compensation for female job satisfaction. "Working Hours" and "Goals Attainment" exhibit minor differences in ranking between genders but are relatively consistent overall. The parity in rankings across most factors suggests a fundamental alignment in the perceived importance of workplace elements between females and males, albeit with slight variations in emphasis on specific factors such as recognition and salary.
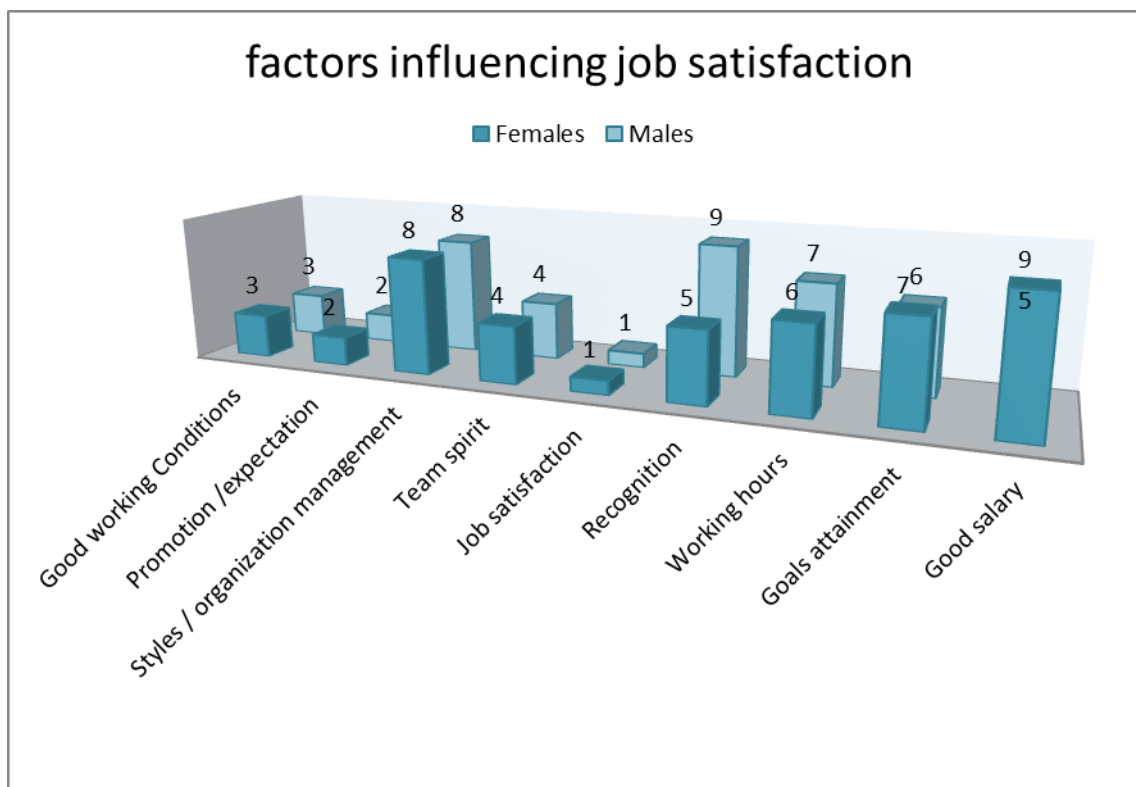
Figure 1: graphical representation of data related to factors influencing job satisfaction

The findings from graph 1 reveal notable similarities in the factors influencing job satisfaction among females and males. Both genders prioritize "Job Satisfaction" as the most crucial factor, underscoring the universal importance of finding fulfillment in one's work. "Styles/Organization Management" emerge as equally significant for both females and males, indicating a shared desire for effective leadership and well-structured work environments. However, differences are observed in the importance attached to certain factors. "Recognition" holds greater weight for males compared to females, suggesting a heightened importance of acknowledgment and appreciation in male job satisfaction. Conversely, females place a higher emphasis on "Good Salary" than males, indicating the significance of financial compensation for female employees. Despite these variations, the overall alignment in the ranking of factors highlights a fundamental similarity in the perceived importance of various workplace elements between females and males.

Question / Factors	Salary Increment	Incentives/Benefits	Promotion	Others
Which factor is most important at the time of individual outstanding performance?	24%	36%	22%	18%
What is the main factor do you think it should be revised immediately?	35%	13%	28%	24%

Table 2 The analysis of responses regarding factors influencing individual outstanding performance

In table no. 2 36% respondent said that Incentives are the most important factor of motivation which is followed by Salary increment with 24%. In the same table 35% of bank employees believe that salary increment is the motivational factor which should be immediately revised which is followed by promotion and after that other factors.
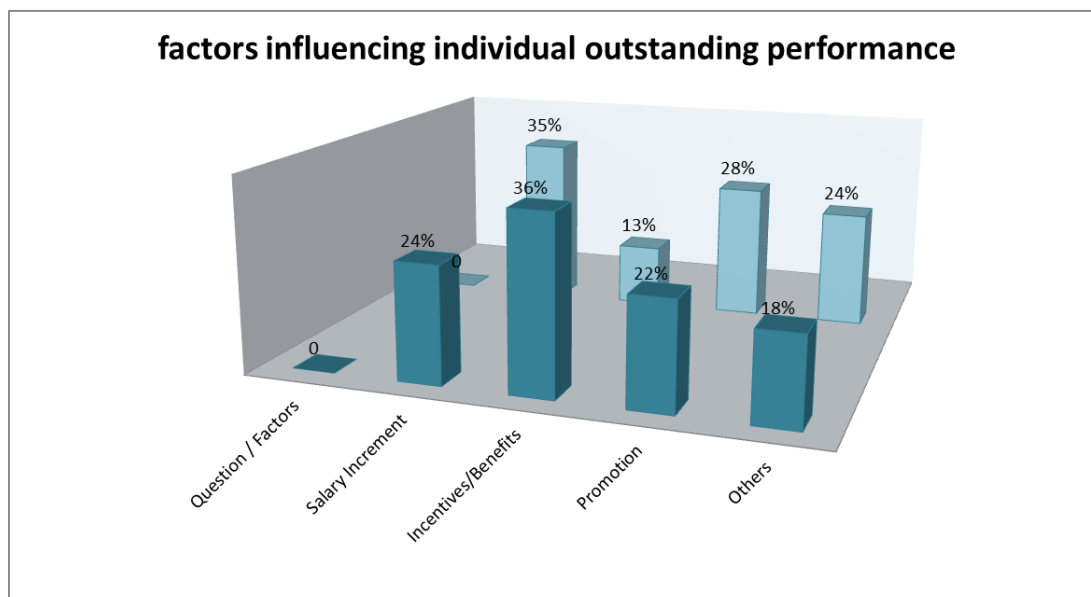
Figure 2: Graphical representation of data regarding factors influencing individual outstanding performance

The analysis of responses regarding factors influencing individual outstanding performance and the need for immediate revision highlights distinct perspectives among participants. For the question on the most important factor during outstanding performance, "Incentives/Benefits" received the highest percentage at 36%, indicating that employees prioritize additional rewards and benefits as key motivators for exceptional performance. This is followed by "Salary Increment" at 24%, suggesting that while financial compensation is significant, it ranks slightly lower in importance compared to incentives and benefits. "Promotion" and "Others" received 22% and 18% respectively, indicating moderate significance in driving outstanding performance. In contrast, when asked about the main factor needing immediate revision, "Salary Increment" emerges as the predominant concern, with 35% of respondents expressing the need for immediate improvement in this area. This suggests a discrepancy between the perceived importance of salary increment during outstanding performance and the perceived adequacy of current salary structures. Meanwhile, "Promotion" and "Others" also garnered notable percentages, highlighting areas for potential improvement in career advancement opportunities and other unspecified factors within the workplace environment. Overall, these findings underscore the significance of incentives and benefits in motivating exceptional performance and highlight the need for immediate attention to salary increment policies to align with employee expectations.

Question / Choice	Yes	No
Do You Think that current policies need to revise?	77%	23%
Are you aware with all Banks Policies?	66%	34%
Is there suitable fringe benefits?	64%	36%
Is there better advancement opportunity for you?	45%	55%
Do you think that private banks policies are better than public sector banks?	45%	55%
Is there any provision for self appraisal?	35%	65%
Are you satisfied with your job?	64%	36%

Table 3 The analysis of responses to various questions pertaining to bank policies and job satisfaction

In table no.3, 77% of respondents said that current policies should be revised; In the next question 66% bank employees are aware of the bank's policies. 64% employees believed that fringe benefits are suitable enough; 55% of employees said that there are no advancement facilities. 55% of bank employees said that public banks are providing the best facilities.65% said that there is no self appraisal facility. 64% of bank employees were satisfied with their job.
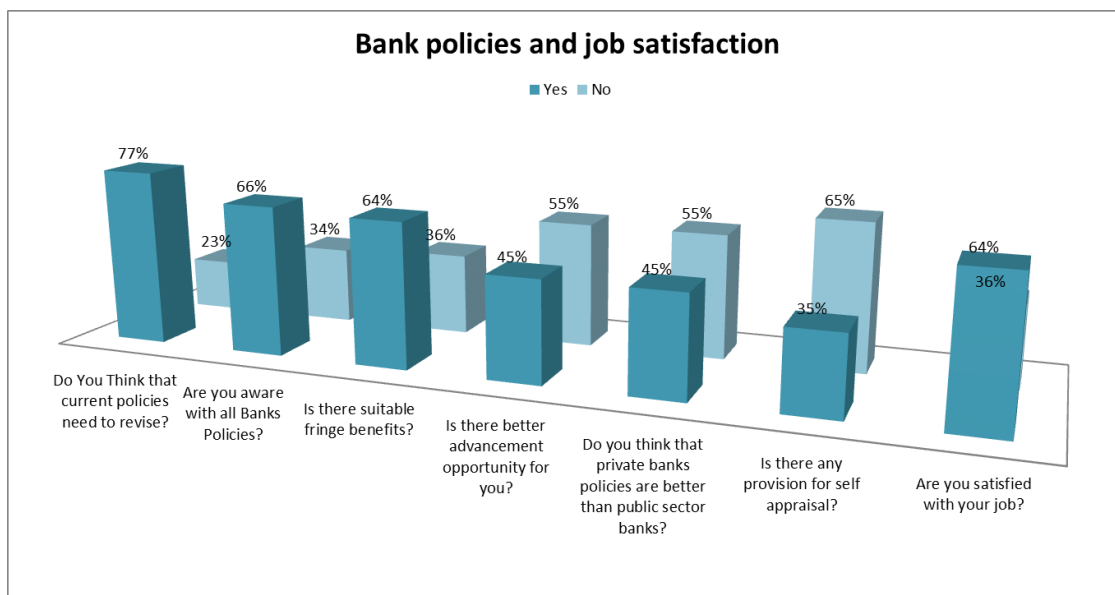
Figure 3: Graphical representation of data regarding The analysis of responses to various questions pertaining to bank policies and job satisfaction.

The analysis of responses to various questions pertaining to bank policies and job satisfaction reveals important insights into employee perspectives within the banking sector. A significant majority, 77%, believe that current policies need revision, indicating a widespread sentiment that existing policies may not adequately meet employees' needs or expectations. Despite this, only 66% claim to be fully aware of all bank policies, suggesting a potential gap in communication or accessibility of policy information within the workplace. Regarding fringe benefits, 64% perceive them as suitable, while 36% express dissatisfaction, indicating a mixed perception of the benefits offered by banks. Similarly, opinions are divided on advancement opportunities, with 45% feeling there is room for improvement in this aspect. Interestingly, there is an equal split in opinions regarding whether private bank policies are superior to those of public sector banks, indicating a lack of consensus on this matter. Furthermore, only 35% report provision for self-appraisal, suggesting a potential area for development in performance evaluation processes. However, despite these concerns, a majority of respondents, 64%, express satisfaction with their job, indicating a nuanced perspective where despite areas for improvement, overall job satisfaction remains relatively high within the banking sector.

Question / Choice	Strongly Satisfied	Satisfied	Less Satisfied	Not Satisfied
Do you satisfied with current Policies?	17%	39%	31%	13%
Do you satisfied with working environment?	25%	27%	28%	20%

Table 4 The analysis of responses regarding satisfaction with current policies and the working environment
Above table shows that the motivation required by an individual may be differ from others and also depends on the needs of individual. It is more difficult to prepare such HR policies to satisfy 100% employee in all respect but it can be further upgraded to gain the overall satisfaction percentage of employees.
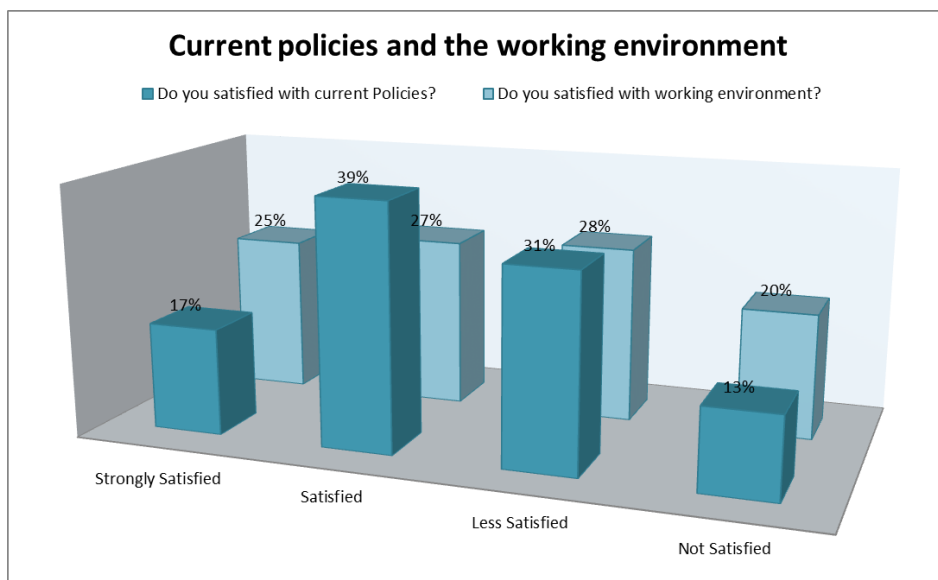
Figure 4: the graphical representation of the analysis of responses regarding satisfaction with current policies and the working environment

The analysis of responses regarding satisfaction with current policies and the working environment provides valuable insights into employee sentiments within the surveyed group. Regarding current policies, a combined 56% express satisfaction, with 17% indicating strong satisfaction and 39% reporting general satisfaction. However, a notable 44% express some level of dissatisfaction, with 31% feeling less satisfied and 13% indicating outright dissatisfaction. This suggests a mixed sentiment among employees, with a significant portion feeling that there is room for improvement in the existing policies. Similarly, satisfaction with the working environment shows a similar trend, with a combined 52% expressing satisfaction, consisting of 25% strongly satisfied and 27% satisfied. Conversely, 48% express varying levels of dissatisfaction, with 28% feeling less satisfied and 20% not satisfied. This indicates a relatively balanced perception of the working environment, with a significant portion of employees feeling less satisfied or not satisfied. Overall, these findings highlight areas where improvements may be needed in both policies and the working environment to enhance overall employee satisfaction and well-being.

IV.   CONCLUSION

Secure job environment enhances the degree of job satisfaction. Management must create an environment of job security among employees. Indians work with emotions, so any legal job contract will not motivate them. Instead, there should be a psychological or emotional bond between employees and the organization. Due to the different social, economic and cultural backgrounds, the hire and fire system is not effective in India. In fact, Indian culture is neither individualistic nor collective, rather it is "Karm" (according to Indian mythology it is do your duty, don't worry about results) oriented. Indians always accept effective leadership. So when management can provide effective leadership and a secure job environment, Karm (job duty) will be in the right direction. Apart from job security, management must provide job stability. There should be a challenging environment. The job structure should comprise horizontal as well as vertical growth. The job should provide enough scope for the employees in terms of promotion and transfer.

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