

# MOTIVATION AND MORALE OF THE EMPLOYEES IN THE COMMERCIAL BANKS OF KERALA IN THE SUSTAINABLE BUSINESS ENVIRONMENT

## ***Abstract***

*The key to successful management in banking industry lies in effective utilization of human resources they recruit from time to time. The banking sector in Kerala has undergone significant changes in recent years, impacting employment opportunities in the field. With the rise of digital banking and the consolidation of public sector banks, the employment landscape in the banking sector has become increasingly competitive. The present study examines the motivation and morale and the predictors of motivation and morale of employees in the commercial banks of Kerala.*

***Key words:*** Motivation, morale, predictors, commercial banks

## **Introduction**

Today's human resource is a source of competitive advantage for all organizations and commercial banks are not an exception. The success or failure of each company in a competitive environment is dependent on many factors, with one of the key parameters, human capital, at disposal of a given society. An important driving force for the development and competitive advantage of each company is human capital, knowledge based work teams of employees who work in a knowledge-based society and the principle that knowledge is becoming the principal economic resource. The key to corporate commercial success is optimally motivated employees, who collectively form teams of knowledgeable employees, who as a team, have enough knowledge, experience and necessary skills (Iveta, 2017).

The banking industry has realized that the human resource can play an important role to achieve a high rate of growth for the sector. The key to successful management in banking industry lies in effective utilization of human resources they recruit from time to time (Neela, 2017). The banking sector in Kerala has undergone significant changes in recent years, impacting employment opportunities in the field. With the rise of digital banking and the consolidation of public sector banks, the employment landscape in the banking sector has

become increasingly competitive. Certain technical skills viz., computer literacy, knowledge on digital banking platforms, mobile banking apps, and online payment systems, ability to collect, analysis and interpret data to inform business decisions, accounting and finance and soft skills became inevitable in the better discharge of duties at banks. Further knowledge of accounting principles, financial statements and banking regulations are also important. The soft skills like effective verbal and written communication skills to interact with customers, colleagues and stakeholders, ability to provide excellent customer service, handle customer complaints, and resolve issues, ability to work collaborate with colleagues to achieve business objectives, and ability to prioritise tasks , manage time effectively and meet deadlines. Some business skills like marketing and sales skills, risk management skills, business development skills, knowledge on artificial intelligence and machine learning, block chain and cryptocurrency, data science and language skills are added advantages.

The individual motivation of a commercial bank employee plays a major role in achieving high level satisfaction among its customers. Competent employees are the greatest assets of an organization. The proficiency of employees play a vital role in the context of diverse challenges faced by the modern organizations (Menaka & Vengateswaran, 2014). The motivation of bank employees play a major role in achieving high levels of satisfaction among its customers. Every employee has his own set of motivations and personal incentives that ginger him or her to work hard. Employees need to be motivated to actualize their potential and there are several ways of enabling them and empowering them to do so. Motivation is the key to creating an enabling environment where optimal performance is possible (Loretta, 2016).

Morale is an essential ingredient of organizational success. It reflects the attitudes and sentiment of an individual and group towards the organizational objectives. Morale can be understood as a group of phenomenon, it refers to the operation of the group. It is the way the group thinks, feels and acts. High morale can help to enhance job performance, job satisfaction and employment stability in any organization irrespective of it nature. Appropriate work culture can boost the morale of the people to a large extent resulting in intrinsic satisfaction for the employees (Bhavan, Rajesh, & Gayathri, 2018).

## **Review of literature**

Today's competitive environment, it is imperative for organizations to find ways to be more effective and efficient in utilizing their human resources as to improve their general

performance (Mukarramah & Sulaimon, 2016). Majority of the organisations are competing to survive in this volatile and fierce market environment. Motivation and performance of the employees are essential tools for the success of any organisation in the long run (Ovidiu, 2013). Hence, there is a need to recruit and retain highly qualified and motivated employees in order to remain competitive in the unstable environment (Mukarramah & Sulaimon, 2016). For effective and efficient utilization of resources and improved job performance, employees need to be motivated (Samson & James, 2015). Motivation of employees is vital in any organization so as to ensure high productivity, customer satisfaction and also the satisfaction of the employees themselves leading to the growth of an organization as a whole (Virginiah & Susy, 2017). The opportunity for advancement, appreciation for work done, salary, promotion and other factors are the main source for motivation. This is due to the service having greater percentage of well educated young and energetic people in the service with less people nearing the retiring age who seek ways to improve their lot (Boamah, 2014).

Morale is an employee's attitude towards his or her job, employer and colleagues. High morale contributes to high level of productivity, high returns to stakeholders, and employee loyalty. Low morale may cause high absenteeism and turnover. Respect involvement, appreciation, adequate compensation, promotions, a pleasant work environment, and a positive organisational culture are morale boosters. Many companies offer diverse benefits to boost morale and satisfaction (Kongala, 2013). Appropriate work culture can boost the morale of the people to a large extent resulting in intrinsic satisfaction for the employees. It also helps in improving the productivity, creating healthy organizational climate and all round harmony in the organization. Similarly, if morale is high it can also positively make a substantial impact on the work culture (Bhavan, Rajesh, & Gayathri, 2018). Morale is an essential ingredient of organizational success. It reflects the attitudes and sentiment of an individual and group towards the organizational objectives. Morale can be understood as a group of phenomenon, it refers to the operation of the group. Low morale is manifested in, increase in cost, absenteeism from job, refusal of providing services, strike and murmur, lack of motivation and interest, decrease in creativity and innovation lack of inter-organization collaborations, preventing the satisfaction of organizational objectives and finally reducing efficiency (Philip, 2014).

### **Significance of the study**

In today's changing world the business environment is changing rapidly. The emergence of e-commerce and development of information and communication technology plays a significant role in the nature of work as well as the employees' attitude towards the organization. Morale and job satisfaction plays a vital role in overall performance of the employee in the workplace. The job satisfaction can affect employee morale, turnover, absenteeism and pro-social behaviour, which can be crucial not only for organizational business but also the financial institutions like banks (Jamal, Haradhan, & Rajib, 2011). Motivated employees who are satisfied with their job, more delicately serve the organization and customer, especially in the banking sector, where the employees are directly linked with the customer.

### **Statement of the problem**

The phenomenal geopolitical developments accompanied by a sweeping wave of economic reforms and liberalization during the dynamic decade of the 1990s have profoundly affected the business scenario, not just in India, but also across the globe. The breaking down of trade barriers and the easy flow of technology, funds, and manpower have helped in the globalization of business and put a heavy demand for the quality, range, cost and reliability of products and services. Massive exercises are, therefore, started in a number of corporations to create flatter, learner and smarter organizations, putting human resources at the core of the organization. Achieving excellence is not a destination but a journey. The chase for finding right answers to present and rising problems and challenges though long and complex has proved to be a very gratifying and pleasing experience. Confidence in employees' competence, commitment and contributions to the organization are the core themes of this new mantra that optimize employee commitment, motivation and performance (Absal & Krishna, 2014). The proposed study in this direction tries to measure the impact of technical competency, operational efficiency, motivation and morale on the work performance of employees of commercial banks in Kerala.

### **Scope of the study**

The present study examines the motivation and morale of employees in commercial banks of Kerala.

### **Objectives of the study**

- 123
- 124 1. To analyse the extent of motivation and morale of employees in Commercial banks in
- 125 Kerala.
- 126 2. To identify the predictors of motivation and morale of employees in commercial banks in
- 127 Kerala.

128 **Hypotheses of the study**

129

- 130 1. The bank employees do not differ significantly district wise, bank sector wise and bank
- 131 wise with respect to their motivation and morale.
- 132 2. There is significant difference between the mean rank towards the predictors of
- 133 motivation and morale of employees in commercial banks in Kerala.

134 **Methodology of the study**

135 The study uses both secondary as well as primary data sources but primary data is more

136 dominant. The secondary data have been collected from books, journals, unpublished PhD

137 theses, official websites of banks, data base of bankers' Association and RBI bulletin. The

138 primary data have been collected from both the employees and managers of popular six banks

139 (two each from old private sector, new private sector and public sector  $2 \times 3 = 6$ ) operating in

140 Kerala using separately designed structured questionnaires.

141

142 For the purpose of sample selection, initially, the commercial banks in Kerala are brought under

143 three main groups viz., public sector banks, old generation private sector banks and new

144 generation private sector banks. At the outset, top six banks viz, SBI, Canara bank (public

145 sector), Federal bank, south Indian bank (old generation private sector), HDFC, and ICICI bank

146 (new generation private sector) selected. Thereafter, multistage random sampling technique has

147 been used to pick samples.

148

149 At the first stage, the entire districts in Kerala have been divided into five zones similar to the

150 five zonal divisions of the Life Insurance Corporation of India. Viz., Ernakulam, Kottayam,

151 Kozhikode, Thrissur and Thiruvananthapuram and afterwards, three zones viz., Ernakulam,

152 Thrissur and Kozhikode zones were purposefully selected.

At the second stage, Ernakulam, Trissur and Kozhikode districts were picked (from the zones selected at the first stage) as these three districts have large number of bank branches. At the third stage, one corporation each (01 x 03 districts =03) and six Municipality each (6 x 03 districts =18) from the districts selected at the second stage are selected.

At the fourth stage, one branch each of the above mentioned six banks were picked from each corporation ( $3 \times 6 = 18$  branches) and municipality ( $18 \times 6 = 108$  branches). Thereafter, at the last stage (fifth stage), one manager or assistant manager each from all the branches ( $18 + 108 = 126$  managers) and six employees each from all bank branches ( $18 + 108 = (126 \times 6) = 756$ ) under consideration were picked.

The tools used for analyses are simple percentage, quartiles, one sample t-test and Friedman's Test.

## Results and Discussions

The table 1 below shows the general profile of the respondents.

**Table 1: General profile of the respondents**

<i>Particulars</i>		<i>Frequency</i>	<i>Percentage</i>
Designation	Assistant Manager	209	27.6
	Clerical & administrative positions	547	72.4
Gender of the samples	Male	380	50.3
	Female	376	49.7
Age of the sample employees	Up to 30 years	207	27.4
	30 to 40 years	322	42.5
	40 to 50 years	129	17.1
	Above 50 years	98	13.0
Experience at present position	Up to 5 years	141	18.7
	5 to 10 years	230	30.4
	10 to 15 years	189	25.0
	Above 15 years	196	25.9

Source: field survey

From table 1, it is seen that many (72.4 percent) of them are working in clerical and administrative positions and the proportion of both genders are almost equal. A good number (42.5 percent) are in the age group of 30 to 40 years of age. A considerable number (30.4 percent) of them have experience in between five and ten years.

174 The following table 2 shows the self efficacy of the bank employees

175 **Table 2: Self efficacy of sample bank employees**

Positive emotions	Mean score	Engagement	Mean score		
You seem pleasant and satisfied	3.28	You seem adapted to activities	3.31		
You seem determined and strong	3.19	You seem absorbed in tasks	3.36		
You seem enthusiastic and attentive	3.44	You loose self consciousness and sense of time many times	3.22		
You seem optimistic and interested	3.38	You seem retroactive at times	3.13		
You seem active and inspired	3.38	You seem positive emotions generated	3.30		
You seem proud	3.20	<b>Accomplishment</b>			
<b>Relationship</b>					
Yours is a full of flourishing life	3.24			You have a sense of success always	3.17
You have many close friends at work place	3.17			You feel that you achieved something	3.43
You have supportive parents	3.27			You feel that you have mastery in something	3.21
You have supportive spouse	3.27			You feel that you are in a winning situation	3.40
You have supportive children	3.13	You feel confident to fulfil all goals in you	3.41		

176 Source: Filed Survey

177 From the above table it is clear that the mean score for all variables in terms of positive  
178 emotions, engagement, relationship and accomplishment are more than 3.0. Hence, the self-  
179 efficacy is good/high/sound for the bank employees. This quality may influence their work  
180 performance at bank.

### 181 ***Motivation of bank employees***

182 The motivation of the bank employees is measured by examining their (1) Attendance, (2)  
183 Participatory Action, (3) Results, and (4) Growth. Attendance, participatory action and result is  
184 measured by four variables each and growth is measured by six variables. The respondents were  
185 asked to give their responses on these variables on a five point Likert's scale. The five different  
186 responses options are 'strongly disagree', 'disagree', 'neutral', 'agree' and 'strongly agree'.  
187 These response options carry scores from '1 to 5' points respectively.

188 The collective mean score of these four variables/factors (attendance, participatory actions,  
189 results and Growth) is arrived at to form a meaningful conclusion about the overall motivation of

the bank employees. The summated mean score of all the 756 sample respondents with respect to above mentioned four variables is calculated. Then the central value (Q2) applicable to such variables (as the case may be) is calculated by applying the formula  $(\text{number of variables} \times 5 + \text{the number of variables} \times 1)/2$ . Then the mean score was compared with the central value (second quartile or Q2) applicable to the collective variables to check whether there is a significant difference between the two if any. The result revealed the collective view of all the respondents about their attendance, participatory actions, results and Growth. The collective view of the respondents is treated as very low or low when the mean score is less than the second quartile. It is treated as average when the mean score is equal to second quartile. The collective view is treated as high or very high if it is above the second quartile (Jojo, 2008). The following table 3 shows the criteria for comparing the mean score and the central value.

**Table 3: Criteria for comparing mean score and central value – Attendance, participatory actions, results**

Mean score	Opinion (Attendance, participatory actions, results)
Below Q1 (6)	Very low
Above Q1 (6) but significantly below Q2 (12)	Low
In the neighbourhood of Q2 (12)	Moderate
Significantly above Q2 (12) but below Q3 (18)	High
Above Q3 (18)	Very high

Source: compiled by the researcher

**Table : Criteria for comparing mean score and central value – Growth**

Mean score	Opinion (growth)
Below Q1 (9)	Very low growth
Above Q1 (9) but significantly below Q2 (18)	Low growth
In the neighbourhood of Q2 (18)	Moderate growth
Significantly above Q2 (18) but below Q3 (27)	High Growth
Above Q3 (27)	Very high growth

Source: compiled by the researcher



Where;  $Q1 = (\text{minimum possible score} + \text{Maximum possible score}) \times \frac{1}{4}$

$Q2 = (\text{minimum possible score} + \text{maximum possible score}) \times \frac{2}{4}$

$Q3 = (\text{minimum possible score} + \text{maximum possible score}) \times \frac{3}{4}$

One sample t-test was carried out to see whether the overall motivation of bank employees in terms of attendance, participatory actions, results and growth significantly differ from the moderate or neutral state of response (second quartile). The hypothesis and the test result are given below:

Ho: The overall motivation of the sample bank employees in terms of attendance, participatory actions, results and growth is neither high nor low.

Ha: The motivation of the sample bank employees in terms of attendance, participatory actions, results and growth is either high or low.

**Table 4: Test statistics – One sample t-test- overall motivation – four variables/factors**

	Samples	mean	Standard deviation	t- value (test value =12 or 18 (growth))	p- value
Attendance	756	13.82	2.86	17.53	<0.001**
Participatory actions	756	13.28	2.90	12.13	<0.001**
Results	756	12.34	3.07	3.08	0.002**
Growth	756	18.01	3.80	0.115	0.909

Source: field survey

Note: \* or \*\* denotes p-value is significant at one percent level in first three cases and hence the mean value is significantly above the central value (Q2) of 12 but below 18 (Q3).

Table 4 shows that the overall motivation of the sample bank employees in terms of attendance, participatory actions and results is high. Hence the null hypothesis there is rejected and concluded that the bank employees hold good motivation in terms of attendance, participatory actions and results. The comparison of the overall mean score (mean values =13.82, 13.28,

&12.34) with the central value (Q2 =12) also confirms the same. But they have only a moderate level of motivation in terms of growth (p-value >0.909).

### **Morale of bank employees**

The extent of morale of the bank employees is measured by examining thirteen variables, to measure this, the respondents were asked to give their responses on these variables on a five point Likert's scale. The five different responses options are 'strongly disagree', 'disagree', 'neutral', 'agree' and 'strongly agree'. These response options carry scores from '1 to 5' points respectively. The individual mean score of the responses of the bank employees on these variables are calculated and one sample t-test is applied to know the morale of the sample bank employees. The individual mean score is shown in table 5 below:

**Table 5: Extent of morale**

<b>Extent of morale</b>	<b>Mean value (test value = 3)</b>	<b>t-value</b>	<b>p-value</b>
There exists chance to fulfill job aspirations	2.79	4.01	<0.001**
There exists promotional opportunity	2.57	7.74	<0.001**
There are chances to stay with the same bank for long	3.20	3.73	<0.001**
You have a tendency to work beyond the normal banking hours	3.58	13.83	<0.001**
Your extent of satisfaction towards the work and work environment is high	2.55	9.73	<0.001**
You have a rare tendency to go for leave unless there is no health issue	2.99	0.21	0.831
You enjoy your work and work atmosphere	3.54	12.17	<0.001**
Your view regarding the superior, subordinate and bank climate is good	2.63	6.29	<0.001**
You have no tendency to skip the work or take additional responsibilities	3.08	1.95	0.051
Normally you will not take much time to finish the work	2.74	5.14	<0.001**
You always seem active in your work	3.62	18.03	<0.001**
You always show good team spirit	3.06	1.43	0.152
You always try your level best to contribute to the attainment of organizational goal	3.75	20.63	<0.001**

Source: Field survey

Note: \*\* denotes significant at one percent level

From table 5 it is seen that the sample bank employees exhibits good extent of morale in terms of five factors that there exists promotional opportunity (mean =3.20), they have a tendency to work beyond the normal banking hours (mean = 3.58), they enjoy work and work atmosphere (mean =3.54), they seem active in their work (mean =3.62) and they try their level best to contribute to the attainment of organizational goal (mean =3.75). it is to be noted that they have good opinion on five variables only out of thirteen variables.

But their morale is low on the existence of chance to fulfill job aspirations (mean = 2.79), existence of promotional opportunity (mean =2.57), their extent of satisfaction towards the work and work environment (mean =2.55), their view regarding the superior, subordinate and bank climate (mean =2.63), and the time taken to finish the assigned work (mean 2.74).

Further they posses moderate morale on their tendency to go for leave unless there is no health issue (mean =2.99), tendency to skip the work or take additional responsibility (mean = 3.08), showing of good team spirit (mean =3.06) (p-values > 0.05).

### **Predictors of motivation**

In order to examine the predictors of motivation of bank employees, 13 variables were included in the questionnaire and the respondents were asked to express their opinion about it on a five point scale. Then the responses were analysed using Friedman's Test. The hypothesis and the test result are summarised as follows:

Ho: there is no significant difference between the mean rank towards the predictors of motivation among the bank employees.

Ha: there is significant difference between the mean rank towards the predictors of motivation among the bank employees.

**Table 6 : Predictors of Motivation**

Predictors of motivation	Mean rank	Chi-square value	p-value
Monetary benefits	5.38		
Attitude towards work and work interest	6.27		
<b>Family issues</b>	<b>7.95</b>		
Sickness and health	7.35		

Job satisfaction	4.75	721.279 (df=12) (N=756)	<0.001**
<b>Lack of role clarity and job description</b>	<b>7.89</b>		
Lack of support from superiors and subordinates	7.21		
High target to be attained	7.45		
Lack of technical competency	6.39		
Lack of operational efficiency	7.16		
Lack of training and practice	7.31		
<b>Unhealthy bank climate</b>	<b>8.00</b>		
<b>Increased stress</b>	<b>7.90</b>		

Source: Filed survey

From the above table it is seen that the most important predictors of motivation among bank employees are unhealthy bank climate (mean rank =8.00), increased stress (mean rank =7.90), lack of role clarity and job description (mean rank=7.89) and family issues (mean rank = 7.95) (p-value < 0.001\*\*). Hence, the hypothesis is rejected and concluded that there is significant difference between the mean rank towards the predictors of motivation.

### Predictors of Morale

In order to examine the predictors of morale of bank employees, ten variables were included in the questionnaire and the respondents were asked to express their opinion about it on a five point scale. Then the responses were analysed using Friedmans test. The hypothesis and test result is summarised below:

Ho: there is no significant difference between the predictors of morale among the employees in commercial banks.

Ha: there is significant difference between the predictors of morale among the employees in commercial banks.

**Table 7: Predictors of morale**

Predictors of morale	Mean rank	Chi-square value	p-value
<b>Working in a particular bank offers prestige (status)</b>	<b>4.75</b>	288.248	
Attractive higher post (promotional opportunity)	3.77		
<b>Recognition from high officials</b>	<b>5.01</b>		
Conducive work environment	4.13		

Existence of mutual trust and support	3.81	(df=7) (N=756)	<0.001**
<b>Existence of shared responsibility</b>	<b>4.70</b>		
Technical capabilities	4.66		
<b>Family support</b>	<b>5.18</b>		

Source: Filed survey

From the above table it is seen that the most important predictors of morale are family support (mean rank = 5.18), recognition from high officials (mean rank =5.01), working in a particular bank offers prestige (mean rank =4.75) and existence of shared responsibility (mean rank =4.70)(p-value <0.001). Hence, the null hypothesis is rejected and concluded that there is significant difference between the predictors of morale among the employees in commercial banks.

### Conclusion

The bank employees hold good motivation in terms of attendance, participatory actions, and results. But they have only a moderate level of motivation in terms of growth. They exhibit good extent of morale in terms of five factors that there exists promotional opportunity, tendency to work beyond normal work hours, enjoy work atmosphere, seem active in work and try level best to contribute to the attainment of organizational goals. But morale is low that lesser chance to fulfil job aspirations, promotional opportunity, less satisfaction to work, negative view on superior and subordinates and take more time to finish assigned work. The most important predictors of motivation among bank employees are healthy bank climate, increased stress, lack of role clarity and job description and family issues. The most important predictors of morale are family support, recognition from high officials, bank prestige and shared responsibility. The employees are the most important but sensitive resource in any organization. They not only came with sufficient skills and abilities but with their own feelings, emotions and aspirations. Hence having been developing a bank work environment wherein the personal growth opportunity, satisfaction, shared values, good role clarity and job description will give better work performance.

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