

Drivers of Employer Motivation in Banking Sector - A Radar Design Approach

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Prolegomena

Motivated employees play a significant role in the long-term success of any organization, as they substantially contribute to the overall organizational effectiveness and performance. Such employees provide organizations the sustainable competitive advantage. Therefore, motivating employees becomes critical to individual performance and organizational productivity. However, "Motivation as a concept represents a highly complex phenomenon that affects, and is affected by, a multitude of factors in the organizational milieu. ... An understanding of the topic of motivation is thus essential in order to comprehend more fully the effects of variations in other factors (such as leadership style, job and salary systems) as they relate to performance, satisfaction and so forth" (Richard M Steers and Lyman W Porter, 1979). But motivating an employee is not an easy job and poses a greater challenge to many managers as motivation depends both on the individual as well as on the outside forces. In other words, motivation comes from within an employee and also from external sources. The former is called the intrinsic motivation, which is internal or self-driven and the latter is called the extrinsic motivation, which is dependent on external forces.

Kruglanski, Alon and Lewis (1972) point out that "intrinsically motivated tasks are those that are interesting and enjoyable to perform – irrespective of possible external rewards" and "Extrinsic motivation, on the other hand, deals with behaviours that are motivated by factors external to the individual".

Further, an intrinsically motivated person requires only a little coaxing or cajoling, whereas the activity of an extrinsically motivated person is controlled by external rewards or outcome like, money, recognition, appreciation, force, pressure, social support, acknowledgment etc.

In most situations, intrinsic motivation is highly preferred as it is voluntary, internal, does not require any force to build more momentum in the individual resulting in higher quality output. Further, people with intrinsic motivation are more co-operative, less aggressive with other people, and sustain their interest in the subject for a longer period of time. Extrinsic motivation, on the other hand, is directly opposite to intrinsic motivation, because the motivation comes from outside an individual, such, for example, as from rewards, appreciation, money, praise, promotion, or grades. In other words, the rewards provide

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satisfaction and pleasure, but not the task itself. Thus, an extrinsically motivated person will work on a task, even when he has no interest in it, because of the anticipated satisfaction or rewards he will get from the outside sources.

Need for Employer Motivation in Banks: Although the use of technology in banks has revolutionized the working of banks by transforming them into a technology intensive and customer friendly institution, yet the importance of human capital is not reduced. "Human Resource Management is important for banks because banking is a service industry. Management of people and management of risk are two key challenges facing banks. How you manage the people and how you manage the risks determines your success in the banking business. Efficient risk management may not be possible without efficient and skilled manpower. Banking has been and will always be a 'People Business'" (Chakraborty, K.C. 2012). It, therefore, follows from this that organizational goals cannot be achieved without committed and motivated employees in the organization.

In the words of Allen, "poorly motivated people can nullify the soundest organization." (Grewal and Ahluwalia, 2008). Organizations, therefore, need motivated employees who, through their followers, are able to produce extraordinary results and bring high value to the organization. This strongly underscores *the need to motivate the people in charge of the branches of Banks* so that they, in turn, can motivate their staff to face the severe competition and challenges of the modern banking sector. "In order to have a cutting edge in this area, the right kind of technology is not sufficient – rather a proper organizational climate and the right PEOPLE COMPETENCIES BECOME MORE CRITICAL." (Rai, Vinod. 2008) "With most banks now adopting modern technology, including new delivery channels, technology no longer remains a major differentiator among banks. You must remember that the key differentiator amongst the banks in the decade ahead will be the ability to harness the human Capital and building a competitive advantage on the strength of their human resources" (Rai, Vinod, Ibid). Middle managers, in any organisation, act as the lynchpin

between the Top Management and the employees by themselves being facilitators, nurturers and motivators. They translate the organizational goals and strategy of the Top Management into concrete, comprehensive and recognizable business actions by performing a clever act of balancing the changing dynamics of the employees.

Role of Branch Managers of Banks: Branch managers in banks, among others,

- Shape and sharpen the skills of the employees to business needs of the bank and make them perform at their best.
- Act as effective facilitators and nurturers enabling their staff to provide excellent, courteous and pinpointed customer service to create 'a Wow! Customers' in the branches.
- Encourage the staff to come out with new and innovative ideas to cut down the unnecessary procedural delays to further improve business prospects of the branch.
- Engage, connect and motivate the employees to work willingly and happily by adopting a healthy, positive and flexible leadership style.
- Explore newer business opportunities for the bank branches in order to increase the bottom line of the bank branches.

Problem Statement: In any other organisations, "Middle managers are critical to improving overall engagement and corporate performance. They see the vision at the top of the organisation and the pain of the employees at the bottom. Middle managers, however, frequently do not have the support of senior management or effective levers to do their jobs and provide assistance to their employees. In fact, for the past decade, middle managers have been cast aside or neglected. The organisation of the future, however, requires this group to be strong, effective, and prepared. Middle managers, who supervise the majority of employees, are key to bringing engagement back" (BCG. 2010). Most of the Branch or Middle Managers, in Indian banking set up are also placed in a similar situation, where they play a critical role in

improving overall engagement and bank's performance, by translating the vision of the Top Management into definite achievable business plans. In other words, many Branch Managers successfully manage the business of the branch even when they do not get adequate support and encouragement from the top management. A study is, therefore, undertaken to ascertain the major drivers of employer motivation, which impels or forces these middle managers to carry on their jobs effectively to achieve the ever challenging business targets.

A Literature survey of more than 100 foreign professional journals shows limited research on this topic of **"Drivers of Employer Motivation in Banking Sector"**. A Study of business performance of these Branch Managers of banks, show they are able to produce, sometimes amazing but unheralded results, by improving productivity and performance of their employees. In other words, the branch heads are able to translate the Top Management's Vision into concrete achievable business plans in a professional way by taking ownership and accountability in them. Since not much research has been done on the major factors, which drive or motivate these branch managers to perform exceedingly well, and since the road, in this area, is less travelled, the present investigator is prompted to take up this subject for investigation and research with respect to banking sector in Bengaluru City, South India.

Research Design

Need for the Study: Employees form the backbone of any organization as they perform all the essential tasks and help the company to successfully realize its goals. "Motivated people will overcome the obstacles, defy odds and accomplish more" (Bates, Suzanne. 2009). When employees are motivated in the right way, they will not only perform a good job but also bring success and good reputation to the organization, besides making the process of running business smooth and pleasant. Studies indicate that employees report more job satisfaction and motivation when managers lead themselves by example, motivate others, use a positive and healthy language to communicate, provide freedom to the employees in their work place and do not interfere in their work unless absolutely required.

Banks in India, at all levels, have an excellent pool of intelligent, smart, competent and computer savvy personnel, who need to be identified, groomed and motivated to accept challenging roles early in their career. "The main role of HR in Public Sector Banks (PSB) will have to be to continuously prepare the people to drive their organization to meet the aspirations of customers and help achieve the expectations of various stakeholders"(Rai Vinod. 2008. *ibid*). "The primary task of managers is to get to contribute activities which help to achieve the mission and goals of an enterprise or of any department or other organised unit within it. Clearly, to guide people's activities in desired directions requires knowing, to the best of any manager's ability, what leads people to do things, what motivates them" (Harold Koontz et al.2008).

Therefore, a study of the major factors, which motivate them to perform well and the use of the motivational techniques they use to inspire their subordinates and the HR practices they adopt, the leadership quality they display and the willingness they show in serving the customers with passion - all these makes the Study interesting and worth pursuing. The Study, it is hoped, may reveal remarkable insights, which may be helpful to other branch managers, who also want to be successful. Such branch managers can follow their method and techniques to replicate the results in their branches.

Recruitment Practices in Banks in India: The Institute of Banking and Personnel Selection (IBPS), which started its operation in 1975, has been conducting a mandatory common written examination (CWE), for any aspiring candidates to get selected as Officers or Clerks in banks in India. In other words, the recruitment and selection of personnel is taken care of by a separate independent body called IBPS. In view of this, *employers, for the purposes of our investigation, will be the Branch Managers of Public Sector Banks, who are, in a sense, a representative of bank management and also function, at the micro level, as the CEO of the branch.*

Objectives of the Study: The Objectives of the Study are to:

- Find out the major drivers of motivation that propel bank branch heads to perform effectively at the branch.
- Assess and analyze the effectiveness of the major drivers of motivation.
- Come out with suitable suggestions and recommendations for improving employer motivation.

Research Methodology: Keeping the objectives of the Study in view, a radar approach is considered appropriate for this research Study. For the purpose of exploration, the investigator will review existing literature in the relevant research area to determine corroborative studies and also identify the research gaps. Experience, existing knowledge and survey approach will be used for exploration. The entire study will be described using chapter scheme.

Expectations of the Study:

- The present Study is expected to provide an insight into the major drivers of employer motivation, i.e., factors that drive the Branch Heads of PSBs, Bengaluru City for the realization of the effective business targets.
- The present Study is expected to add to the existing literature of Employer Motivation in Banking Sector providing useful materials for bank people to effect further improvements or conduct future research in their motivational techniques.
- The Study is also expected unearth a few lacunae or deficiencies that may be existing or present in the current scheme of employer motivation.
- The Study is also expected to throw some useful suggestions and recommendations for improvement in the scheme of motivation.
- Since the present Study is limited a few PSBs and that too on employer motivation, future research awaits conducting of similar studies in other banks and on different aspects of motivation.

Limitations of the Study:

1. The present Study is confined to the Public Sector Banks only, though the Study could be extended to any other Industry.
2. Further, the Study is confined to the Branch Heads of a few Public Sector Banks only although it is possible to extend this Study to Branch Heads of other Public as well as Private Sector Banks also.
3. The Study further restricts itself to Branch Heads of Public Sector Banks (PSB) only in Bengaluru City, though Public Sector Banks have branches all over India.
4. PSBs have different categories of employees on its rolls such as General Managers, Deputy General Managers, Regional Managers, Branch Heads, Managers, etc. However, this Study confines itself only to the Branch Heads of these banks in Bengaluru City.

Hypotheses to be Tested

The following are the hypothesis of this study.

Major Hypothesis:

H₀: All Branch Managers as drivers of Employer (BM) are not strongly motivated.

H₁: All Branch Managers as drivers of Employer (BM) are strongly motivated.

The different sub-hypotheses are given below:

Sub Hypotheses	
H01	Branch Managers do not have convincing skills
H02	Branch Managers do not have skills of projection
H03	Branch Managers do not have instincts of performance
H04	Branch Managers do not have skills of getting work done
H05	Branch Managers do not have belongingness to the organization
H06	Branch Managers do not have best habits and practices
H07	Branch Managers do not have mastery of skills
H08	Branch Managers do not have skills of synergy

All these hypotheses are to be tested with respect to respective alternatives.

Statistical Tools used:

Sample Design

Quota sampling method with a quota size of 200 was determined for the study. This method entails selection of respondents from sampling frame and move on from whom further leads are obtained after collecting data from them. The leads so obtained are then contacted, which would further lead to manifold or multiple leads. This process of sampling selection is continued until the determined sample sizes of 200 respondents are obtained.

Research Design

While many studies have focused on “Employee Motivation”, the present study, which is on a grey area of motivation, viz., “the Drivers of Employer Motivation in Banking Sector”, has been rarely addressed. Interestingly, in the Indian context, and in banking sector in particular, a Branch Manager (BM) or the Branch Head (BH) simultaneously plays the confounding role of an employer and an employee. The description of this role as a target needs critical outlook in the framework of banking system, where banking institutions were established in Public Sector, under Banking Regulation Act, 1949, and as amended from time to time. The design of research, mentioned here below, is detailed under several headings to bring in clarity under the framework within which the study is designed.

Universe of Study

The universe of study refers to the place where the study is conducted. In this study, the Branch Managers (BM) of the Indian Banking System, who carry out their allocated functions, responsibilities and certain defined duties in banks, form the universe. Each branch manager of a Bank in India **acts both as an employer as well as an employee of the bank**. In other words, the BM is the CEO of the branch, who leads his team of employees from the front, to achieve the allocated organisational goals. The BM will be given specific annual business targets by the Top Management to

plan, prepare and perform, within certain specific parameters, to achieve the allotted results. The formal structure of a branch organisationally, could be defined, according to the type of the branch and the BM will have, depending upon the type of the branch, a common role and responsibility. In other words, the BM works as the CEO of the branch, who performs his role, with officially delegated power and influence, which he gets, within the operational area, by virtue of his position in the bank. Simultaneously, the BM also works as an employee of the bank in the large organisational perspective, thus performing dual interest associated with the Branch. The BM, despite this dual role, will be held accountable for the performance of his unit to a higher level of hierarchy executives. The BM, in order to implement certain executive actions beyond the organisational frame work, draws his power from the circulars issued from their HO from time to time in this regard, which provide the necessary teeth for him to act. Further, to update his knowledge and skills, the BM is also periodically subjected to need-based training programs at the bank’s respective training colleges of the bank and also in other training centres run concomitantly by other banking organisations. They are also deputed for need based advance training, in certain specialised areas, in reputed management training institutes of the country. His subordinates also, likewise, are trained and motivated to perform banking tasks by human interface with the bank customers. In view of all these things, the BMs need continuous and periodical reinforcement to further rejuvenate themselves for taking the branch business to an imposing position. While personal objectives of the BMs are to, further climb up the career ladder in the hierarchy, they should also, likewise, expected to help their subordinate employees to move up in their career path. Since the critical aspects of functioning of a branch in the overall growth of the organisation is crucial, BMs with dual responsibility and dual accountability, have to project themselves as an independent and inter-dependant leaders, within the organisational set up. The critical characteristics of the target group under study can be summarised as Dual Focus, Dual Leadership and inter-related multifarious relationships, manifested in terms of strategies actions and results.

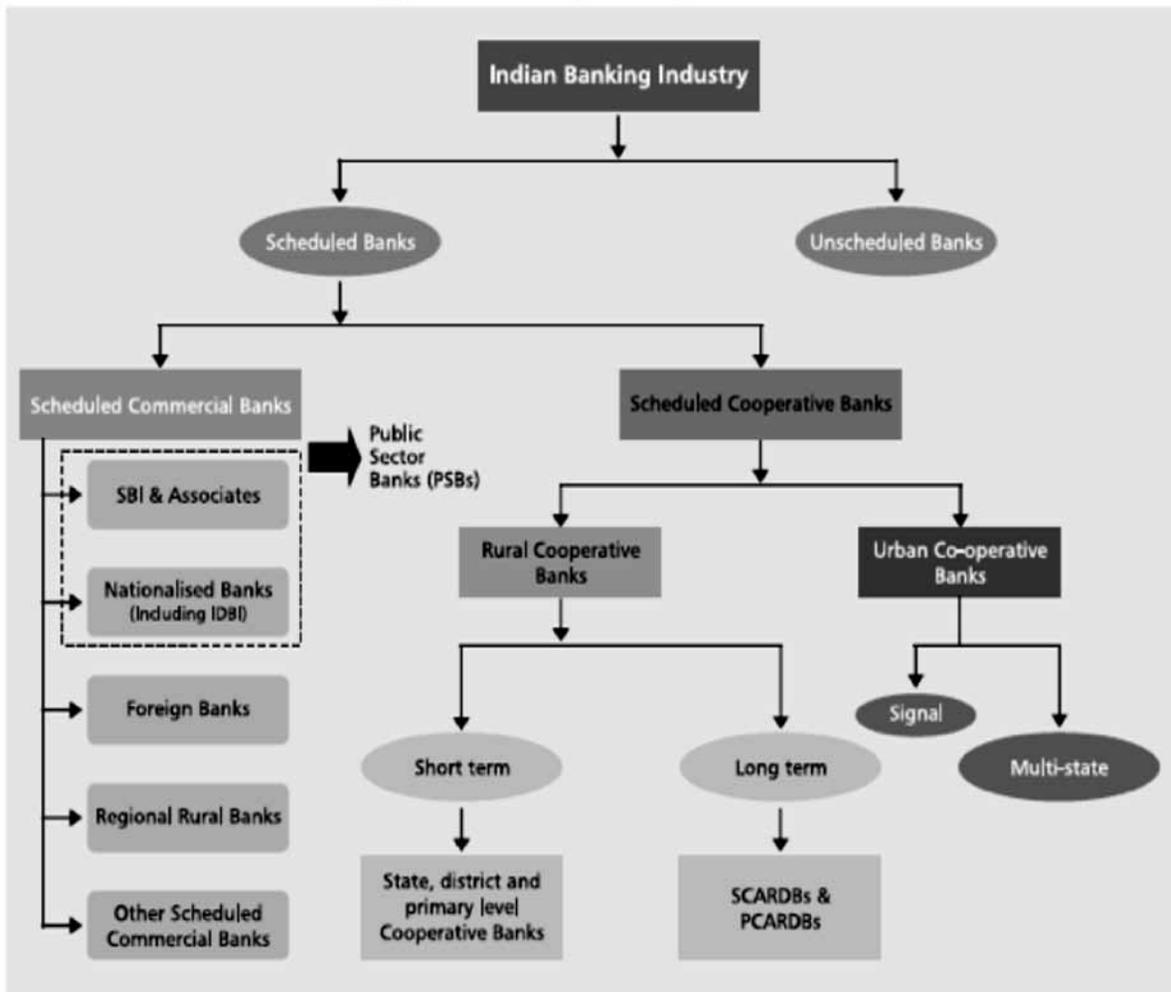
Area of Study and Choice of Organisation
Structure of Indian Banking Industry

The Indian banking sector, being the barometer of the economy, has shown impressive growth and development over the years by adequately supporting the country's economic growth.

Commercial Banks, in India, are established as per the Indian Companies Act, 1913. These commercial banks are broadly classified into: 1. Scheduled Banks and 2.

Non-Scheduled Banks. A scheduled bank, according to the RBI Act, 1934, is a bank which is listed in the second schedule of the Reserve Bank Act, 1934. Banks not included in this list are called non-scheduled banks. State Bank of India and its associate banks, Nationalised Banks, old Private Sector Banks, the Regional Rural Banks (RRBs), Foreign Banks operating in India, and other private sector banks come under purview of Scheduled banks.

Exhibit 2.2: Structure of the Organised Banking Industry



Source: D&B Industry Research Service

[Source: Internet]

Commercial banks in India contribute around than 92 per cent of the entire banking business in India—occupying a dominant position in the Indian banking system. The

State Bank of India and its 5 associate banks along with another 20 nationalised banks and Bharatiya Mahila Bank (Bank for Women) are together called the public Sector Banks (PSB). All the PSBs have branches

in many States, where they expand and conduct their daily banking operations. Some of these banks have concentration of branches, where there is high density of industrial centres and also in specific rural pockets. The Bharatiya Mahila Bank, a newly established bank for women, has 103 branches all over the country at present, but they have plans to open more than 700 branches in the next 2 years. Although these banks are vested with functional autonomy, they are under the strict and close vigil of the Reserve Bank of India (RBI), which monitors their financial activity on a regular basis through its on-site and off-site mechanisms. All these PSBs operate in an environment of cut-throat competition due to globalisation, privatisation and liberalisation, technological innovations and cross-border financial inflows. They make all round efforts to increase their outreach through augmenting their customer base by effectively mobilising capital, leveraging technology enabled payment systems and introducing more innovative and useful loan and demand products for their demanding customers. The severe competition and technological advances and innovations have forced the banks to revise their policies and strategies frequently so that they can upgrade and diversify their skills to face the tough future challenges of their times.

Population and Coverage: The population of the target group consists of BMs of PSBs working in Bangalore city, South India. The purpose of selecting this target group is to capture variation, which were part of their banking activities and have led to certain levels of bank performance. The size of the population is, thus, restricted to Branch Managers (BMs) of the PSBs in Bangalore City, South India, which is also known as the IT capital of India. The PSBs cover about 70% of business transactions in India. Bangalore City, also nicknamed as Silicon City of India or Silicon Plateau of India, is ideally suited to conduct any market research in the area of business, education, and economic activity of global importance. Bangalore City, (now rechristened as Bengaluru), was chosen as the field of study since majority of the PSBs branches have well-qualified and experienced branch managers who have good exposure to various types of banking transactions. Further, all the PSB branches in Bangalore are IT enabled branches,

which provide the latest technology supported services. There are at present 25 PSBs in India, as already stated, roughly cover about 70% of the total turnover of all banks in India.

Target Group

A branch manager, who has put in a minimum of three to five years of independent service in the position of a branch head, is the target domain or the incident for this study. It should be noted that before an Officer is promoted and posted as the Branch Manager, he should have sufficient experience, as Assistant Manager for at least a few years, where he will have ample opportunities to learn important banking transactions, acquire knowledge about various deposit as well as loan products, to know about the organisational climate and culture, the types of customers and their requirements as bank clients. Now-a-days, in majority of the cases, an Officer is promoted to the rank of Branch Manager when he is computer savvy and has a CAIIB (Certified Associate of Indian Institute of Bankers) qualification to his credit. This CAIIB exam is a standard bank employees' exam, which is conducted by an All India body, viz., the Indian Institute of Banking and Finance, to provide the bank employees, the latest knowledge and skills needed to run a sophisticated branch on scientific and modern lines. Thus it can be safely inferred that a Branch Manager will have sufficient exposure to important banking transactions and a CAIIB qualification (in most of the cases) before he is elevated to the position of Branch Manager of a bank. Further, it can again be safely assumed that an intelligent, computer savvy and experienced Officer will be posted as Branch Manager of a branch in Bangalore City.

Operational Definitions

Some critical operational definition, in the context of Banking Sector in India, is given here below:

- **Bank:** A Bank in India, refers to a bank, which is included in the Second Schedule of the Reserve Bank of India, Act, 1934. Only those banks, which fulfil the conditions laid down, vide section 42 (6) (a) of the Reserve Bank of India, Act, 1934, are included in the second Schedule of the RBI Act, 1934. These conditions are given below:

- 1) The paid up capital and the collected funds of bank should not be less than Rs. 5 lakhs.
 - 2) Any activity of the bank should not detrimental to the interests of the depositors. Further, Public Sector Banks are those banks, in which, the Government of India has a majority stake i.e., more than 50% stake is held by the Government of India.
- **Organisation of a Bank:** is that bank, which is organised for its effective functioning with appropriate hierarchical levels.
 - **Target Group:** A Branch Manager of a Public Sector Bank, is a person, who has been assigned or delegated independent charge of a branch of a bank. This means that Branch Managers of Development bank, Foreign banks, Regional Rural Banks (RRBs), Urban Co-operative Banks, Primary Agricultural Co-operative Societies are **NOT** a part of the target group.
 - **Branch Manager:** A Manager, who has been promoted to the position of Branch Manager, by an appropriate internal promotion process of the bank.
 - **Qualification of a Branch Manager:** A graduate in any discipline, who has passed the CAIIB exam of Indian Institute of Banking and Finance and is computer savvy and has a prescribed minimum number of years of experience as an Officer of a branch. Sometimes, banks also directly recruit Officers of different banks for the post of Branch Managers, provided they meet certain prescribed conditions and pass the prescribed interview, which will screen the candidates applied, to select the best of the lot. In such cases, the Bank will provide a comprehensive in-house training before he is put on floor level as a Branch Manager of a Branch.
 - **Employer:** A Branch Manager, who has put in an independent service as the Head of a branch, is functionally considered as an employer for his subordinates in the branch of a bank.
 - **Employee:** The employer defined above is also an employee of the bank in the organisational hierarchy, from the macro point of view. This means the employer performs the role of an employee of the bank as well.
 - **Employer - Employee Relationship:** That functional relationship that empowers an employee to exercise his functional power for reaching the expected performance level in the branch.
 - **Drivers of Motivation:** Based on the foundational theory of motivation and habits of effective people, 8 drivers of motivation have been identified, which influence their organisational performance. Seven of these drivers are based on the Stephen Covey's famous "**Seven Habits of Highly Effective People**". One more driver - Influence - has been added, making the total Drivers of Motivation (DM) to eight. All these eight drivers are detailed as below:
 - I. Power of Informing: These attributes will influence an employee to perform better in an organisation.
 - II. Understanding the Mysteries of the Mind: These attributes or trait that facilitates functional efficiency.
 - III. Basic Instincts and its Influence: Basic Instincts are that part of the personality drawn from inheritance or derived from experience, which makes performance easy and effective.
 - IV. Employee's Characteristics: Attributes present in an employee, which are pronounced or exhibited in an operational situation.
 - V. Self-Belongingness: This is an 'inherent' desire present in a person which persuade a person to perform better.
 - VI. Workplace Habits: These are beneficial practices, which facilitates harmonious, proactive, healthy relationships leading to continuous improvement in the quality of work.
 - VII. Acquiring Mastery over Skills: That skills set, mastery of which will make a person stand out from all others in an organisation.
 - VIII. Synergy: The ability to release the potential, but hidden energy, to work together with enthusiasm and coordination, even under adverse and unfavourable situation and discomfort criticisms.

Drivers of Employer Motivation:

Based on the fundamental behaviour theories of motivation and habits of successful people, 8 drivers, which may influence their performance have been identified. These eight drivers of motivation are is given below:

1. Power of Informing,
2. Understanding the Mysteries of Mind,
3. Basic Instincts and their Influence.

4. Employee's Characteristics.
5. Self-Belongingness.
6. Workplace Habits.
7. Mastery of Skills and
8. Synergy.

The attributes that influence each of these drivers are identified on the basis of observation, conversation and characteristics developed at the work place.

Sl. No.	Power of Informing	Understanding The Mysteries of Mind	Basic Instincts & its Influence	Employees Characteristics
1	A1 = Persuasion	A12 = Anticipation	A21 = Greed	A 36 = Appreciation
2	A2 = Convincing Ability	A13 = Cleverness	A 22 = Jealousy	A37 = Sacrifice
3	A3 = Influencing	A14 = Planning	A 23 = Fear	A38 = Helping Attitude
4	A4 = Coaxing	A15 = Strategy	A 24 = Depression	A 39 = Training/Teaching
5	A5 = Negotiation Skills	A16 = Game Plan	A 25 = Anger	A40 = Motivation
6	A 6 = Inner Urge	A17 = Tactics	A 26 = Curiosity	A41 = Leading by Example
7	A7 = Compel	A18 = Thinking	A 27 = Shyness	A42 = Empowering Subordinates
8	A8 = Appreciation	A19 = Vision	A 28 = Love	A43 = Delegation
9	A9 = Inducements	A20 = Mission	A 29 = Modesty	A44 = Risk Taking
10	A10 = Encouragement		A 30 = Inquisitiveness	A45 = Reactive
11	A11 = Proactiveness		A31 = Relationship	
			A 32 = Positivity	
			A 33 = Acquisition	
			A 34 = Responsiveness	
			A 35 = Devotion	

Sl. No.	Self-Belongingness	Workplace Habits	Acquiring Mastery of Skills	SYNERGY
1	A46 = Commitment	A56 = Making People Proactive	A64 = Communication	A76 = Working Together
2	A47 = Dedication	A57 = Goal Setting	A65 = Leadership	A77 = Creating an Environment without ambiguity
3	A48 = Perseverance	A58 = Time Management	A66 = Decision Making	
4	A49 = Trust	A59 = Practices	A67 = Conflict Management	
5	A50 = Co-operation	A60 = Understanding each other	A68 = Stress Management	
6	A51 = Responsibility	A61 = Synergy	A69 = Emotional Management	
7	A52 = Accountability	A62 = Sharpening Relationship	A70 = Inter-Personal Relationship	
8	A53 = Participation	A63 = Kaizen	A71 = Marketing	
9	A54 = Uplifting		A72 = Criticality	
10	A55 = Collaboration		A73 = Self-Awareness	
11			A74 = Conversational Skills	
12			A75 = Appraisal	

Parameter of Study:

The sampling frame contains specific demographic characteristics such as the name, gender, age, qualifications, designation, total gross income, number of years of experience in the bank, since how many years the respondents were branch heads, etc. The average age of the sample is 55.25 years and the average length of service of the sample is 16.90 years. In other words, all the respondents to this questionnaire have put in almost a minimum of 17 years' of useful service in the bank as branch head, and as such, the data collected from the target group reflects their rich and varied banking experience in the Indian context. It has been empirically validated that experiential data set is essential in projecting aggregate human behaviour in

behavioural studies. The defined target group consists of people with demographic specifics and are accepted based on the characteristics.

Sample Design: Quota sampling method with a quota size of 200 was determined for this study. A list of branch heads of different banks in Bangalore City was obtained and the BHs of these banks were distributed the questionnaire, prepared specifically for this purpose, to elicit their opinion on the topic of research. Responses, complete in all respects, were collected from those BMs, who willingly responded to the questionnaire. This process of obtaining the filled in questionnaire in all respects was continued until the determined sample size of 200 respondents was reached.

Instrument Development: The development of the instrument, required for this study to collect the primary data from the respondents, was done in four phases. In the first phase, personal interviews of functional managers were done, where personal interviews were preceded by a checklist, which identified the list of attributes under each drivers of motivation.

In the second phase, field notes were prepared, containing 2 statements for each of the attributes identified under the 8 drivers of motivation. The draft instrument has two parts – the first part consisting of demographics of the target group and the second part covering statements on motivation. Likert's scale on 5-point reflection, from strongly disagree to strongly agree, were posted next to each statements with 1 denoting 'strongly disagree' and 5 denoting 'strongly agree'.

The third phase was initiated by conducting a study of first instrument "A", with a view to validate and compute reliability of the instrument, by distributing the questionnaire to 43 eligible respondents. The data so collected was then subjected to statistical analysis to assess the reliability of the instrument. Content analysis was, subsequently, done to modify and moderate the statements. The same exercise was, likewise, repeated for the second instrument "B" also. The pilot sample size for instrument B was 51. Statistically, these sample sizes are large in number to meet the criteria of consistency, sufficiency, efficiency and completeness of estimators. Each statement in the instrument represented a variable under the eight drivers of motivation. The Factor Analysis enable us to identify those components, variables and attributes, which explain the overall variability caused by drivers of motivation. The next step was to do content analysis enabling the efficacy levels of the instrument. The attempt was done by verbal interaction method, wherein the respondents were made to make an assessment of the instrument in terms of reflections and responses. The ease with which the respondents reflected on statements enabled us to conclude truthfulness of the reflections. The language of the respondents in terms of words, phrases, jargons, - frequently used in the banking business transactions

validated the instruments. The value of the reliability coefficient for instruments 'A' and 'B', as per the statistical analysis, were 0.909 and 0.922 respectively. Of the two instruments, the instrument which acquired high reliability coefficient and captured high level of variation in factor analysis, in this case, the instrument 'A', was finally selected for the final phase of data collection for the study.

Analytical Structure of the Study:

The present study examines the central tendencies and the variations of the characteristics of the target group as also the relationships between the drivers of motivation. All the eight drivers of motivation are assumed to independently influence the overall performance of the Branch Managers and it is this main assumption of independent influence of each drivers of motivation that is tested in this study. The correlation analysis of the drivers of motivation demonstrates the statistical significance or otherwise of these drivers of motivation. Only those statistical variables – positive or negative – are considered for analysis by testing the null hypothesis of no significance. Simple linear and non-linear model is examined after the analysis of correlation. The choice of the model for the final analysis is based on the value of $r^2 =$ adjusted for redundant independent variables or attributes.

The test of significance of the predictor variables would be attempted by the small sample statistic "t". The value of "t" is given by the ratio,

$$t = \frac{\bar{x} - \mu}{s / \sqrt{n}}$$

Based on the acceptance or rejection of null hypothesis of no significance of mean values, the influence of independent driver of motivation is predicted. The model enables one to make a clear assessment of those drivers that make significant influence on performance of the individual and hence the organisation, i.e., bank branch.

ANOVA technique is used to examine equality of several means of the population as against the alternate hypotheses of at least one of them not equal. This statistical tool will help to find out the differentials of effects of drivers of motivation. That is to say, that all drivers of motivation may not equally influence the

overall performance of the banking organisation. The assumptions, under which ANOVA technique has been chosen, are given below:

1. The model performance is assumed to be fixed.
2. The model is additive.
3. The errors are assumed to be normally independently distributed with zero mean and variance.

Determination of Sample Size: The number of BMs to be interviewed is determined by the proportion of males and females arrived at the population. Assuming normal population, the sample size is worked out. Quota Random sampling method with a quota size of 200 was determined for the study. A list of BMs of various PSBs in Bangalore was obtained, to whom the questionnaires, specially prepared for this purpose, was distributed to elicit their opinion on the topic of research. This method entails selection of respondents from sampling frame and move on to other BMs of other bank for collecting data from them. This process of sampling selection is continued until the determined sample sizes of 200 respondents are obtained. A sample size of 200 was determined under dichotomous population for this study, but ultimately 321 responses were collected as against 200 fixed. The BMs were selected, as already said, from the list of Branches of PSBs located in Bengaluru City. The data obtained from the questionnaires, is statistically analysed using Statistical Package for the Social Sciences (SPSS) version 21 for drawing valid conclusions.

Pilot Study Results

When Superior Officers (SO) motivate their BMs by giving real life examples, then BMs learning becomes easier and faster, as they understand things better. Telling through live examples has far more powerful and easy influence on the BMs than by other means. The correlation coefficient in this case is 0.657, which is significant at 1% level.

As regards, the problem solving skills, there is a strong relationship between the levels of problem solving skills and dependence on SOs by BMs. Skills of problem solving are also associated with the support of the SOs to the Branch Manager. ($r = 0.666$ at 1% level of significance). Suitable training programs has, therefore,

to be arranged to see that BMs are adequately trained to find solutions to branch problems without often disturbing their SOs.

The best way to lead BMs to success is to strike positively using positional power ($r = 0.483$ at 1% level of significance). "Employees value supervisors, who have influence in the organisations". (Mann and Hoffman, 1960). SOs should, therefore, lead the BMs in such a way that BMs must feel that they can easily access their SOs, not for the position they enjoy, but because of their professional knowledge, rich experience, helping and encouraging attitude. Further, SOs should conduct themselves in such a way that BMs must respect them for their honesty, knowledge, rich experience, guidance and impartiality in dealing with all BMs.

BMs consider reaching the business targets given by the TM as a challenging task, as is evident from the negative correlation. ($r = - 0.243$ at 1%). One reason for not being able to reach the target given by the TM may be due to unreasonable or tall order targets given to the BMs. Targets given to the BMs should be reasonable, achievable and based on the potentiality of that particular area. SOs should, therefore, pay attention towards these aspects as otherwise, the BMs may get demotivated by such an illogical and irrational exercise of target allocation.

BMs, after years of experience, find that inculcating positive attitude in their staff helps in converting them into better workers. ($r = 0.368$ at 1% level of significance). Hence BMs should be careful while communicating the behaviour to their staff and use a positive, healthy and proactive language to their Officers, which will result in desired outcomes.

BMs when they co-operate, with their SOs in the formulation and implementation of business plan, do learn many new things, which adds to their repository of knowledge, expanding and enriching their experience, mental horizon and branch level experience. ($r = 0.287$ at 1% level of significance). Involving the BMs in such exercises will also motivate the BMs to learn new things, which will help them in facing their day-to-day challenges of banking operations.

Surprisingly, the BMs, do not feel that self-awareness gives effective lens to realise others. ($r = - 0.239$ at 5% level of significance). This is a little bit shocking and therefore, this aspect needs to be further investigated.

The relationship between encouragement and exchange of ideas has a negative value of $- 0.080$, which is significant at 1% level. This indicates that SOs do not encourage exchanging of ideas by their BMs. This is a little bit disturbing because such an attitude does not augur well for the banks. SOs should, henceforth, strongly encourage the BMs to share new ideas and their experiences, so that they will help the other BMs in enlarging their knowledge and experience. Such new knowledge also helps the BMs to manage their branches effectively as lots of changes are taking place at a fast pace in the banking industry. Arrangements may be made for BMs to meet once in a month at a common place to share their new and unusual experience, latest development, latest procedure adopted, the success stories of respective branches. Such a platform will provide a meeting point for the BMs to update their knowledge, increase their confidence and gain new experience. This highly useful practice was being carried out in one of the public sector banks – Syndicate Bank- at their training college in Bengaluru, where the BMs of all branches of Syndicate Bank in the City would meet once in a month on a Saturday afternoon and share their experiences and success story. The response to this new experiment was really overwhelming. It would, therefore, be worthwhile, if this type of sharing of information, experience and innovative ideas is replicated by BMs of other PSBs in Bengaluru to profit by it.

Negative correlation exists between the BMs referring the disputes to their SOs for solutions and the number of disputes settled by the SOs, who expect good performance from his/her employees. ($r = - 0.007$, which is significant at 5% level). The SOs, who expect good performance from BMs, should also make it a point to lend a helping hand to the BMs in resolving complicated customer complaints referred to them. Such a positive support will create a feeling of good will, besides boosting the confidence levels of the BMs to handle future complicated customer complaints at the branch level.

Bank employees, despite genuine efforts by the BMs, fail to take even moderate amount of risk at the branches. ($r = - 0.053$, at 5% level of significance). At present, only BMs are taking risks as most of the Officers are risk averse and don't want to shoulder any responsibility, probably fearing accountability, in case things go wrong. However, this tendency of evading the responsibility has to be arrested and reversed so that enough confidence is built in the Officers to take, at least, calculated risk. Proper training, counselling and helping attitude of SOs will definitely boost the confidence of the Officers in this regard.

Good performance and adhering to the rules and regulations and practices of the bank are, likewise, negatively associated. ($r = - 0.217$ at 5% level of significance). BMs should avoid often quoting rules and instead cajole and coax Officers to work, driving their point through realistic live examples.

Recognition of good work and awareness of duties and responsibilities intuitively or automatically appear to be positively correlated, but in bank situations these two are negatively correlated, which is statistically significant at 1% level. ($r = - 0.206$ at 1% level of significance). SOs should, henceforth, start recognizing and appreciating the good work of BMs, which will motivate the BMs further to walk an extra mile.

Strong, negative correlation also exists between recognition and encouragement. One of the problem areas is with regard to writing of the Annual Performance Appraisal of BMs by their SOs, who, most of the times, are not objective. While writing the PAs of the BMs, many of the SOs never discuss the performance of BMs with them. In other words, the PAs of BMs, as per the respondents version, are treated as a mere routine affair by Superior (Reporting) Officers and often the performance of the BMs are evaluated subjectively as per the likes and dislikes of the Superior (Reporting) Officers. Majority of the BMs, precisely because of this reason, have orally confirmed this to the researcher that they do not have faith in the annual PAs. This is a serious charge, which needs to be corrected, as otherwise many BMs will be completely demotivated and disappointed, causing a serious repercussion on the morale of the BMs even

affecting the bottom-line of the bank. Superior Officers should, therefore in the larger interests of the bank, be very honest and objective in their evaluation of the Performance Appraisals of the BMs, which will help the Bank Management to promote the really deserving Managers to the next higher cadre.

Strong, negative correlations also exist between walking an extra mile and non-interference in personal affairs of the staff members, practice of values and conversion of employees towards better working employees, - all these are strongly, negatively correlated, the value of r being, -0.007, -0.016, 0.060, -0.236, -0.381 all at 1% level of significance. The Top Management should take note of all these things and create an appropriate positive, healthy and congenial environment at the workplace to adequately motivate the BMs so that they, in turn, can motivate their Junior Officers to work together as a team to realise the organisational goals.

BMs should, as far as possible, avoid prying into the personal matters of their employees. They should use their positive and healthy communication skills and get additional work done by their Officers.

Correlation Analysis

The analysis of relationships between variables were analysed, two at a time by computing correlation coefficient and testing for its significance. Correlations, which were significant either at 1% level or at 5% level, were considered for analysis. The relationships between variables, which are not statistically significant, were not analysed at all. The purpose of this analysis was to assess the degree of linear relationships between any two variables. The significance of relationships was indicative of the strength of the motivators through its identified variable. The impact of designation on the motivation correlates dictates us the positive or negative significance. The question of correlation between designation and motivation correlates were twofold. The first – there was a strong positive correlation and the second - strong negative correlation.

Development and Testing of Hypotheses.

Major Hypothesis:

H₀: All Branch Managers as drivers of Employer (BM) are not strongly motivated.

H₁: All Branch Managers as drivers of Employer (BM) are strongly motivated.

Sub Hypotheses	
H01	Branch Managers do not have informing skills
H02	Branch Managers do not have skills of projection
H03	Branch Managers do not have basic instincts of performance
H04	Branch Managers do not have skills of getting work done
H05	Branch Managers do not have self-belongingness to the organization
H06	Branch Managers do not have best work place habits and practices
H07	Branch Managers do not have mastery of skills
H08	Branch Managers do not have skills of synergy

All these hypotheses were tested with respect to respective alternatives.

4.18 Limitations of Study;

1. The present Study is confined to the Public Sector Banking Industry only, though the Study could be extended to any other Industry.
2. Further, the Study is confined to Branch Heads of a few Public Sector Banks only, although it is possible to extend this Study to other Public as well as Private Sector Banks also.
3. The Study further restricts itself to Branch Heads of Public Sector Banks (PSB) only in Bengaluru City, though Public Sector Banks have branches all over India.
4. PSBs have different categories of employees on its rolls such as General Managers, Deputy General Managers, Regional Managers, Branch Heads, Managers, etc. However, this Study limits itself only to the Branch Heads of these banks in Bengaluru City.

Findings

The findings of the study are summarised as follows:

1. Strong correlations are observed across all the variables, which constitute eight drivers of employer motivation (DEM). These correlation are statistically significant at 5% or at 1% level.
2. Generally, there is, a strong influence of the TM on the BMs to perform well.
3. The BM is independent to perform his job in his branch, but this performance is subject to within the framework of vision, mission, goals and objectives of the organisation.
4. The TM is robust enough to perform their duties, within the framework of the Banking Regulation Act, 1949. (BR Act, 1949).
5. The business plans are prepared at two level
 - (a) At the branch level and
 - (b) Corporate level.The BMs are supposed to establish camaraderie amongst their bottom line and with the TM.
6. Examples from real life situations form the base for the TM to influence BMs.
7. A tendency is noticed among the BMs, who feel that their contributions to the growth and development of the bank are conveniently forgotten by their SOs.
8. The BMs train their staff at the branch level while, they themselves get trained at regular intervals through their bank's respective training centres.
9. Problems of interference between the TM and the BMs do exist. The main issue is that of not properly recognising the good work of BMs by the TM. The BMs expect a pro-active and a healthy approach by the TM in solving the bank related problems.
10. The BMs per se think that their staff members do not have analytical thinking. As such they train them in solving naïve problems.
11. All the customer oriented issues are being solved by the staff members and the BMs together.
12. The BMs walk an extra mile while solving their staff and the customer issues.
13. Allocation of work is done on the basis of gender characteristics and ease of work to women employees.
14. Generally, the TM help the BMs in rendering courteous, quick and pin-pointed customer service.
15. Generally, the BMs take moderate amount of risks in solving branch problems.
16. The Annual review of Performance Appraisals of BMs is viewed with suspicions by the BHs, as they feel it lacks objectivity, resulting in utter disappointment and sometimes frustration to the BMs. Although the TM support the BHs, the BHs perceive that the working bias is initiated from the top level.
17. The best banking practices are being shared among the BHs and with the TM.
18. A positive work culture is noticed in banking institutions, which is really heartening. However, this should get re-induced and re-engineered from the TM.
19. The BHs, at the branch level, make sincere efforts for creating harmonious relationships in the branch.
20. The BHs, when customers do not complain, perceive it with a little suspicion.
21. The TM continuously recognise the good work of the BMs. Yet, the general perception of the BHs, is that the TM often forget the contributions of the BMs to the growth and development of their bank.
22. The factor analysis reveals, as already mentioned, that sampling adequacy as per Kaiser-Meyer-Olkin (KMO) Measure is 0.822, implying that the data set has captured variation among the variables. The χ^2 value of 1,247.128, point out to acceptance of alternative hypotheses, that the variables are independent of each other.

The total number of factors identified are 29 in number which together captures 64.249% of the total variation. This spread indicates the identification of major factors based on data sets. In general, it can be said that there are only four major factors covering 29.637% variation.

23. The important Drivers of Employer Motivation (DOEM) are Power of Informing, Understanding the Mysteries of mind, Basic Instincts and its Influence, Employer Characteristics, Self-Belongingness, Work-place Habits, Mastery of Skills and Synergy (Benchmarking).
24. There is a strong relationship between the gender and the DOEM. The relationship is statistically significant at 3.03% level.
25. There is no statistical relationship between qualification of the BMs and motivational variables. In this case, the null hypothesis is accepted.
26. Income of the respondents is not an influencing factor for motivation of BMs. In other words, there is no relationship between the income of the BMs and the motivational variables.
27. The number of years of experience that BMs have put in, is not related to motivational variables. This means that mere experience one acquires does not influence the motivational variables.
28. Age, in this case, influences learning and therefore, it in turn, strongly influences motivational variables, at 7.2%.
29. There is no significant relationship between designation and motivational variables.
30. The Professional Qualification (PQ) of the BMs and motivational variables are strongly related at 3.2%. This reflects on the high value addition of professional courses conducted by the banking system.

Policies

Given the list of findings, which in general, substantiates top down relationship between the TM and the BH. In the following, policy measures are listed:

1. Equal opportunity base should be created by legalising opportunity covering all sections of the society.
2. Professionalization of banking is to be attempted by making professional qualification mandatory condition of eligibility.
3. Gender and regional biases are not to be the base of any policy. However, in Indian Banking System, fortunately, no such bias exists.
4. Training and development should be a part of policy and governance. Continuous training, over a span of career, should be initiated to empower BHs to continuously learn, update, perform and grow. Training for growth policy can be initiated.
5. Empowerment of BHs, which is the hallmark of a proactive policy, should continue.
6. BHs are employees per se, but they should be treated as employees within the framework of organisation. BH employer should be in the policy for the organisation to vertically and horizontally to grow.
7. Employer relationship management should be the policy base of the Indian Banking System. The BR Act, 1949, need to be suitably amended to empower BHs in a relationship framework.

Strategies

Strategies that emerge from the findings and policies are listed below:

1. The proactive policies of the Indian Banking System in conjunction with the Policies of the Government of India need to continue. The policies of recruitment at the BH level should be extended to all commercial, foreign and Regional Rural Banks (RRB) across India.
2. The Indian Banks are equal opportunity banks for genders. The competency is the only criterion for selection. This competency base will enable banks to resource, select, train and make them performing leaders.
3. The TM support, which is currently happening at the branches, must continue. The support from the TM will, however, be in the form of frequent meetings, performance enabling workshops, short-term seminars, conclaves, and consortiums.
4. The BH should be continuously motivated for effective transmission at the Branch level.
5. Continuous up-dating of knowledge and skills should be a part of the training centres under each bank.
6. New Skills sets, based on usage of internet technology, need to be introduced on a continuous basis.

7. Cluster approach to empower BHs, in order to train them in the case of decision making may be attempted.
8. Regional specific strategies should be evolved to convert BMs into empowered BHs.
9. The personality of BHs should be assessed regularly by changes in demographics and psychographics. This will lead to strategic thinking of changing personalities of the BHs.

ANNEXURE 1 QUESTIONNAIRE

Dear COMRADE,

Sub: Collection of Data from Branch Managers for Research Purpose.

I am doing research leading to Ph.D. on **“Drivers of Employer Motivation in Banking Sector, Bengaluru City – A Radar Design Approach”** from Anna University, Chennai. In this regard, I have to collect primary data from Branch Managers. For this purpose, I have enclosed a questionnaire and request you to please give **your free and frank responses** to the statements contained in this questionnaire and return it to me.

I assure you that the data so collected will be exclusively used only for the purpose of research and will not be disclosed to anyone.

I look forward to your co-operation and assistance in this regard.

M.J. Subramanyam

SI. No.	STATEMENTS ON EMPLOYER MOTIVATION	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	My Superior Officers influence my work through real life examples.					
2	I am adequately motivated by my Superior Officers for extra load of work.					
3	My Superior Officers encourage me to 'Walk an Extra Mile'. (= to take extra load of work).					
4	My Superior Officers help me in rendering courteous customer service.					
5	My Superior Officers seldom settle any customer disputes referred to them.					
6	I need to work hard to get transferred to a place of my choice.					
7	My hard work is recognized and appreciated by my Superior Officers.					
8	Superior Officers prompt their Branch Managers to give their best to the growth of the branch.					
9	Top Management recognizes and appreciates my good work at the branch.					

10	I get honest and committed guidance for my work from my Superior Officers.					
11	My Superior Officers always expect good performance from me.					
12	I smartly deal with the problem-employees to get the work done.					
13	My Superior Officers arrange special meetings to discuss and avert crisis at the branch.					
14	I implement my business plan seriously.					
15	I help my colleagues to develop work plan for the branch operations.					
16	As I do not have problem-solving skills, I depend on my Superior Officers.					
17	I do not make hasty decisions.					
18	My staff members lack conceptual thinking ability.					
19	My staff do not have the analytical thinking capacity.					
20	The promising future of my branch motivates me to do exemplary work.					
21	My right focus on my branch motivates me to do good work.					
22	I always crave for achieving business targets.					
23	Jealousy among Superior Officers demotivates me.					
24	My Superior Officers will not cause panic if the business targets are NOT met on time.					
25	I get depressed if my Superior Officers do not appreciate my good work.					
26	I tolerate the inappropriate behaviour of my Superior Officers.					
27	It surprises me when my customers do not complain.					
28	I feel uncomfortable if my Superior Officers do not encourage me.					
29	I put my heart and soul into my bank work.					

30	Positive inter-personal behaviour is a good behaviour that should be practised by branch managers.					
31	I do not interfere with the personal affairs of my colleagues.					
32	I feel very happy when my colleagues demonstrate innovative practices in their workplace.					
33	Positive culture converts employees into better workers.					
34	Branch Managers should be deputed to Reputed Management Institutes for advance training.					
35	Superior Officers should be more sensitive to the personal needs of Branch Managers.					
36	Loyal officers are the real assets to the bank.					
37	I feel elated when my Superior Officers say good things about me.					
38	My Superior Officers conveniently forget my contributions to the growth and development of the bank.					
39	Satisfied customers bring in more customers through word of mouth advertisement					
40	I train my staff to effectively face the day to day challenges in banking operations.					
41	I do get enough support from my Superior Officers to explore innovative banking practices.					
42	My Superior Officers should practically demonstrate how to perform various tasks at the branch.					
43	I encourage my colleagues to perform challenging tasks independently.					
44	I allocate duties to my colleagues without any bias or discrimination.					
45	I encourage my colleagues to take moderate amount of risk in banking operations.					
46	Superior Officers should adopt proactive approach to solve difficult tasks.					

47	Top Management should facilitate the staff to cultivate organizational commitment.					
48	I appreciate the engagement of my staff in their work.					
49	I achieve the business targets given to me with zeal and vigour.					
50	Harmonious relationships among the staff members depends on the mutual trust.					
51	Branch Managers should cooperate with Superior Officers in the formulation and implementation of the business plan.					
52	Branch Managers should be aware of duties and responsibilities of their staff members.					
53	I do not like to become a Branch Manager.					
54	I involve all my staff members in banking activities.					
55	Senior Officers' support and encouragement helps the Branch Managers to enhance the effective functioning of the branches.					
56	Collaboration among the staff leads to exchange of ideas and effective communication.					
57	Branch Managers are effective in achieving business targets.					
58	Reaching business targets is a challenge to the Branch Managers.					
59	Effective time management reduces the stress of the Branch Managers.					
60	Positive attitude of Staff helps the Branch Managers to manage difficult tasks at the branch.					
61	Gaining an insight of the Top Management is a difficult task.					
62	Internal marketing is equally important for Branch Development.					
63	Continuous improvement of products and services are important from the view point of customers.					

64	I always emphasise and focus on effective communication skills .					
65	Learning the art of succeeding is necessary to steer the branch operations.					
66	I expect my Top Management to make decisions in an unbiased manner.					
67	I objectively resolve inter-personal conflict of my staff members.					
68	I control my senses and exercise self-restraint when I am angry in the branch.					
69	I enhance my power of emotions in response to customers' needs.					
70	People skills help to cultivate positive relations with customers.					
71	Effecting implementation of Marketing skills help to increase profits of the bank.					
72	Reasoned and balanced judgment, with regard to staff disputes, helps the branch managers to avoid frictions among staff.					
73	Self-awareness gives Branch Managers an effective lens to realize others.					
74	Effective conciliation by Branch Managers helps to reduce open conflicts in the branches.					
75	Performance appraisal bridges the gap between goals to be realized and the actual performance.					
76	Team cohesiveness promote effective collaboration at work.					
77	I delegate best suited tasks to women employees.					
78	My Superior Officers should avoid discrimination of all kinds between staff members.					
79	I do control my own outcomes.					
80	I do possess social skills which are necessary to get along with my staff members.					
81	I do not have the ability to give different strokes to different folks.					

82	I moderately believe in my ability to perform various tasks.					
83	I do not hold negative impressions about myself.					
84	My staff members also yearn for success.					
85	I do not focus on Organisational Behaviour Modifications.					
86	I do believe that reputation management is a good motivator.					
87	I do not benchmark the best banking practices.					

ANNEXURE 2

Bank-Wise Responses		
Sl. No.	Bank's Name	No of Responses
1	Allahabad Bank	5
2	Andhra Bank	9
3	Bank of Baroda	11
4	Bank of India	16
5	Bank of Maharashtra	9
6	Canara Bank	23
7	Central Bank of India	18
8	Corporation Bank	29
9	Dena Bank	11
10	IDBI Bank	9
11	Indian Bank	21
12	Indian Overseas Bank	18
13	Oriental Bank of Commerce	15
14	Punjab National Bank	14
15	Syndicate Bank	64
16	State Bank of India	14
17	State Bank of Travancore	5

18	State Bank of Hyderabad	5
19	Vijaya Bank	23
20	Bharatiya Mahila Bank	2
Total		321

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