

A Study on the Morale of Co-Operative Bank Employees in Tiruchirapalli

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Abstract— Human beings seek satisfaction in every action and in every work of life. It can be said that unless a person derives satisfaction from a job, it will not be well done or in extreme cases may not be done at all. Thus it becomes necessary to make human being satisfactory, if we want to get better extraction of work from them. Employee morale is a very complex phenomenon and is influenced by many factors. For example, the job, the supervisor, the company and the working conditions obtaining in its as well as its policies the group and inter-personal relation prevailing in that group, salary and other benefits, workers and trade unions-all this influence employee morale to a certain extent. A sound climate in the long run is one of the valuable assets of the organization. The management must consider creating sound motivational climate in the long run. What an organizational actually offers is important, yet more important is how an organization is perceived and to that extent it is considered as a vehicle for meeting the need of its employees.

INTRODUCTION

An organization is set up with the purpose of achieving certain objectives. Objectives can be achieved only when the organization is put to the best use. This calls for efficient management. The primary objective of an organization is to maximize efficiency. It is necessary to think of various activities must be carried out to enable the organization to achieve this objective.

The management was concerned mainly with the full and proper utilization of the physical factor of production like raw materials and machines and methods materials may be purchased at the most competitive rates, machines may be worked at their maximum speed. But the out can be maximized only when the workers work willingly.

HUMAN RESOURCE OF BANKING SYSTEM:

Main function is accepting and lending of deposits and a commercial bank provides a range of investment services. The banks undertake the payment of subscriptions, premium, rents, And collection of cheques, bills, promissory notes etc. on behalf of its customers, others banks and financial corporations. Human resources are utilized to the maximum possible extent in order to achieve individual and organizational goals. Banking is one of the oldest businesses in India. It has grown with the society, its customer, culture and practices. It has demands of the situations, from time to time. It has catered to all the people over the years. Banking has this become an integral part of the Indian economy.

Psychologist have found that human beings differ from one another in their basic mental abilities, skills, attitudes, qualities and also psychological makeup which gets multiplied when they interact with one another in a group or an organization. A management which is really, interested in motivating its employees must try to understand the impact of its policies and practices on the

attitude of workers about the work to improve their morale by removing the causes of dissatisfaction among the workers.

OPERATIONAL DEFINITION OF CONCEPT:

MORALE:

Morale is related to the state of Mental health which is closely associated with loyalty, egotism, enthusiasm etc.,

EMPLOYEES:

Employees refer both men and woman employees working in public sector banks, belonging to the category of sub staff, clerk and cadre.

STATEMENT OF THE PROBLEM:

Human beings seek satisfaction in every action and in every work of life. It can be said that unless a person derives satisfaction from a job, it will not be well done or in extreme cases may not be done at all. Thus it becomes necessary to make human being satisfactory, if we want to get better extraction of work from them. Employee morale is a very complex phenomenon and is influenced by many factors. For example, the job, the supervisor, the company and the working conditions obtaining in its as well as its policies the group and inter-personal relation prevailing in that group, salary and other benefits, workers and trade unions-all this influence employee morale to a certain extent. So an attempt has been made to find out the extent of morale of employees working in Co-operative Banks in Trichy.

SCOPE OF THE STYDY:

To find out the extent of Morale of employees working in City Co-operative Bank branches in Trichy- the employees belonging to sub-staff, clerical Cade and subordinate staff have been selected for the study

OBJECTIVES OF THE STUDY:

1. To know the meaning and importance of Morale.
2. To measure the extent of Morale of employees on city-Cooperative Bank.
3. To study the factors influencing the morale.
4. To enumerate the summary of findings and the various problems affecting the morale and the steps to overcome such problem

HYPOTHESIS:

1. Age of the employees do not influences the morale.
2. Income of the employees do not influences the morale.

METHODOLOGY AND TOOLS:

Survey method is followed to find out the extend of employees in public sector banks in Trichy city. Primary data are collected through the interview with the bank managers, clerical and sub- staff with regard to the various facilities extended by the banks to employees. Data concerning the extent of morale are gathered through the questionnaire. The variables to be studied have been identified by going through the previous studies. Number of preliminary discussion was held with few bank employees belonging to various categories.

REVIEW OF THE PREVIOUS STUDIES:

Several studies have been conducted the various aspects of Morale.

Herzberg's., in his study "Job attitudes in Soviet Union" found that in 54% of the studies, high morale was related to high productivity, while in 35% Morale and productivity did not reveal relationship. In 11% of the studies high morale was associated with low productivity.

Klein's. And J. Maher in their work "Educational level and satisfaction with pay", Found an inverse relationship between educational level and employee morale. In other words, the higher the educational level of an employee, the lower his job-satisfaction because he compares his own attainment with those of others.

SAMPLING DESIGN:

In this study an attempt has been to know the extent of morale of employees in City Co-Operative bank. Only a sample of 50 employees was studied due to time and cost constraints. The study covers City Co-Operative Bank located in Trichy. The "Morale Scale" is constructed on the basis of the 10 components. The classification tables are used for the purpose of analysis. Analysis is done by applying Chi-square test.

Table 1: Number of Employees Working in City Co-Operative Bank.

S. No	Name of Branch	Location	No. of Employees
01	TCCB	Trichy(Puthur)	10
02	TCCB	Trichy(East Andar Street)	10
03	TCCB	Trichy(Melakandarkottai)	10
04	TCCB	Trichy(Tollgate)	10
05	TCCB	Trichy(Gandhi Market)	10
		Total	50

Table 2: Overall impact of the components in City-Co-Operative Bank

S.No	Components	Total Scores in TCCB
1	Working environment	182
2	Monetary benefits	206
3	Administrative practices	156
4	Communication	162
5	Interpersonal relationship	198
6	Recognition	184
7	Achievement	207
8	Advancement	209
9	Responsibility	196
10	Pride in the job	168

From the above table it is clear that the employees in city co-operative bank are satisfied in the following order: Administrative practices, Responsibility, Pride in the job, Monetary benefits, Working environment, Achievement, Communication, Advancement, Recognition, Interpersonal relationship.

Findings

- ❖ Majority of the respondents fall in the age group of 35-45 years.
- ❖ Most of the employees have completed the graduation.
- ❖ Majority of the respondents are married.
- ❖ Out of 50 respondents 78 have an experience of upto 22 years.

- ❖ Working environment is generally good in City Co-operative Bank.
- ❖ 104 respondents agreed that there is a good working environment .
- ❖ 93 respondents agreed that there is efficient administered practices.
- ❖ 94 respondents agreed that there is good and cordial relationship between members. among themselves and with higher authority.
- ❖ The interpersonal relationship is good and 47 respondents are agreed to that in City Co-operative Bank.
- ❖ It is found that age of the employees do not influence morale level.
- ❖ It is found out that there is no relationship between sex and morale level of employees.
- ❖ It is found out that there is no relationship between income and morale level.
- ❖ It is also found out that there is no relationship between educational qualification and morale level.

Suggestions:

- ❖ Employees' participation in the working of the concern and their suggestions should be invited and they should be suitably rewarded.
- ❖ The superior must make it a point to sit together with worker and exchange ideas with as well as listen to their complaints & grievances.
- ❖ Recognition is a stepping stone to self – confidence.
- ❖ The worker will work with reward zeal and vigor if they know that the organization provides ample opportunities.
- ❖ The rules and regulation are voluntary in City Co-operative Bank. All the employees must follow the rules & regulation.
- ❖ The responsibility to finish the work in prescribed time is essential. It has agreed by more number of workers.
- ❖ Majority of the respondents feel that they are provided with inadequate.
- ❖ A favorable organizational climate will foster better morale while the unfavorable ones will undermine it. If there is adequate & relevant communication between top and bottom, bottom to top morale improves and institutional climate improves too.

CONCLUSION:

Human beings seek satisfaction in every action and in all works of life. Since people spend about one third of their working hours at work it is not surprising that they should not expect work to satisfy many sorts of needs physical, social and egoistic and that further, these needs may be satisfied in a wide variety of ways-off the job, around the job and through the job. Around the job satisfaction can be created by continuous refresher training and exposure to latest trends in banking practice. Off the job satisfaction can be brought about by encouraging creative trends in workers like sports, music,

acting, debates etc., by sponsoring their participation in such activities. This will satisfy the workers, earn reputation to the bank and being lot of new business also.

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