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Research Paper

EMPLOYEE MOTIVATION AT SBI

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ABSTRACT

Management's basic job is the effective utilization of human resources for achievements of organizational objectives. The personnel management is concerned with organizing human resources in such a way to get maximum output to the enterprise and to develop the talent of people at work to the fullest satisfaction. Motivation implies that one person, in organization context a manager, includes another, say an employee, to engage in action by ensuring that a channel to satisfy those needs and aspirations becomes available to the person. In addition to this, the strong needs in a direction that is satisfying to the latent needs in employees and harness them in a manner that would be functional for the organization.

Employee motivation is one of the major issues faced by every organization. It is the major task of every manager to motivate his subordinates or to create the 'will to work' among the subordinates. It should also be remembered that a worker may be immensely capable of doing some work; nothing can be achieved if he is not willing to work. A manager has to make appropriate use of motivation to enthuse the employees to follow them.

INTRODUCTION

Employee motivation is the level of energy, commitment, and creativity that a company's workers bring to their jobs. Whether the economy is growing or shrinking, finding ways to **motivate employees** is always a management concern. Competing theories stress either incentives or **employee** involvement (empowerment).

Management's basic job is the effective utilization of human resources for achievements of organizational objectives. The personnel management is concerned with organizing human resources in such a way to get maximum output to the enterprise and to develop the talent of people at work to the fullest satisfaction. Motivation implies that one person, in organization context a manager, includes another, say an employee, to engage in action by ensuring that a channel to satisfy those needs and aspirations becomes available to the person. In addition to this, the strong needs in a direction that is satisfying to the latent needs in employees and harness them in a manner that would be functional for the organization.

Employee motivation is one of the major issues faced by every organization. It is the major task of every manager to motivate his subordinates or to create the 'will to work' among the subordinates. It should also be remembered that a worker may be immensely capable of doing some work; nothing can be achieved if he is not willing to work. A manager has to make appropriate use of motivation to enthuse the employees to follow them. Hence this studies also focusing on the employee motivation among the employees of Indiabulls Securities Ltd.

The data needed for the study has been collected from the employees through questionnaires and through direct interviews. Analysis and interpretation has been done by using the statistical tools and data's are presented through tables and charts.

NEED FOR THE STUDY

The research problem here in this study is associated with the motivation of employees of State Bank of India. There are a variety of factors that can influence a person's level of motivation; some of these factors include

- ✚ The level of pay and benefits,
- ✚ The perceived fairness of promotion system within a company,
- ✚ Quality of the working conditions,

SCOPE OF THE STUDY

✚ The study is intended to evaluate motivation of employees in the organization. A good motivational program procedure is essential to achieve goal of the organization. If efficient motivational programmes of employees are made not only in this particular organization but also any other organization; the organizations can achieve the efficiency also to develop a good organizational culture.

✚ Motivation has variety of effects. These effects may be seen in the context of an individual's physical and mental health, productivity, absenteeism and turnover. Employee delight has to be managed in more than one way. This helps in retaining and nurturing the true believers—who can deliver value to the organization. Proliferating and nurturing the number of—true believers is the challenge for future and present HR managers.

OBJECTIVES OF THE STUDY

Primary objective

✚ To study the important factors which are needed to motivate the employees.

Secondary Objective

- ✚ To study the effect of monetary and non-monetary benefits provided by the organization on the employee's performance.
- ✚ To study the effect of job promotions on employees.
- ✚ To learn the employee's satisfaction on the interpersonal relationship exists in the organization.
- ✚ To provide the practical suggestion for the improvement of organization's performance.

RESEARCH MEDHODOLOGY

Research is a systematic method of finding solutions to problems. It is essentially an investigation, a recording and an analysis of evidence for the purpose of gaining knowledge. According to Clifford woody,—research comprises of defining and redefining problem, formulating hypothesis or suggested solutions, collecting, organizing and evaluating data, reaching conclusions, testing conclusions to determine whether they fit the formulated hypothesis

Sample Size

Number of the sampling units selected from the population is called the size of the sample. Sample of 100 respondents were obtained from the population.

Methods of Data Collection

LIMITATIONS OF THE STUDY

- ✚ The data was collected through questionnaire. The responds from the respondents may not be accurate.
- ✚ The sample taken for the study was only 100 and the results drawn may not be accurate.
- ✚ Since the organization has strict control, it acts as another barrier for getting data.
- ✚ Another difficulty was very limited time-span of the project.
- ✚ Lack of experience of Researcher.

REVIEW OF LITERATURE

Motivation Process

1. Identification of need

2. Tension
3. Course of action
4. Result –Positive/Negative
5. Feed back

Theories of Motivation

Understanding what motivated employees and how they were motivated was the focus of many researchers following the publication of the Hawthorne study results (Terpstra, 1979). Six major approaches that have led to our understanding of motivation are McClelland's Achievement Need Theory, Behavior Modification theory; Abraham H Mallows need hierarchy or Deficient theory of motivation. J.S. Adam's Equity Theory, Vrooms Expectation Theory, Two factor Theory.

McClelland's Achievement Need Theory

According to McClelland's there are three types of needs;

Need for Achievement (n Ach);

This need is the strongest and lasting motivating factor. Particularly in case of persons who satisfy the other needs. They are constantly pre occupied with a desire for improvement and lack for situation in which successful outcomes are directly correlated with their efforts. They set more difficult but achievable goals for themselves because success with easily achievable goals hardly provides a sense of achievement.

Need for Power (n Pow)

It is the desire to control the behavior of the other people and to manipulate the surroundings. Power motivations positive applications results in domestic leadership style, while it negative application tends autocratic style.

Need for affiliation (n Aff)

It is the related to social needs and creates friendship. This results in formation of informal groups or social circle.

INDUSTRY PROFILE

Overview of the Banking production

Private, public, and specialised banks are just few of the many varieties found in India's banking system. Central to India's financial system monitoring is the Reserve Bank of India, which keeps an eye out for any discrepancies or holes. The country's banks have grown into powerful organizations since being nationalized in 1969.

Banks have begun to employ a rapid improvement strategy in response to the growing demand for them to become more customer-centric. As a result, new services and products have emerged to cater to consumers' preferences.

Indian banks are maintained their profitability owing to conservative banking policies, even if Asian banks confront various obstacles like the currency crisis. Additionally, they outperform their Singaporean and Hong Kongan competitors in terms of profitability.

Targeting high-revenue niche retail customers is key to a cooperative bank's business model. To better meet the needs of its clients, it has the assets that are required. Finally, in India's new market, the banking company is caught up to the competition. Also, it's dealing with all the problems that come with globalisation. More and more financial institutions are utilising information technology solutions, thanks to the fast development of new technologies. These establishments may now cater to their clients' diverse requirements. In addition, private financial institutions have begun to leverage the Internet to broaden their reach. Even if the Internet is a new frontier, classic marketing strategies are still essential.

The once-slumbering Indian banking business is now full of life and energy. The country's liberalisation and reforms to its economy were major factors in this, since they freed upbanks to pursue other avenues of

profit rather than the tried-and-true methods of lending and borrowing money.

The country's financial industry still primarily involves the country's nationalised banks. They can mobilise large deposits and have a massive network. Additionally, the country's principal watchdog is the Reserve Bank.

There are 274 commercial banks in the nation; estimates put the number of public sector banks at over 200 and private sector banks at 51. A large number of specialised institutions make up the nationalised banks. Agriculture and rural development are two of the main areas of focus for rural banks and cooperatives. These cooperative banks do not impose exorbitant interest rates, in contrast to commercial banks.

However, due to their reduced overhead, cooperative banks are able to accept a larger proportion of customers' savings. They also began to diversify into new industries, such home lending and auto financing. The cooperative banking system has begun to invest in technology in sort to compete with the municipal and classified sectors.

COMPANY PROFILE

STATE BANK OF INDIA

Founded in the early 1800s, the State Bank of India is the biggest public division bank in the nation. Its storage of a different financial services and lending to individuals and companies has been crucial to the country's progress.

The bank is undergoing a period of tremendous change as it positions itself to become a dominant force in the banking sector. It is also a branching out into other industries, including asset management, private equity, and pension funds. These are anticipated to aid in expanding its customer base and attractive the quality of its financial offerings.

Another financial institution that places a premium on satisfying its clients is the State Bank of India. There are a number of financial goods and services that it can provide thanks to its network.

Another primary goal of the bank is to meet the diverse needs of its clients. Businesses both at home and abroad can take use of its corporate banking and other financial offerings. Furthermore, it is getting into a number of structured products and derivatives.

The SBI Tech

To ensure its customers receive the highest quality service, the bank employs state- of-the-art technologies. Now, no material where you are, you may log in to your online banking account.

Customers are intelligent to access their accounts through the bank's online banking portal. They are able to access their accounts and control them.

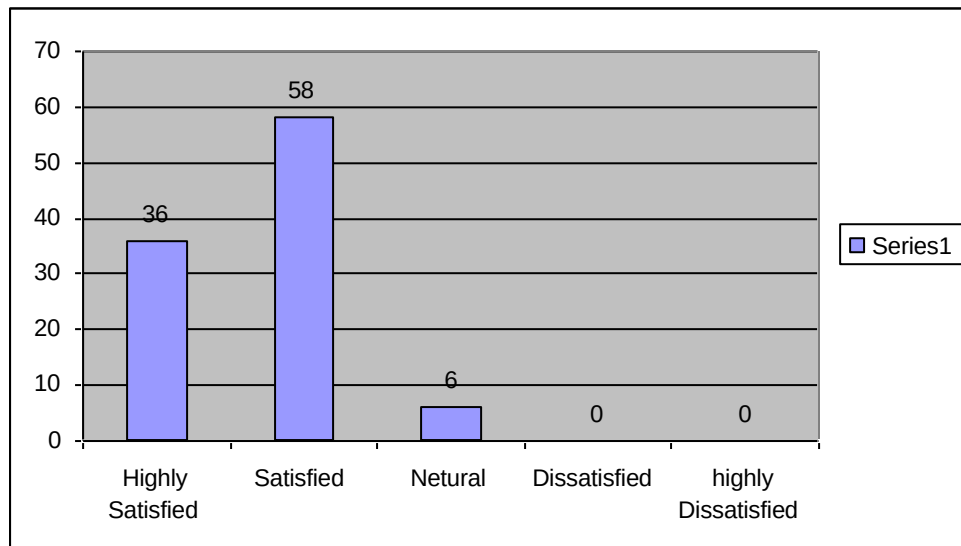
DATA ANALYSIS AND INTERPRETATION

1. Response about the support from the HR department

a) Highly satisfied b) Satisfied c) Neutral d) Dissatisfied e) Highly Satisfied

S. NO	PARTICULAR	NO. OF RESPONDENTS	PERCENTAGE
1	Highly satisfied	36	36
2	Satisfied	58	58
3	Neutral	6	6

4	Dissatisfied	0	0
5	Highly satisfied	0	0
	Total	100	100



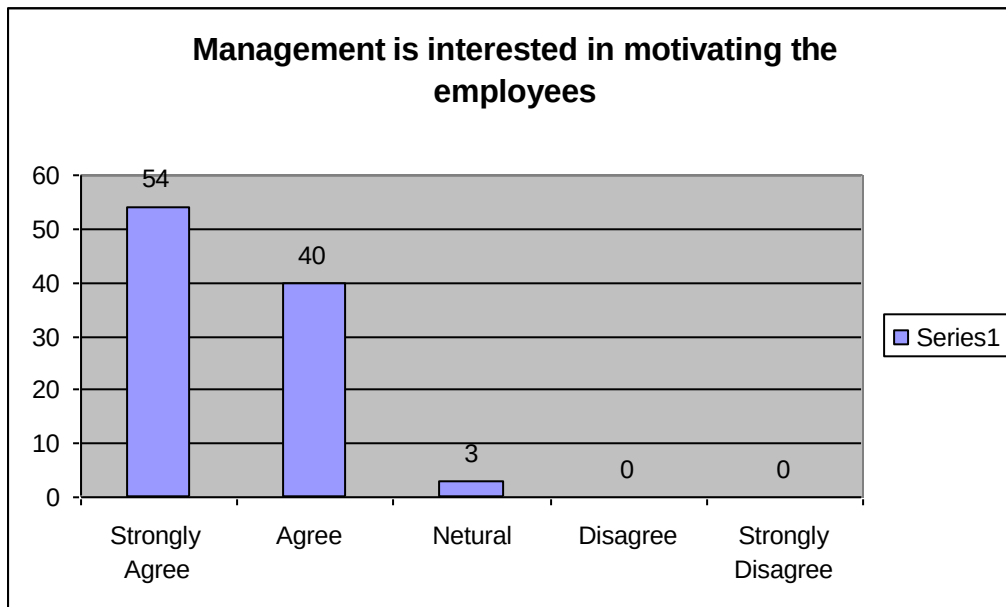
INTERPRETATION: The table shows that 58% of the respondents are satisfied with the support they are getting from the HR department

2. Management is interested in motivating the employees

a) Highly satisfied b) Satisfied c) Neutral d) Dissatisfied e) Highly Satisfied

S. NO	PARTICULAR	NO. OF RESPONDENTS	PERCENTAGE
1	Strongly Agree	54	54
2	Agree	40	40
3	Neutral	6	6
4	Disagree	0	0
5	Strongly Disagree	0	0

	Total	100	100
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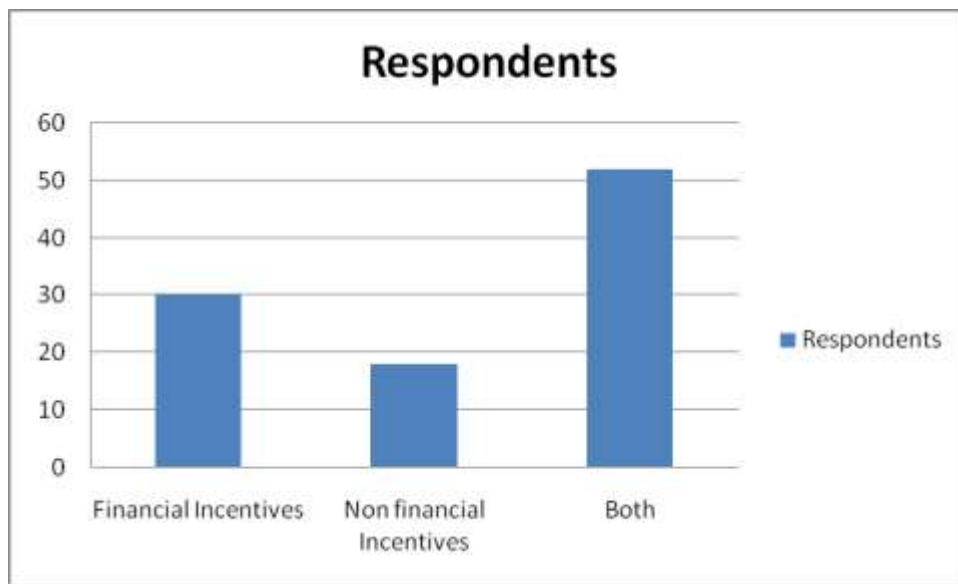


INTERPRETATION: The table shows that 54% of the respondents are strongly agreeing that the management is interested in motivating the employees

3. The type of incentives motivates you more

a) Financial Incentives b) Non Financial Incentives c) Both

S. NO	PARTICULAR	NO. OF RESPONDENTS	PERCENTAGE
1	Financial Incentives	30	30
2	Non financial Incentives	18	18
3	Both	52	52
	Total	100	100



INTERPRETATION: The table shows that 52% of the respondents are expressing that both financial and non financial incentives will equally motivate them.

FINDINGS

The findings of the study are follows

- ✚ The State Bank of India has a well defined organization structure.
- ✚ There is a harmonious relationship is exist in the organization between employees and management.
- ✚ The employees are really motivated by the management.
- ✚ The employees are satisfied with the present incentive plan of the company.
- ✚ Most of the workers agreed that the company is eager in recognizing and acknowledging their work.
- ✚ The study reveals that there is a good relationship exists among employees.
- ✚ Majority of the employees agreed that there job security to their present job.

SUGGESTIONS

The suggestions for the findings from the study are follows

- ✚ Most of the employees agree that the performance appraisal activities are helpful to get motivated, so the company should try to improve performance appraisal system, so that they can improve their performance.
- ✚ Non financial incentive plans should also be implemented; it can improve the productivity level of the employees.

CONCLUSIONS

- ✚ The study concludes that, the motivational program procedure in State Bank of India is found effective but not highly effective.
- ✚ The study on employee motivation highlighted so many factors which will help to motivate the employees.
- ✚ The study was conducted among 100 employees and collected information through structured questionnaire. The study helped to findings which were related with employee motivational programs which are provided in the organization.

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