This chapter presents the summary of findings followed by conclusions and suggestions, and also through light on scope for future research.
Introduction

The core objective of this chapter is to synthesize the qualitative and empirical results from chapter four to six to provide an answer to the research questions of this thesis, namely, whether employee empowerment really links with the organisational effectiveness or not. And, another objective is to emphasize the contributions of research to the development of knowledge in the field, as well as to acknowledge its limitations and to set directions for future research.

Summary of the study

Achieving organisational effectiveness, especially in the changed economic and global scenario is a daunting and herculeous taste of modern organisations. Organisational effectiveness is a critical and problematic issue in the management of business organisations. This reality hardly needs in banking sector of public and private as they need to function by facing all competition pressures from both the internal and external environments. Hence, banks of all types and at all levels, today, striving and struggling to compete, perform and achieve higher employee productivity vis-à-vis organisational effectiveness. Therefore, the organisational effectiveness as a topic for discussion, debate and research is received a wider attention today than yester decades. Thus, organisational effectiveness has become one of the key areas of attraction and attention among all the business administrators and executives including academicians and business researchers.

In the wake of Liberalisation, Privatisation and Globalisation processes of the economies of the world have brought the tremendous changes in the operational and managerial functions, organisational structure, mission, vision, core-values, marketing and HR policies and strategies and the functioning and culture of the banking institutions. The corporate excellence which can also be understood as organisational effectiveness has got a wide and serious attention both at banks, national and as well as global level. Because, the scope of the functioning of banks not only should be looked from micro level, but must be seen at global as they are working for satisfying its global market customers at overseas.

Organizations, whether they are public sector or private sector is a complex, problematic issue and must be viewed as it depends heavily on effective management and performance of its work-force.
The effectiveness and efficiency performance of individual employees rests upon given empowerment practices such as employee autonomy, free flow of communication, employee training, awards and rewards offered and proactive organisational culture. All these factors in a way influence the personal effectiveness, quality of work performance, higher employee productivity, work-motivation and ultimately employee job satisfaction which together constitutes the organisational effectiveness. Against this background, the present study is an attempt to comparing the employee empowerment practices of SBI in public sector and ICICI bank in private sector for analysis.

For a detailed study, two banks; one SBI (Public sector bank) and another ICICI bank (Private sector bank) located in Rayalaseema region of Andhra Pradesh have been purposefully selected. These have been taken to research and analysis as these are located within accessible area where the researcher is pursuing this research.

For the present study, the data have been gathered from both primary and secondary sources. The primary data have been collected by administering a Structured-Questionnaire from the employees of non-executive level (Clerical Cadre) of SBI and ICICI bank. The secondary data have been gathered from internet, books, research articles, survey reports, newsletters, journals, magazines etc.,

As on March 2014, altogether there are total 1864 non-executive employees on the rolls and working in 228 branches of SBI and ICICI bank in Rayalaseema Region. For the purpose of the present study all the branches of two banks and all non-executive employees were selected. For collection of primary data a structured questionnaire was designed and mailed to all the non-executive employees through E-mail in the form of MS Word Doc. and Google form. Out of the total 1864 only 721 questionnaires were received. Of them, only 397 questionnaires were filled in all aspects and hence all of them were selected and their responses form the basis for analysis and empirical findings.

Based on the review of literature on employee empowerment and detailed discussion with the HR experts, a questionnaire was prepared by following the procedure developed by Rensis Likert. Initially, 77 statements consisting of five independent variables and one dependent variable (Organisational Effectiveness) were included in the questionnaire that reflects the various dimensions of employee empowerment.
The present study is a qualitative analysis of the response and results based on observations. The collected data are analyzed by using Frequencies, Weighted Averages, Correlation Coefficient Analysis and Independent t-test with the help of Microsoft Office Excel software and Statistical Package for Social Sciences (SPSS-20 Version). Reliability test was also used for ensuring validity of the primary data.

Demographic Aspects: In the present study, it has been observed that irrespective of the banking sector, in both the banks majority of employees are in the age group of 26-30 years. In terms of the educational qualifications ICICI bank employees are ahead with post graduation. Though in SBI majority of employees are married, whilst in ICICI bank majority of respondents are bachelors. And, it is also found that as in the terms of experience SBI employees are ahead compared to ICICI bank employees.

7.1 Job Autonomy and Employee Effectiveness

In Today’s unpredictable business world organizational effectiveness merely depends on employees’ effectiveness. And, employee’s effectiveness depends on employee’s job autonomy. Empowered and self-efficient employee is becoming as an advantage in a competitive world. Hence, organizations are taking more care on human resources development.

The present study confirms that the both banks are practicing employee job autonomy practices; however, the ICICI bank is maintaining a better environment in its implementation than the SBI.

As per the results of the study, it is observed that in SBI employees are more self-efficient in making the decisions, whilst in ICICI bank employees have the least opportunity. It is also found from the responses of the select employees that the work innovation got the first priority in ICICI bank, while in SBI it got the least priority. It is also observed in SBI and ICICIC bank that employees have the control over their work schedules. From overall analysis, it is found that the employees of SBI are enjoying freedom in making the decisions, while ICICI bank employees are taking pleasure and pride in innovative work ambience and culture.

Similarly, it is found that the majority of SBI employees are frequently involved in operational decisions, whilst in ICICI bank, a majority of employees have participated only sometimes in operational decisions. Thus, it can be concluded that ICICI bank employees have lesser opportunities in the decision making process.
From the analyzed data, it is observed that in the SBI majority of employees have made a few decisions without referring to their higher authorities, while in ICICI bank majority of the employees didn’t make any sort of decision without referring to their higher authorities. It is clear that SBI employees have more freedom in taking decisions at operational level.

Having an opportunity to solve work-related issues management of both the banks have created a sense of confidence among their employees. From the overall analysis of data compiled from table number 4.6 and 4.7 from the respondent’s of SBI and ICICI bank, it is observed that the SBI is providing better opportunities to their employees to solve work-related issues, while it is less to the employees in ICICI bank. However, on the whole, it is observed that SBI and ICICI bank employees are taking part in solving the problems of the banks.

Irrespective of the public and private sector banks, it is observed that both banks have adopted and utilizing staff suggestion scheme. The overall analysis of the compiled data clearly reveals that ICICI bank is soliciting and utilizing the staff suggestion scheme in a better way compared to SBI. Furthermore, it is observed from the responses of the employees of both banks that they are having nearly identical opportunities to provide suggestions, new ideas and implementation of strategies.

Through the overall analysis of the compiled data from table number 4.10 and 4.12 from the respondents of SBI and ICICI bank, interestingly, it is observed that the SBI respondents are having better opportunities to participate in bank’s branch strategy preparation, while ICICI bank employees are enjoying more control over their work schedules.

From the overall analysis of table number 4.13 and 4.14 from the respondents of SBI and ICICI bank, fascinatingly it is observed that both the banks are practicing approximately similar techniques by giving pre-intimation to their employees before changing their work, and, providing help to the subordinates by the superiors when in crisis situations to solve unforeseen problems.

In the terms of job security both banks are able to personify identical feeling in their employees. Irrespective of the public and private, both banks are practicing periodical job rotation technique in their banks, but the second majority of ICICI bank employees told that this technique is not followed by their branches.
Compared to ICICI bank, SBI employees are more competent in resolving customer issues and able to give assurance on behalf of their management. And also, SBI employees are much self-motivated and able to influence others’ performance through their work.

It is found that majority of respondents of SBI have given their first priority as authority and decision making which ultimately referred to as job autonomy, whereas in ICICI bank most priority has been given for employees’ creativity and involvement in the job.

**Correlation Coefficient between Job Autonomy-Employee Effectiveness**

Table-4.22 discovers that significant value of \( p \) \((0.001) < 0.01\). Therefore, it means that there is a significant positive relationship between job autonomy and employee effectiveness in the banking sector.

**Hypothesis Testing:** Tables-4.23 and 4.24 show that there is a statistically significant difference between SBI and ICICI bank at 0.01 of the level of significance with regard to job autonomy, employee freedom and superior support as the significant level \((p=0.00)\) is less than 0.01. Hence, from the overall analysis and inferences it is proved that there is no unanimity and there is a significant difference between the SBI and ICICI bank practices with regard to job autonomy. Consequently, from this it is confirmed that the formulated hypothesis \( H_1 \) is accepted and \( H_0 \) is rejected.

**Suggestions**

Based on the findings arrived as above, the following suggestions are offered to enhance employees’ effectiveness through job autonomy.

- Both the banks should provide more job autonomy to reduce dependency, while making certain urgent decisions without referring to their higher authorities.
- Guide and assist the employees to handle, participate and solve work-relate issues.
- Exploit the staff suggestion scheme at a maximum mode in branch level. And, provide more opportunities to the employees to offer suggestions, ideas and participate in branch strategy preparations.
- ICICI bank should guide and train their frontline employees to become effective in providing customer assurance.
- Maximum utilize periodical job rotation techniques to make employees complete understanding the various management functions and improve personal efficiency.
7.2 Employee Communication and Quality of Performance

In today’s organizations, communication has become as an imperative factor for the overall organizational execution and success. The way the organization communicates with its employees is reflected in morale, motivation and performance of the employees. If employees feel that communication from management is effective, it can lead to feelings of job satisfaction, commitment to the organization and increased trust in the workplace.

The present study provides evidence that both, SBI and ICICI bank are practicing ideal and effective communication systems in their organizations. But, the entire analysis declares that SBI employees are more pleased with their quick and prompt information accessibility while taking important decisions.

While the analysis is prepared in terms of employee communication directions when to plan for future change, SBI respondents are more satisfied compared to ICICI bank employees.

When the analysis made on the basis of employee satisfaction in concerning to swift information exchange in and around their banks, the SBI respondents are more pleased compared to ICICI bank employees.

As per the study results in the view of the present communication system in both banks, it is observed that the SBI employees are more satisfied, and they have perceived enhancement in their morale.

Irrespective of the public and private sector banks, here unpredictably found that both, SBI and ICICI bank are practicing an identical procedure with regard to direct access of superiors by their subordinates.

Furthermore, the analysis from SBI and ICICI bank portrays that the superiors of sample banks are using virtually similar feedback procedures during the feedback and suggestions which are helping the employees to improve their work abilities.

The analysis of the compiled data from table number 6.7 from the preferred respondents of SBI and ICICI bank unveils that employee’s opportunity to give open feedback on their superiors and subordinates. From the overall analysis, it is observed that the ICICI bank facilitating better opportunities to their employees to provide an open feedback on their superiors and subordinates.
The overall analysis of the compiled data from table number 6.8 to 6.10 of the respondents of SBI and ICICI bank concludes that SBI practicing slight better non-threatening approach in communicating employee’s weaknesses. Here, in ICICI bank majority of the employees have felt, hierarchy and cross culture as the barriers in communication. And misinformation, rumours and gossips lead to emotional pressure.

In both banks, majority of staff identically opined that communication shows a great impact on employee performance and productivity. And they accepted that open communication helps to create healthy management-employee-customer relations.

SBI respondents are more satisfied with their bank’s present communication practices compared to ICICI Bank.

**Correlation Coefficient between Communication-Performance Quality**

Table-6.15 is evidence for that the significant value of \( p \) \((0.001) < 0.01\). Thus, it means that there is a significant positive relationship between the employee communication and employee performance quality in the banking sector.

**Hypothesis Testing: Tables-6.16 and 6.17** depict that there is a statistically significant difference between SBI and ICICI bank at 0.01 of the level of significance with regard to communication, including information flow, feedback and superior support as the significant level \((p=0.00)\) is less than 0.01. Consequently, from the overall analysis and inferences it is proved that there is no unanimity, and there is a significant difference between the SBI and ICICI bank practices with regard to employee communication. Therefore, from this it is proved that the formulated hypothesis \( H_2 \) is accepted and \( H_0 \) is rejected.

**Suggestions**

- ICICI should revise their present communication channels in order to provide prompt and constant information to their staff to make suitable effective decisions.
- Provide swift new information on changes happen in and around the organization.
- In SBI create an environment, where lower level employees can able to provide an open feedback about their superiors and subordinates.
- Improve the present smoother approach of feedback on employees’ performance and offer a realistic response to generate factual performance of the employees.
- ICICI Bank should try to reduce hierarchy and cross-cultural barriers among superior and subordinates and create a healthy environment in practice.
7.3 Employee Training and Productivity

Training is an essential tool for all the types of employees to adopt changes in their work and gain necessary skills and knowledge to perform assigned present and future tasks. As per the study results’ training is very crucial in the banking sector. Effective training helps to improve employees’ proficiency and it perk up employee productivity.

The present study has shown an evidence that the majority of the respondents in SBI has been more experienced (58.3% of respondents have attended tainting programmes more than 6 times) in the terms of training participation compared to ICICI bank respondents.

When the analysis is made on the type of the training method, opinions of the respondents are found different in the following aspects. As per the research results it is proved that SBI respondents were participated in both training programmes, whilst in ICICI bank respondents have participated only in on the job training.

While comparison made on the sagacity of last attended training programme that the SBI staff is ahead in participation compared to ICICI bank. Here, respondents of both banks have opined almost similar beliefs on objectives of the tainting.

Irrespective of the public and private sector bank, it is observed that majority of SBI employees are more satisfied with their present training methods. And, in the suggestion part some of them suggested to redesign present training methods.

Amazingly, a fascinating fact discloses that the ICICI bank employees have shown much stronger beliefs about their personal skills compared to SBI employees.

It has been interestingly found that the ICICI bank (Private Sector) is ahead in providing latest training practices for their employees on new technology adoption compared to SBI (Public Sector). Here, in both banks, another interesting fact reveals that the majority of respondents has not considered training as ticket for promotion. In fact majority of them being in a state of can’t say.

Moreover, from the overall analysis of the compiled data from table number 5.9 to 5.12 from the respondents of SBI and ICICI bank, interestingly, it is observed that the majority of the respondents have contained similar ideologies about employee training.
Here, in both the banks employees have opined that training as an opportunity for career development, which improves their quality of individual performance and enriches decision-making skills and offer confidence to tackle conflict situations.

But, when the analysis made on the basis of employee discipline, ICICI bank employees have shown more positive opinions compared to SBI employees.

Surprisingly, when the analysis made about employee training and its impact on maintains healthy relationship with peers, SBI and ICICI bank employees have presented an identically opinion. And, ICICI bank respondents are a little ahead in considering training as a method to learn and develop organizational culture.

**Correlation Coefficient between Employee Training - Productivity**

Table-5.17 shows that significant value of p (0.001) < 0.01. Therefore, it means that there is a significant positive relationship between employee training and employee productivity in the banking sector.

**Hypothesis Testing:** Tables-5.18 and 5.19 portray that there is a statistically significant difference between SBI and ICICI bank at 0.01 of the level of significance with regard to employee training, including training programmes and training technique as the significant level (p=0.00) is less than 0.01. Therefore, from the overall analysis and inferences it is proved that there is no unanimity and there is a significant difference between the SBI and ICICI bank practices with regard to employee training. Thus, from this it is proved that the formulated hypothesis $H_3$ is accepted and $H_0$ is rejected.

**Suggestions**

- ICICI bank should redesign and adopt new training methods, which pertinent to support all the employees and to remove existing deficiencies in the employees and improve productivity.
- SBI should provide successive latest training programmes to their employees on new technology adoption, which could exceed employee skills and make them ready to face imperceptible future challenges.
- Make employees do not only attend the programmes, but fully participate in the training sessions to remove their inferiority and enhance their potentiality.
- Create an environment, where every employee can share their experiences of training with others to remove employees’ negative feelings about training.
7.4 Employee Rewards and Work Motivation

In today’s organizations, an increasingly vital issue is how to successfully motivate their employees. It is perhaps understandable for organizations make simplistic assumptions about the ability of rewards to influence employee motivation. Rewards are important as a mechanism to help recruit, retain and motivate high-quality people, and as a means of providing tangible recognition of effort or contribution to the staff.

As per the study outcomes, it is observed that, both banks respondents have shown nearly similar beliefs with regard to reward as a tool to satisfy the employee’s social need. But, SBI employees have accepted the statement much stronger.

When the analysis is made on the basis of the current reward system in sample banks, it is found that ICICI bank employees have shown stronger belief that their bank practicing fair reward system. Further, while study employees opinions on work recognition, both banks respondents have represented nearly similar perceptions, but SBI employees have shown more strong opinion.

In ICICI bank employees have more strongly agreed that rewards create their unique identity in their bank and helps in accomplishing individual self esteem.

Through, the analysis of the compiled data from table number 5.24 from both banks, it has been interestingly found that the irrespective of banks the respondents agreed that reward creates an opportunity for the individuals’ growth. But, from the ICICI bank the response is much stronger.

Another mesmerize fact reveals that majority of ICICI bank (96%) employees opined that monetary and non-monetary rewards help to improve employee morale, while in SBI response rate for this statement only 52.4%.

In the terms of the financial incentives majority of the ICICI bank respondents are in a state of can’t say to accept that monetary reward encourages more compare to non-monetary, whilst the majority of SBI respondents agreed with the statement.

Furthermore, from overall analysis of the compiled data from table number 5.27 to 5.29 from the respondents of SBI and ICICI bank, interestingly, it is observed that the majority of the respondents in both banks hold the similar thoughts about the employee rewards.
In both banks majority of the respondents have stated that the reward increases employee personal responsibility toward organisational goal, thus, facilitate employee retention and helps to reduce the employee attrition.

But, in the terms of transparency, quality and quantity of rewards, both banks respondents have shown different beliefs.

Majority of the respondents in both banks have agreed that the organization’s reward system surely shows a strong impact on the work environment and individual and team productivity.

Irrespective of SBI and ICICI bank both respondents strongly support towards individual performance based rewards instead of a team or branch reward system.

**Correlation Coefficient between Employee Rewards - Work Motivation**

Table-5.34 is evidence for that the significant value of p (0.001) < 0.01. Thus, it means that there is a significant positive relationship between employee rewards and employee work motivation in the banking sector.

**Hypothesis Testing: Tables-5.35 and 5.36** unveil that there is a statistically significant difference between SBI and ICICI bank at 0.01 of the level of significance with regard to employees rewards including employee recognition and incentives as the significant level (p=0. 00) is less than 0.01. Consequently, from the overall analysis and inferences it is proved that there is no unanimity, and there is a significant difference between the SBI and ICICI bank practices with regard to employee rewards. Hence, from this it is proved that the formulated hypothesis $H_4$ is accepted and $H_0$ is rejected.

**Suggestions**

- Create a clear picture about the bank’s present reward system in the minds of employees, because most of the existing employees have no idea.
- As per study analysis try to appraise the employee’s performance on behalf of their colleagues and bestow with tangible or monetary rewards at work place.
- SBI should review their bank obsolete reward system and try to make essential modifications in association to offer fair and equitable contemporary rewards.
- The suggestions given by the select employees during the study unveil that most of them opined to promote performance based individual rewards instead of group or branch rewards, because most of the time it leads to employee dissatisfaction.
7.5 Organisational Culture and Employee Job Satisfaction

The culture of an organization tremendously influences its myriad decisions and actions. An organization’s prevailing ideas, values, attitudes, and beliefs guide the way in which its employees think, feel, and act—quite often instinctively. Hence, an employee’s personal and professional satisfaction is essentially depends on the description and analysis of organizational phenomena. For some, culture is considered the “glue” that holds an organization together and for others, the “compass” that provides direction.

The present study confirmed that both SBI and ICICI banks are practicing best organizational culture practices, but in SBI majority of respondents have stronger belief that ethics and honesty as the policy of their bank culture.

When the analysis made on employees’ perceptions regarding to treatment of management, opinions of the respondents are found different. The overall evaluation concludes that the SBI respondents having fairly better experience regarding to their organizational culture compared to ICICI bank employees.

As per the study results, it is proved that in both banks, the mission, vision, objectives and employees’ roles are not very clear for all the employees, but they have belief towards their organizational culture.

Comparison in perceptions concerning the functions of organizational culture unveils that, ICICI bank respondents have shown better presumption.

Through the overall analysis of the compiled data from table number 6.22 to 6.25 from the respondents of SBI and ICICI bank, interestingly, it is found that the majority of the respondents in both banks holds alike opinions on customer services. While ICICI bank respondents have shown a huge difference in opinions on employees’ cooperation. In the terms of conflict resolution process again, both banks respondents have seized almost identical views.

But, here one more fascinating fact portrays that the employees of SBI are more satisfied with the decisions made by their management.

Astonishingly, the study present evidence that the employees of ICICI bank are much delighted and believing that their management is giving precedence to their ideas while making important decisions.
The overall analysis of the compiled data from table number 6.27 collected from the respondents of both banks clarifies that the SBI employees hold more faith in their bank’s organizational culture and they feel pride be a part of SBI.

The analysis with regards to employees’ beliefs of workplace culture notifies that the ICICI bank slightly ahead in maintaining positive and fun workplace. Here, the overall analysis of the compiled data from table number 6.29 from the respondents of SBI and ICICI bank, confirms that the SBI is slightly ahead in providing employee job satisfaction.

From the overall analysis of compiled data from the entire respondents of both banks clearly depicts that the SBI’s respondents consider autonomy, communication, and training as success factors of empowerment. While ICICI bank respondents’ has given priority for communication and rewards.

**Correlation Coefficient between Organisational Culture - Job Satisfaction**

Table-6.32 shows that significant value of \( p \) (0.001) < 0.01. Therefore, it means that there is a significant positive relationship between organizational culture and employee job satisfaction in the banking sector.

**Hypothesis Testing: Tables-6.33 and 6.34** provide the evidence that there is a statistically significant difference between SBI and ICICI bank at 0.01 of the level of significance with regard to organizational culture, including cultural practice, work environment and employee attitude as the significant level (\( p=0.00 \)) is less than 0.01. As a result, from the overall analysis and inferences it is proved that there is no unanimity and there is a significant difference between the SBI and ICICI bank practices with regard to organizational culture. So, from this it is proved that the formulated hypothesis \( H_5 \) is accepted and \( H_0 \) is rejected.

**Suggestions**

* Make employees be conscious of banks mission, vision, objectives and their roles.
* Improve an environment where the employees can relay more on discussions and interventions to deal with and resolve their conflicts in a right away.
* Take reliable decisions on the basis of genuine facts and information without bias.
* SBI should fabricate a healthy environment, where employees mutually can feel fun to work, be optimistic and be pride as part of their organizational culture.
* Give preference to every employee’s idea while makes imperative decisions.
7.6 Conclusions

Due to dynamic working conditions and increased significance of human resource talent, today employee empowerment practices play a vital role in all sorts of the service organizations, especially in the banks. Because, employees in banks have frequent contacts with the customer, they usually serve as representatives of the organization and their services to the customer at the contact point. Service interactions, service quality and customer satisfaction or dissatisfaction merely depend on employee participation, involvement and commitment. The present study confirms that there is a significant relationship among employee empowerment and selected research variables, and its impact on organizational effectiveness. Autonomy, communication, training, rewards and organizational culture are also recognized as the critical success factors of employee empowerment practices. In current scenario, both SBI and ICICI banks are practicing employee empowerment practices, but in prescribed areas each one of them is effective.

ICICI Bank is ahead in practicing an effective job autonomy environment where employees can become self directed. For effective functioning of employee job authority, creativity, decision making, encouragement, participation and involvement are very important. Optimal utilization of employees' suggestions, control over work schedules, job security, giving priority for their views, superior support and healthy relations ensure employees clearly understand their role and perform tasks effectively.

Communication is an essential element for employees to understand their roles in the organizational system. Employee participation and involvement depends upon communication and its shows impact on actions and decisions that affect their jobs. In SBI, employees are more satisfied with their present communication system. The responsibility of providing prompt information, right directions, factual feedback and maintain healthy superior-subordinate relations have been completely fulfilled by the SBI management. However, some of the employees have stated that lack of open feedback, hierarchy and cross culture as the main obstacles in communication.

Effective training programmes help the personnel to become more efficient and effective in performing daily operations. A well-trained staff will have higher discipline, morale and productivity. In this regards, SBI management is ahead in gratifying the training requirements of their employees than the ICICI management.
Nearly, all the banks are offering similar reward practices for their employees. Employee recognition facilitates positive change in employee’s behaviour and it works as a motivation. In this regards, ICICI Bank is ahead in providing fair and equitable rewards to their employees with respect to individual performance.

ICICI Bank is practicing an effective organizational culture which has been reflected through employee job satisfaction. It has also been found that customer delight, co-operation among the staff, conflicts resolved through control interventions, decisions based on facts, giving priority for employees’ ideas and maintain positive and fun workplace are followed by ICICI bank and immensely satisfied with them.

7.7 Scope for Future Research

The present study has been only concentrated to assess the impact of employee empowerment practices on organizational effectiveness in the banking sector; especially select SBI and ICICI Bank located in Rayalaseema region. Further, there are chances to extend this to many other banks, i.e., co-operatives, regional and foreign banks in Andhra Pradesh, South India and India. Obviously there is a need for greater analysis of employee empowerment practices which are taken in this study. However, structural aspects are touched on the conceptual basis to notice the changes that have taken place after the implementation of empowerment practices. But, psychological aspects are remained untouched due to time constraint. For financial development and growth, banking sector needs to focus more on improving the quality standards of available human source. It is essential to take certain useful actions for improving organizational effectiveness by establishing the effective participation, communication and culture among employees.

This entire research is focused only on employees of Non-executive level in select banks. Further, this can also be extended to other levels like Executives, and departments like Customer service, Finance, Legal, Marketing, Technology and HR.

Future studies on these lines can also be extended to other sectors like, Manufacturing, Insurance Services, Telecommunication, IT and IT Enabled Services, Entertainment, Tourism, Hospitality, Education, Health Care, Real Estate, Transport, Non-For-Profit Organizations, and other industries in which employees are showing poor personnel participation.

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