Chapter – 3

Research Methodology

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3.1 Research Methodology Overview

The comprehensive study of any industry involves large amount of data and the most suitable method of research to be used so as maximize the precision of data compilation and analysis and interpretation of the same. The information required for such researches should also be extensive in terms of quantity and quality. Collecting data with such expectation is itself a challenge. The range of sample size should be minimum wide enough to encompass the span of industry and at the same time generalize the results. It requires broad ranging including different groups and providing the required information. The data collected should be comprehensive and also progressive so as to interpret current scenario and give a futuristic view of the study. The data collected has to present an opportunity to analyze, interpret and conclude as per the requirement and objectivity set by the research.

The research is conducted among Indian commercial banks, Public sector banks, Private sector banks and foreign sector banks. The requirement and the objective set by the research is based on factors such as Organizational performance, organizational culture and Human resource management practices. The study tries to find contribution of HRM processes and organization culture aligned with organizational strategy in creating high performance organizational culture while developing an employer brand. Hence the data is essentially required to explore the internal environment of the organization. The research should be able to provide conclusive results not only at an organization level but at the industry level. Following are the objectives and hypothesis set for the research:

3.1.1 Objective of the Research

Primary objective of the research is to study, **High Performance Organization Culture – Creating an Employer Brand with reference to Indian Banking Industry.**

To carry out the primary objectives the Following are the secondary objectives set to be achieved by the study:

- To study the role of organization culture in shaping future organization objectives, by establishing relationship between organization culture and organizational performance. (Interdependence of organizational strategy and organizational culture).
- To study the scope and to understand to what extent Organization culture influence organizational capability (Individual and team).
• To understand the role of HRM practices laying foundation of appropriate organizational culture in alignment of organizational strategies.

• To understand and explore employee commitment towards organizational goals and objectives with reference to Organizational culture and HRM practices.

• To study and understand the deliberate effort towards retaining present employees and attracting talent in organization, thus creating an employer brand.

3.1.2 Hypothesis

The study tries to understand High performance organization culture, and how it creates an employer brand by establishing the relationship between Organizational cultures, HRM practices, Organizational performance.

• H₁ Organizational culture and HRM practices have positive influence on employee motivation and employee satisfaction.

• H₂ Organizational culture aligned with Business strategy positively influences HRM strategy in determining organization capability.

• H₃ There is positive relationship between Organizational culture/ HRM practices and continuous improvement of organizational performance.

• H₄ Organizational culture and HRM practices positively influence retention and attraction of talent in the organization, while creating an employer brand.

3.2 Research area

Over the period of time the Indian banking sector has undergone many changes, it has strived hard to survive and grow in this highly unpredictable and volatile business environment. Over and above the global competition, changing government policies, economic scenario following the world and other factors have made it inevitable for the Indian organizations not only in the banking sector but in every industry to change and innovate their organizational practices so as to develop strong internal practices which is able to cope up with the changing needs of the businesses today and tomorrow.
With the above objective in mind the research is carried out on Indian commercial banks as it is present in all three sectors of the economy Public, private and foreign. The study aims to understand the current HRM practice prevailing in the banking sector. As per the data published in various reports concentration of bank employees is more in the urban and semi urban areas than in rural areas. The reason being the volume of the business as well as the quality of service required in the urban and semi urban areas. For the volume of business a sizeable operation capacity is required on the part of the organization and for the quality of service a skilled and apt employee base is essentially required. Out of the total population employed in the banking sector in India, the state of Maharashtra has the highest number of employees than any other state. The location for the research is Mumbai because of its suitability to the research as being the financial hub and there is availability of more or less all the banks from all the sectors.

Hence the focus of research is on bank employees working in Public sector banks, Private sector banks, and foreign sector banks operating in Mumbai. The banks surveyed for the purpose of data collection spread throughout the Mumbai urban and semi urban areas. It is taken that there is uniformity in implementation of strategy throughout the organization. All the branches operate to fulfill the same strategic objective set by the organization and hence differences in location may not affect the policies and practices for the customer and the employees as well.

### 3.3 Research Design

The aims of the study is to determine the HRM practices forming part of organizational culture and their affect on the level of commitment, motivation and loyalty and when in alignment with the organizational strategy helps organization achieve performance excellence i.e. creating an high performance organization culture and creating an employer brand. The study has to bring to light a framework which is combination of HRM practices and organization culture and firmly aligned with organizational strategy to achieve the desired result. Allowing organizations to create long term sustainability and creating a competitive advantage. The study requires an exhaustive view of organizational policies & practices to understand and explore the requirement of change and innovation.

Research design has been considered highly important and specialized for the success of a research. The research design enables deliberate and directed effort towards analyzing and
interpretation and generalizes results. The research is designed in such a manner that if the similar research is conducted by other researcher or if instrument analyzed by other observer similar or same results could be derived by them. The research design is supposed to maintain the consistency in obtaining response from the respondents and expected to answer similar questions asked subsequently to authenticate the reliability and consistency of the design. The criteria’s set by the instrument designed for the study are verifiable. The design also covers the wide range of set of activities involved in an organization practically required for study, at the same time consistent with theoretical interpretation. The result of the research is expected to generalize same to the larger population.

It is universalistic in outlining the condition and the factors which have impact on the system. HRM functions should be given due importance as they can help organization gain a competitive edge (Paauwe & Bosselie 2002). Similarly in another research they have supported and realized the importance and need for further research and better understanding of HRM policies and practices and their strategic fit contributing to organizational performance (Paauwe, Bosselie & Richardson 2002).

The research is a survey based descriptive study and it tries to characterize and illustrate the responses gathered from the set of employees. As such the basis of research being to explore and understand HRM policies and practices initiated by the organization and its suitability and fitness in today’s dynamic business environment. The need for having better understanding of linking HRM practices and organization culture and its alignment to the organizational strategy creating a formal and informal structure and building an organizational culture which best suits the organizational vision and values and also achieve organizational goals and objectives and creating a sustainable competitive advantage.

The objective set by the research and the hypothesis are formulated to discover, explore and discuss the facts with regards to the facts with a broad perspective of organizational practices. The exhaustive literature survey was carried out to establish the link with the theories and previous work done, which gives a holistic view of HRM and other aspects on which the research is based upon at the same time have meaningful interpretation for application of the same practically. The research also tries to portray the characteristics of prevailing situation in the organization and industry. This is to establish and support the link between the theories and practices and setting tone for future need as per the changing business environment. The design
is preplanned effort to measure the set objective and define the actions without any biasness and be accurate and flexible.

The study is an exploratory and descriptive in nature directed to uncover facts and discover new ways of practicing organization management for better results and performance. The data collected is to be presented in forms of charts and tables so as to find facts and interpret and facilitate discussion on broader issues related to today’s organizations and business environment and draw meaningful and practically applicable inferences.

3.4 Statistical Tools Applied

1. Estimation and Presentation of Frequency Distributions
   The simplest display of a variable is a frequency distribution. Frequency distributions of a qualitative variable show the frequency of each category – the number of observations falling into each category – and can be presented in table or chart form (e.g., a bar chart). Frequency distributions for quantitative variables are usually presented in charts since a table with the frequency of each value of the variable can be unwieldy.

2. Charts and Diagrams
   Charts and Tables have been used to effectively present the data.

3. Measures of central tendency
   As a measure of central tendency, Mean is calculated to derive the central value of the data and used for further analysis.

4. Percentage analysis
   The percentage analysis was done to make initial comparisons of the collected data so as to derive the contribution percentage of various factors being under the study.

5. Correlation analysis
   Correlation analysis was used to find out the association between two factors.

6. Factor analysis
   It is used to determine the relationship between the variables. It is the process to understand the influence of different factors on the response DeCoster, J. (1998). The factor analysis is done using SPSS, where it is an important tool used as a technique to reduce the large sets of data which cannot be analyzed entirely. Hence this process
requires large quantity of data which can be represented adequately by the reduced data. The variables earlier used are further reduced in component form which could include collections of variable to be analyzed separately. These factors within the components have high degree of intercorrelations and could be used in reduced form so as to interpret or explain the variance. The less intercorelated factors are not retained, hence it is one method used to reduce the data to highly correlated factors. It looks for variables that correlate highly with a group of other variables, but correlate very badly with variables outside of that group (Field 2005-06). These factors are highly correlated.

7. Test of Validity
Test of validity is very important as it shows which factors are to be evaluated, what is significant; substantiation frequently rely upon the disposition of the research problem and the judgment of the researcher. Following are the category of validity: (i) Content (ii) Criterion (iii) Construct. The instrument used is supposed to fulfill the above criteria’s. the instrument framed is free from biasness and uniformly used for different strata’s. The factors define the relevance of the instrument. It could also be used to reproduce data for further researches.

8. Test of Reliability
The test of reliability helps to design the instrument of data collection accurately and with least errors. The tests of reliable instrument are consistent.

3.4.1 Measurement scales used quantitative data
1. Rating scale
The rating scale involves qualitative description of a limited number of aspects of a thing or of traits of a person. When we use rating scales (or categorical scales), we judge an object in absolute terms against some specified criteria i.e., we judge properties of objects without reference to other similar objects. The ratings used for the study is based on “always—often—occasionally—rarely—never”.

2. Likert 5 point rating scale
Likert-type scales are developed by utilizing the item analysis approach wherein a particular item is evaluated on the basis of how well it discriminates between those persons whose total score is high and those whose score is low (CR Kothari,
Umasekeran). These scales are more frequently in the study of social attitudes follow the pattern devised by Likert. For this reason they are often referred to as Likert-type scales. In a Likert scale, the respondent is asked to respond to each of the statements in terms of several degrees, usually five degrees (but at times 3 or 5 or 7 may also be used) of agreement or disagreement.

For the purpose of the study questions were designed incorporating the factors critical for the study. The factors are answered on the five point scale describing disagreement, agreement of the given factors.

3. **Ranking**

The respondents are asked to rank their choices of the factors to be studied. The data obtained through this method are ordinal data and hence rank ordering is an ordinal scale. The questions were more specific in nature and the respondents were supposed to rank the factors from one to five.

4. **Dichotomous scale**

The questionnaire also included unambiguous questions where respondents were supposed to answer in yes or no. The questions included the factors significant for the study.

Apart from quantitative data qualitative data is also collected by means of questions which could be answered in few lines and objective ones. Answers to these questions could explain the current position and practices of the factors being studied. The data were processed, classified and tabulated for subsequent analysis and interpretations. This was further complemented with the statistical tools so as to draw valuable conclusion and relevant inferences.

3.5 **Sampling**

Sampling provides a means of giving information about population without the need to survey or examine the population entirely. The sample should be such that it represents the population so as to facilitate generalization of the result. The sample should be adequate, appropriate, reliable and independent of one another. The results obtained should be free from any biasness and should also be able to correctly and accurately and completely represent population.
The universe for the study comprises of 79 commercial banks which is made up of Public, Private and Foreign sector banks. The population for the research being bank employees in the Mumbai region from sample of all three sectors of banks.

**Sampling technique**

The desired data is to be collected from the Indian commercial banks. The commercial banks are further divided into Public, Private and Foreign banks. As we see the given universe could not be studied as a single unit because of population comprising of non homogeneous group. If a population from which a sample is to be drawn does not constitute a homogeneous group, stratified sampling technique is generally applied in order to obtain a representative sample.

Under stratified sampling the population is divided into sub-populations that are individually more homogeneous than the total population (the different sub-populations are called 'strata') and then we select items from each stratum to constitute a sample. Since each stratum is more homogeneous than the total population, we are able to get more precise estimates for each stratum and by estimating more accurately each of the component parts; we get a better estimate of the whole.

In brief, stratified sampling results in more reliable and detailed information. This means that various strata be formed in such a way as to ensure elements being most homogeneous within each strata and most heterogeneous between the different strata. Thus, strata are purposively formed and are usually based on past experience and personal judgment of the researcher. One should always remember that careful consideration of the relationship between the characteristics of the population and the characteristics to be estimated are normally used to define the strata.

Considering the non-homogeneity in the population the stratified sampling technique is functionally applicable to this type of research in order to obtain adequate representation of sample data to the population. The population thus is divided in different strata for the purpose of achieving the required homogeneity within the sector. This will help to collect data more precisely for each strata and will also enable comparing with other stratum banks collectively. Proportional allocation is considered most efficient and an optimal design when the cost of selecting an item is equal for each stratum, there is no difference in within-stratum variances, and the purpose of sampling happens to be to estimate the population value of some characteristic. But in case the purpose happens to be to compare the differences among the strata, then equal
sample selection from each stratum would be more efficient even if the strata differ in sizes. The researcher has tried to keep the requisite proportion close to the population, which could not be exactly matched exactly.

**Sample size**

As per the data available there are 79 schedule banks in Indian banking sector of which there are 28 are public, 23 private, 28 foreign sector banks. To obtain adequate representation of any given population participation is required from all the sectors and not omitting any essential group. Hence the scope of research encompasses 3 strata public, private and foreign banks all 3 types of commercial banks. The location for the research being Mumbai which has both urban and semi urban regions. Further there are number of banks operating under each sector. For the purpose of study in all 16 banks employee response has been studied (10 public banks – 3 private banks – 3 foreign banks listed below).

<table>
<thead>
<tr>
<th>Banking sector</th>
<th>Number of banks</th>
<th>Sample size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Banks</td>
<td>10</td>
<td>225</td>
</tr>
<tr>
<td>Private Banks</td>
<td>3</td>
<td>126</td>
</tr>
<tr>
<td>Foreign Banks</td>
<td>3</td>
<td>49</td>
</tr>
</tbody>
</table>

(Source Primary data)
Chart 3.3 - Number of banks studied from each sector and the sample size sector wise

The above chart shows distribution of number organizations selected from each sector. There were 10 banks from the public sector, three banks from Private sector and foreign banks each

Chart 3.4 – Distribution of sample size sector wise

The Chart above shows distribution of sample size sector wise. There were 225 respondents from Public banks, 125 from Private banks and 50 from Foreign banks.
Table 3.4 actual population and sample size distribution

<table>
<thead>
<tr>
<th>Banks</th>
<th>Actual Population</th>
<th>% of total population</th>
<th>Sample size</th>
<th>% of total sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Banks</td>
<td>771338</td>
<td>76</td>
<td>225</td>
<td>56</td>
</tr>
<tr>
<td>Private Banks</td>
<td>214304</td>
<td>21</td>
<td>126</td>
<td>31</td>
</tr>
<tr>
<td>Foreign Banks</td>
<td>27698</td>
<td>3</td>
<td>49</td>
<td>13</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1013340</strong></td>
<td><strong>100</strong></td>
<td><strong>400</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

(Source Primary data)

The survey is to be administered to get the responses from the sample. The data is to be collected by stratified random sampling technique. The technique used, allows freedom of analyzing and interpreting data even if the fractions of data collected from different strataums are not same i.e. permit to analyze disproportionate data. As we see the disproportion in the sample size as compared to the actual population, which is to facilitate the analysis within the strata individually and optimize the sample strength in the each strata to increase the precision. The disproportionate stratified random sampling is found to be more useful and allowing higher precision to analyze data within and among the strata in this study as the proportionate sampling may not allow precision for analysis and interpretation by decreasing the number of sample size in strata.

3.6 Sources of data

The data for the research is collected from primary and secondary source. The primary data is collected from the employees employed in the banks at the branch level. The employees selected as a sample are the one involved in daily banking operations which are from middle level/Officer level/Clerical position. It is very important to use reliable sources of information, for which different methods of data collection is used so as to substantiate the extracted data and for accurate and correct analysis and interpretation. The different methods used for collecting data complement each other and serve the purpose. Following sources of data are used:
Methods used for collecting Primary data

- Questionnaires
- Observation
- Interview
- Online survey

Methods used for collecting Secondary data

- Research papers
- Articles
- Reports
- Reference Books
- Agency website
- Organization website

Primary data

1. **Questionnaire**
   For more or less all the management research questionnaires are important tool for obtain information. The survey instrument (questionnaire) used for the research is carefully designed to collect data.

2. **Observation**
   The bank branches were visited to make observations. The data is collected from multiple bank branches. The observations made did not fulfill any of the research objective frameworks, also inadequate to draw conclusion. The constraint being inconsistency of the data collected which made the data ineligible to analyze and interpret.

3. **Interview**
   The interview method of data collection has also been used. This method also faced problems due to unavailability and busy schedule of the officials the structured interviews
could not be administered and were not promising. The officials were also reluctant to give information on the matter of performance.

4. **Online survey**
   
   Online survey method was used by means of creating polls on the internet social network website and by mailing questionnaires to the banks.

**Secondary data**

**Secondary data has been collected for** Research papers, Articles, Reports, Reference Books, Agency website, Organization website. Data related to the financial performances found in reports published by the organization and the reports published by RBI and reports of other financial consulting agencies.

**3.7 Instrument of Data collection**

The questionnaire method has been critical in collecting data for the research. Before finalizing the instrument corporate practioneers and the academic practioneers were consulted. The changes and further suggestions were incorporated in the questionnaire. The expert view of the supervisor has been crucial for accuracy of the instrument. The questionnaire states demographic as well as job related facets which directly relate to the factors important for research objective.

The questionnaire is made of series of questions and different types of questions based on different aspects of the research, to be precise Organizational culture, Organizational HRM practices, performance, Employer brand. The questionnaire is framed with relation to employee view on facilitation and influence of organization management on their activities. The questions are framed in such a manner that they could be easily understood by employees and answered to their best capacity. The questions are arranged in a sequence such that they complement each other and to check consistency of answers is maintained for similar questions. Ambiguous and vague questions are avoided so as not to confuse or create any kind of misunderstanding. Hypothetical and questions with presumptions are also not included so as to reduce the vagueness. The instrument includes explanatory questions, dichotomous questions, objective questions, ranking and questions based on likert scale.
A trial run of the questionnaire was done on a few employees so as to understand and find the problems in understanding and filling the questionnaire. The required changes were made after the feedback on the same.

### 3.8 Ethics in Research

Every research carried out in any discipline is expected to perform the study with highest degree of ethics, as the research is thought making process and future researches depend on current ones. The researcher has taken due care in maintaining the same.

The research was carried out by unforced and voluntary participation of the individuals and the organizations. The sole purpose of data collection thoroughly being academic in nature the same was positively conveyed to the participants. As the participants were voluntary the formal consent was not required. It was made sure that participant feel secured with their participation being kept confidential by non disclosure of the personal details, so as not to harm their profession. They were also assured the data collected for the betterment of organizational processes and will not and cannot be used any other way. The confidentiality of the data of particular organization is also maintained as the names of the organization are also disguised.

With all the assurances and promises it was observed that employees were cautious while answering the questionnaire in presence of colleague, senior or subordinate, while few went on to discuss the same with their colleagues.

### 3.9 Scope and significance

The study is conducted with an objective to establish association involving the HRM practices and organization culture with organizational performance. To serve the purpose an organization wide audit has to be carried out focusing on organization culture and HRM practices. The study explores the importance of organization culture alignment with the organizational strategies to achieve desired objectives. It also tries to recognize the position of HRM practices in shaping organization culture and further alignment with organization strategic objectives such as retention of talent and acquisition of potential to fulfill the future requirement of the organization growth and development. The study is conducted on Indian banking sector, which has proved its competence in such turbulent times. The Indian banking sector is the only industry to encompass
all three sectors Public, Private and foreign industry prevailing. It is core business and biggest operator and employer in today’s business environment.

The study tries to bring forth the differences and similarities in the HRM practices of the said three sectors in terms of Recruitment and selection, compensation strategy, growth opportunities, performance management, and social environment etc. These factors play major in shaping attitude and behavior of employees and affect the motivation and commitment level of employees towards the organizational goals and objectives.

By leveraging the facts uncovered by the study, will benefit not only the organizations operating in the banking sector but in other industries as well. As the committed and motivated employee base is not just required by the banking sector but by all. The study is an effort to better understand and make suggestions to improve HRM practices in enhancing their role as a strategic business partner and developing a organization wide framework of formal and informal processes and ensuring achievement of organizational objective.

Following are the significant features of the study:

- The study provides with academic and corporate insight and importance of HRM practices in the context of Indian banking sector.
- The research objectives propose and support the importance of role of HRM in effective and efficient implementation of organization strategies.
- The study tries to establish link between HRM practices and organization culture framework aligned with organizational strategy with a view that it will provide with sustainable competitive advantage.
- The study tries to fill gap in the organizational practices toward current and potential employee base and help develop the effective and efficient HR system with strategic perspective.

The future scope of the study is exhaustively expanding the research with larger sample size in the same industry and replicate similar study to different industry independently and collectively across the country.
3.10 Limitation of the study

The study faces limitation posed by internal as well as external factors. There have been unusual development in the Indian banking sector recently and couple of banks coming under the scan of RBI (not discussing the issue) the challenges was posed at the very outset of the research as the senior officials were not ready to disclose or allow employees to interact for any kind of activity. Due to which the biggest challenge faced during the research was getting permission and consent from the organizations to allow carrying out research activity due to confidentiality of the organizational issues to be strictly maintained within organizations. Then to achieve the desires number of organization as sample to be addressed for adequate representation of the population also was a challenge, along with it the increase in activity by means of requirement to visit multiple branches of one bank and their multiple branches. Also the banks employee reluctance to participate and express them was the major concerns and consistently required assurances of their details being kept confidential. Following are the operational limitations faced during the research:

- Indian Banking sector is an extremely large industry spread throughout the country and also become international. With the geographical constraints deciding upon the sampling technique and sample size to obtain adequate representation was one of the toughest challenges.
- The sample size was limited to Mumbai region and voluntary participation of employees and organization for the study which may differ from the people mindset in other region.
- During the study the difference in the organization culture between different organizations was expected but also noticed among the bank branches which further required to be studied in depth so as to provide uniformity within the organization.
- Research is dependent on the responses of the bank employees which is subject to variation in different times and change in belief and behavior of employees. Hence the responses to the questions may change with changing organization policy.
- Human resource issue least discussed as management being directly involved and reluctance on the part of employees to express individually.
- The extent to which employees share true responses depends on the seniors and the organizational approach.
The data collection is subject to distortion for the above reason and the respondents may have avoided extreme responses and resorted to central tendency bias and portrays themselves and organization in more favorable manner. However the sample respondent has been kind enough to understand the constraints and support in research activity after being assured of the confidentiality of the personal details while taking up the opportunity express their opinion with a view to improve organizational HRM processes.

The other challenge was to illustrate data proposition statistically and establishing relationship between the factors under the study. It was also difficult task to choose the right statistical method at the right time.

The limitation mentioned above were encountered during the research and documented as they were sighted from time to time. However in spite of all the limitation the study is able to be completed and is a genuine effort to confront the problem faced by organizational management practices.

3.11 Chapter scheme

Chapter I Introduction

This chapter deals with the introduction to the theme. This is a study of Indian banking sectors and its HRM practices in different sectors. It presents the dynamism of the business environment, also discusses the impact of globalization on the business environment. It emphasizes on the factors which the organizations should consider so as to survive the challenges and avail the opportunities presented by the global and dynamic business environment. The chapter discusses the challenges and the need for such a study in current business environment. It gives brief outline i.e. the objectives and hypothesis set for the study which lays the foundation for the further study, the issues instigating research and future requirement of such study.

Chapter II Concepts and Theoretical framework

(High performance organization, Organization Culture, Human Resource Management, Employer Branding, High Performance organization culture)
This chapter deals with the management concepts and their need and importance explored by the research with reference to the current business environment. It gives brief explanations to the given concept with relevance to the study. The topics studied are High performance organization, Human resource management, Organization Culture, employer branding and High performance organization culture. The section also encircles the outlook of different authors on the given concepts. Also it is an effort to present the understanding on the concepts under the study.

Chapter III Research Methodology

This segment discusses the research techniques applied for the study. This segment explains Research Objective, Research hypothesis, Research area, Research design, sampling technique and sample size used for carrying out the research. It explains the sources of data used for collecting data pertaining to the research. It also discusses the framework of instrument used to collect the primary data, the statistical tools applied for the analysis of data. It also explains the ethics maintained during the research. The chapter outlines the scope and significance for the industry and the limitation of the research.

Chapter IV Review of Literature

The chapter deal with brief review of various studies conducted in the past. Their reviews represent different concepts and covers different aspects significantly related to the study. The segment covers review of literature on HRM, Organizational culture, High performance organizations, Employer branding. It is an effort to present the diversified views on the given concepts. The study focuses mainly on how organization culture and human resource management aligned to the organizational strategy can create a high performance organization and creating a sustainable competitive advantage for the organization through its people.

Chapter V Indian Banking sector – an analysis based of secondary data

This part discusses the secondary facts composed pertaining to Indian Banking sector and the employment practices in the industry. The data is collected from various sources like government reports, private consulting reports and research articles. It is able to explain the functions of the banks and gives a brief view of the Human resource management practices towards employees in
the industry. This part explains the evolution of Indian banks with reference to the hysterical perspective.

Chapter VI Analysis and Interpretation based on primary data

This chapter discusses the statistical and descriptive analysis of the primary data by applying different statistical tools discussed in chapter 3. Initially it presents the descriptive analysis of demographic data sector wise namely Public banks, Private banks, Foreign banks. Then it include Reliability analysis, Factor analysis, Hypothesis testing and One way analysis of variance, it is an effort to draw meaningful interpretations from various analysis conducted during the study.

Chapter VI I Findings and Recommendation

Findings extracted of the analysis and interpretation of the primary and secondary data in this section. It also makes an effort to recommend applicable measure to the organizations studied so as to overcome the challenges and improve the organizational performance.