Chapter-II

REVIEW OF LITERATURE AND DESIGN OF THE STUDY
The researcher has made an attempt in this chapter to present the review of literature and design of the study. At first review of literature is presented in this chapter because the literature review helps the researcher to identify the research gap so as to design the research problem well.

In the post-nationalization era commercial banks have been broadly classified into public and private sector banks. The State Bank of India and its associate banks along with another 20 banks constitute public sector banks. The private sector banks include a small number of Indian scheduled banks, which have not been nationalised, and branches of foreign banks. After 1991, the banking scenario has been changed drastically. The Liberalization, Privatization and Globalisation affected the work culture of both, public and private sector banks. There is a fundamental shift in the working attitudes and work styles of the employees of banking sector due to open economy and increased competition. The entry of private sector banks and foreign banks has forced public sector banks to adopt a new customer-centric work environment.

It has been discussed earlier that jobs in private sector do not have the required reputation and prestige as compared to jobs in government organizations. Indians seek satisfaction through the ownership of a company. If it is a private company then satisfaction will be very low and people will try to switch to a government job. In India, government jobs are symbols of status, prestige, security, and social acceptance. Private sector jobs are the second choice of Indians. In India, Rs. 5,000 (about US $195) per month salary of a government sector employee is perceived better than Rs.20,000 (about US $782) per month salary of a private sector employee. So, all these factors may be responsible for job satisfaction or dissatisfaction. But in Indian case, the factor that seems to be very closely linked with job satisfaction or dissatisfaction is the ownership of an organization whether it is a public or private sector company. It is presumed that a study on motivation and job satisfaction amongst the sample employees of public and private sector banks would make a significant contribution to the existing body of knowledge.
REVIEW OF LITERATURE

The present chapter is earmarked for the presentation of literature review on the topic entitled, “Motivation and Job Satisfaction in select organizations of Nellore district in A.P”. Review of literature reveals that a number of researchers have emphasized on some important factors which affected job satisfaction and motivation of employees. Some of the studies made by different authors in both theoretical and empirical spheres are presented in the following paragraphs in chronological time basis.

**Hoppock, R. (1935)** conducted a community-wide survey in the town of New Hope, Pennsylvania. 88 per cent of the 351 adult employees have responded to his questionnaire. He prepared an index of satisfaction ranging from 100 (extreme dissatisfaction) to 700 (extreme satisfaction). The index of 500 indicated neutral position. The results indicated that: (a) average index is the highest in professional and managerial category; and (b) relatively there are more satisfied employees.

**Seidman and Wason (1940)** in their study revealed that recognition, friendly associations, work fitted to vocational level, and variety of duties are more important factors which affected job satisfaction more than salary.

**Pelz (1949)** observed significant relationship between employees’ job satisfaction and supervisory variables such as the degree to which supervisor is concerned with the employees as individuals, type of recognition given by the supervisor for good work, decision making and the time.

**Stanger (1952)** concluded that neither executives nor workers were concerned about salary as such, except when economically pinched. They preferred ego satisfaction. Factors like prestige, power, recognition, security and the like were important for them.

**Morse’s (1953)** study is based upon the interview of 742 white collar workers in a large insurance company. He developed four indices of job satisfaction. The first related to the content of the job, the second related to identification with the company, the third related to financial status and the fourth related to pride and group performance. The results of the investigation indicated that the level of satisfaction is
the combination of both level of aspiration or need tension level and amount of return from environment. Job satisfaction exists when these two are in line and dissatisfaction results when the return from the environment is much less than the need level of the individual.

**Schaffer (1953)** for his study has taken a sample of 72 employees belonging to professional and semi-professional occupational groups. He found in his study that a high correlation between different components of the job and the overall job satisfaction exist. Further, he observed that the stronger the need, the higher will be the job satisfaction.

**Ganguly T (1953)** conducted a study on the workers attitude towards management for the first time and stressed upon the importance of personal factors on job satisfaction. He found that younger and older workers were more satisfied than the middle aged group. Educated workers were found to be less satisfied than uneducated ones.

**Troxell (1954)** in his study found that those with higher income tended to place greater emphasis upon interesting and challenging work as factors related to job satisfaction. Workers with less schooling and lower income considered the factors of supervision as more important. **Vollmer H.M. and Kinney (1955)** in their study found a negative relationship between educational level and job satisfaction.

**Ganguli (1957)** examined the relationship between age, length of service, total earnings, satisfaction with earnings and earning aspirations and expectations for two industrial groups of employees. It was found that job satisfaction was highly related to income expectation, in turn, such expectations were related to earnings and, that too, income aspirations were related to skill level and educational level.

**Herzberg, et. al., (1959)** conducted a study on 200 accountants and engineers from nine steel and engineering companies to know the level of job satisfaction among them. The investigation aimed at studying job attitudes ‘in toto’. A semi-structured interview was used to collect data and a five-fold analysis was adopted. The study results substantiated the hypothesis that there are different sets of factors which act as ‘satisfiers’ and ‘dissatisfiers’. The five factors, which act as determinants of job
satisfaction were: recognition, achievement, responsibility, advancement and nature of work (job content factors). The factors of dissatisfaction were supervision, salary, working conditions, inter-personal relations and company policy (job contextual or environment factors). The significance of the study lies in the fact that it challenged the conventional explanation which views job satisfaction and dissatisfaction as two ends of a continuum with a neutral position midway where an individual is neither satisfied nor dissatisfied.

**Talaachi (1960)** discussed the theory underlying his assumption concerning the relationship between job satisfaction, absenteeism, labour turnover and organization size. He found that in the large organizations, there is a reduction in the personal interaction, which increases the potential for group conflict leading to low job satisfaction, higher absenteeism and labour turnover. And he also found that a negative correlation between size of the organization and a measure of general job satisfaction.

**Veeraraghavan (1960)** observed interesting differences in the attitude of transport workers belonging to private and public sector organizations. He found that “in general the private sector workers displayed greater satisfaction and were more favourably exhibited towards the management”.

**Sinha and Shara (1962)** explored attitudes towards union and job satisfaction in a sample of 100 workers of a light engineering factory. They found a significant negative association between the two and at the same time, age and marital status were significantly associated with job satisfaction.

**Blair (1964)** has studied a sample of 470 employees and concluded that the most important job characteristics which satisfy employees were interesting duties (with 53 per cent response). The second important characteristic was job security (45 per cent) and the third one is self-actualisation.

**Friedlander (1964)** in his study he has measured the importance of 18 possible job characteristics on a four point scale choice. The results indicated that achievement; challenges, assignment, recognition and the work itself were the four most important
job characteristics for both satisfaction and dissatisfaction. Other factors (e.g., security, etc.,) were considered as of minor importance.

**Ganguli H.C. (1964)**\(^{17}\) in his study on job satisfaction among the workers in a large light engineering company has established a significant relationship between the climate of an organization and the reported job satisfaction.

**Hulin and Smith (1964)**\(^{18}\) used Job Description Index (JDI) to measure the satisfaction of 295 male and 163 female workers from four different plants. The study indicated that the female workers tend to be somewhat less satisfied with their job than their male counterparts. They highlighted two main points. Firstly, sex must not be considered as a crucial factor which leads to either high or low satisfaction. Secondly, situational factors play a significant role in determining job satisfaction.

**Porter and Lawler (1964)**\(^{19}\) studied job satisfaction of managerial staff of companies having ‘tall’ and ‘flat’ organizations. It was a nation-wide survey covering a sample of more than 1900 managers drawn from all levels of management. It was found that job satisfaction of managerial staff of companies having ‘flat’ organizations and employing less than 5000 people was greater than that of their counterparts in the ‘tall’ organizations. But for companies employing more than 5000 people, the picture was reversed. They concluded that the effect of a ‘tall’ or ‘flat’ organizational structure does appear very simple and unequivocal. The size is one of the factors affecting the relative advantages of one or the other type of structure. Moreover, the level at which the employee works in an organization is also an important factor.

**Vroom (1964)**\(^{20}\) postulated a model of job satisfaction which reflects valence of the job for its incumbent. He argued that the strength of the force on a worker to remain on his/her job is an increasing function of valence on his/her job.

**Prasad A.K. (1965)**\(^{21}\), while studying personality and some personal factors in job satisfaction, concluded that older workers are more satisfied than their younger colleagues and education is also found related to job satisfaction. The higher the education of the worker, the lesser is the satisfaction and vice versa.

**Friedlander, F. (1965)**\(^{22}\) made a comparative study on job satisfaction between blue collar and white collar employees. He found that in comparison to blue collar
employees, white collar employees rated social environmental factors like security, work group, co-workers and the like as less significant than intrinsic task factors like achievement, challenge, use of abilities and the like.

Nataraj, C.L., and Hafeez, A., (1965) studied a sample of skilled workers and found that besides education and salary, age also is significantly related to job satisfaction.

Kapoor, S.D., (1967) analysed some important determinants of job satisfaction. The underlaying assumption of his study was that employee satisfaction is a function of the discrepancy between worker’s expectation/aspirations and actual achievement. The findings revealed that wages ranked the highest in worker’s expectations and job security, opportunity for advancement and housing followed in this order. Workers showed general dissatisfaction due to non-achievement of their high expectations concerning wages. Job security on the other hand did not cause any significant amount of dissatisfaction. The study concluded that wages, housing and opportunity for advancement may be considered worker’s primary needs and placed into a “Hierarchy of prepotency” which if it remains unfulfilled, causes dissatisfaction.

Hulin, C.L., (1969), in order to test the relationship between community characteristics and job satisfaction, conducted a study in two companies of Briton and Canada. The sample consists of salaried employees in both the companies. The analysis of data revealed that differences between the communities result in predictable differences in the employees’ satisfaction within these communities. The study concluded that workers satisfaction with community and job characteristics considered jointly had significant effects on the satisfaction with their job and satisfaction with their life in general.

Amachree (1972) used the concept of reference group in his study of 315 workers from a mining company. The assumption made in the study was that satisfaction is relative both to the social location of the workers and the others with whom the worker compares himself. It was found that worker’s satisfaction is more related to reference group comparison than to level of skill and other existing situations in the work place.
Panday (1972) has studied the relationship between job satisfaction and some personal variables. He found significant relationship between job satisfaction and some personal variables like age, sex, formal education and occupation. On the other hand, no significant relationship could be established between job satisfaction and other variables such as experience, job training and number of dependents.

Rao, T.V. (1972) has conducted a study on the managers, supervisors and the workers of small industries and their perception of the organizational climate of these industries. There were no consistent differences in the perceptions of the managers, supervisors and workers and the differences shown were dependent on the units. The personal factors such as age, education, professional training and previous experience were not associated with their perceptions.

Wild and Dawson (1972) examined the influence of certain biographical variables like age, marital status and length of service on the relationship between specific job attitudes and overall job satisfaction. The result indicated that age and marital status had significant effects on the relationship of specific job attitudes to overall job satisfaction. Length of service also was considered as a significant variable.

Indirsen, J.A. (1973) in her study examined the relationship between five organizational climate dimensions (spirit, authority, fairness, hindrance and administration) and three job satisfaction dimensions (Perceived need deficiency, Expressed need satisfaction and Perceived future estimate). It was concluded that greater job satisfaction was associated with a positive perception of the organizational atmosphere.

Pestonjee (1973) examined the employees’ morale and job satisfaction levels prevailing under democratic and autocratic organizational structures among the employees of two departments of textile mills. He found that the democratic work group had the lowest number of dissatisfied employees whereas the autocratic work group had the lowest number of highly satisfied employees. Thus, he concluded that a democratic organizational structure is conducive to higher morale and job satisfaction.

Rao, V.G. and Rao, G.V.S. (1973) studied two-factor theory of job satisfaction using multivariate analysis. They concluded that motivators and hygiene factors were
not mutually exclusive variables and their effects were not unifying directional. Both motivators and hygiene factors contributed to overall job satisfaction and both of them were considered to be important in their relationship to the dependent variables.

Singhal, S. (1973) according to him job satisfaction is a composite measure which can be obtained by a meaningful combination of the indices of personal, organizational and situational factors. To provide empirical support to this statement, he collected data from 88 workers, selected by the method of random sampling, in a medium-sized Indian factory. He obtained data on three factors viz.,

(a) Personal factors – income, education, length of service, number of dependents.

(b) Organizational factors – job incentives, interpersonal communications.

(c) Situational factors – unionization, group cohesiveness and the like.

The results of his study revealed that these three types of factors interacted and influenced each other and exerted a significant influence on job satisfaction.

Rao, T.V. and Chattopadhyay, S.N. (1974) from their study it is understood that no consistent differences were reported in the perceptions of the climate by managers, supervisors and workers. But intra-unit and inter-unit differences were significant. Personal factors such as age, education and professional training and previous experience were not associated with their perceptions.

Shapiro, H.J. and Wahba, M.A. (1974) in their study on job satisfaction measures by Job Description index in 75 employees of a steel manufacturing concern, found that Taylor’s concept of money as a prime motivation of human effort was still a viable hypothesis. It was concluded that employees were not highly motivated by social needs, self-esteem needs, self-actualisation needs or work associated needs.

Porter, L.W., Lawler, E.E., and Hackman, J.R. (1975) pointed out that increase in the size of an organization develops a series of inter-related symptoms and problems, which may be called as ‘behemoth syndrome’. Larger size is associated with employee’s lower satisfaction which tends to increase absenteeism. Absenteeism in turn complicates co-ordination which increases job frustration and probably
reduces productivity. The result is syndrome of inter-related depressing variables dependant on organizational size.

Srivastava, G.P. (1978)\textsuperscript{37} conducted a study amongst underground and above ground colliery workers. He found significant relationship between job satisfaction and personal factors such as age, marital status and length of service.

Kumar, U. (1978)\textsuperscript{38} has conducted a study on managers to know the relationship between the variables of organizational climate and the level of self actualization. The study revealed negative relationship between organizational climate and some self-actualization factors.

Rajappa, (1978)\textsuperscript{39} has highlighted the importance of working environment in the analysis of work motivation. Results of his study revealed that organizations with achievement oriented climate were highly productive organizations.

Agarwal, M.C. (1979)\textsuperscript{40} examined the level of job satisfaction among women engaged in two professions, teaching and banking. The findings revealed that women from the banking profession were highly satisfied.

Singh, A.P. and Singh, B.V. (1980)\textsuperscript{41} conducted a study on 90 supervisors. The results of this study indicated that personal factors like age, martial status, education and number of dependents have had a significant effect on the level of job satisfaction.

Indiresan and Jayalakshmi (1981)\textsuperscript{42} made a comparative study of English and Indian engineering teachers. The results revealed that English teachers were more satisfied than Indian Engineering teachers and have greater expectations for the future.

Weintraub (1981)\textsuperscript{43} investigated the relationship between job satisfaction and work performance. In his investigation it is observed that job satisfaction and productivity had no systematic correlation. Further it is observed that job satisfaction had diagnostic value for work adjustment, but not predictive value for work performance.

Kanungo, R.N. (1982) has administered job satisfaction scale to 919 lower-middle level managers belonging to different job categories (administration, sales and technical services) in three large organizations in the U.S. The findings of this study reveal that the extrinsic managers are more satisfied and more involved in their present jobs than intrinsic managers. The extrinsic managers not only expressed greater overall satisfaction but were also more satisfied with each of the 15 job factors than intrinsic managers.

Ray, A.S. (1982) concluded that the higher the level of occupation, the higher the morale of the worker, and that the achievement need was an important mediator of the relationship between job level and job satisfaction. Therefore, level of employment was one of the factors that contributed to job satisfaction.

Singhal, S. and Srivastava, C. (1982) evaluated the theoretical relevance of assumptions about society, organizations and people, which underlie job satisfaction in the context of Indian economy and tested empirically the relevance of the major assumptions in three different settings – academic, business and bureaucratic – at various levels revealed that more people in all settings expressed negative or mixed feelings on job than positive feelings. Mis-conceptualisations of job satisfaction had arisen from misunderstanding of job as an organization bound concept. The study suggested that, job needs to be conceptualized as a broad-based activity and psychological consequences of it are known as job satisfaction by bringing into its frame work quality of life indicators.

Sharma, B.R. (1983) has emphasized the importance of organizational climate in employee work motivation. Based on a survey of fifty industrial organizations in India, he observed that grievance handling, recognition and appreciation, participative management and scope for advancement are important factors in an organizational climate enhancing work motivation of employees. In other words, what is required is the improvement of quality of work life and not merely the material benefits.
Singh, A.P. and Srivastava, S. (1983) made an attempt to examine the potential effects of need for achievement on the relationship between employees performance and job satisfaction. The sample for the study consists of 150 blue collar workers of Diesel Locomotive Works, Varanasi. Employee’s inventory was used to assess the levels of satisfaction of workers which covered four areas, viz., job, management, personal adjustment and social relations. The findings showed that the correlation between performance and satisfaction for high-need achievement group is +0.46 which is significant at 0.05 level of significance, whereas the correlation between performance and satisfaction in the case of low-need for achievement group is +0.29 which is not significant. This indicated that the relationship between performance and job satisfaction was significantly better only in the case of high-need for achievement group.

Arya, P.P. (1984) analysed workers’ satisfaction from seven facets of his job, viz., the satisfaction from supervisory behaviour, welfare facilities, working of the bipartite committees, wages, promotion policy, job content and identification with the company. For the purpose of study, a random sample of 375 workers was drawn from two large sized public sector plants. Workers were interviewed with the help of structured interview schedule. Both parametric (multiple regression analysis) and non-parametric (chi-square and median) tests were used for the purpose of analysis. The study revealed that education, training, workers’ participation in the bipartite committees had a positive influence over work satisfaction whereas militancy had a negative influence over work satisfaction.

Kaur, P. (1984) carried out an investigation in a university situated on the fringe of class-I city in North India with a view to highlight some of the factors which ensure job satisfaction and place these factors in job content and sub context categories. The sample for the study, consisting of 106 employees from different teaching and administrative departments, was drawn on simple random method. Data analysis showed that out of the 15 associated factors, 10 factors came under the job context category and the remaining 5 factors fell under job content category. The study rejected the overall importance of content factors and stressed more on context factors.
Khaleque, A. and Choudhury, N. (1984) made an endeavour to measure the overall job satisfaction of the top and bottom level managers and to determine the influence of some of the personal and specific job factors on the overall job satisfaction of managers. The sample for the study is drawn from two tobacco companies which consists of 35 top managers and 51 bottom level managers. The results highlighted that the top level managers have recognized nature of work as the least important factor for job satisfaction. On the other hand, the bottom level managers considered job security as the most important factor and wage as the least important factor for job satisfaction. It was found that the mean scores of overall job satisfaction were higher for both the top and bottom level managers who were satisfied with six or more job facets than those who were satisfied with five or less job facets.

Srivastava and Pratap (1984) studied relationship between job satisfaction and organizational climate among executives and supervisors. It is reported that there is a significant positive relationship between the over all climate and job satisfaction. Job satisfaction was also related to various individual dimensions of organizational climate such as leadership, communication, interaction, influence in decision making, goal-setting and control.

Lee, Raymond and Wilbur, E.R. (1985) investigated 1707 U.S. public employees and found that job satisfaction had greater relationship with age, indicating increase in age caused greater satisfaction. Younger employees were less satisfied with their job, especially with intrinsic factors of the job, and older employees were more satisfied with extrinsic needs.

Saiyadain, M.S. (1985) approached 778 Indian and 620 Nigerians to investigate the relationship between personal characteristics and job satisfaction. He found that no relationship exists between sex, marital status and annual income and job satisfaction for both the samples. Age indicated quadratic and linear correlation with job satisfaction among the two samples. Also job satisfaction increased with increase in the number of dependents and work experience and decreased with high education in both the samples.
Pandey, A.K. and Prakash, P. (1986) investigated the differential need structures of supervisors and workers, and related them to their satisfaction levels, and examined the role of different motives in employees’ satisfaction. The investigation was carried out at N.E. Railway Workshop, Gorakhpur (U.P.), India and a total of 100 employees were served questionnaires, of which 50 were supervisors and 50 were workers. The A.A.P.A.S. Motive Test was used to measure five motives, namely, Achievement, Affiliation, Power, Aggression and Security. Satisfaction-dissatisfaction of employees’ inventory was used to obtain indices of satisfaction of the employees. The results revealed that supervisors scored very low on aggression and security needs when compared to the higher needs, whereas workers scored the highest on security and on other needs. It was found that the need for achievement, affiliation and power had a high positive correlation with the total satisfaction score. On the other hand, aggression motivation had a low and positive correlation with satisfaction and security motivation had a negative but almost negligible correlation.

Khaleque, A. and Jahan, S.A. (1986) have assessed job satisfaction, mental health and life attitudes of working women and examined relationship between job satisfaction and mental health. The sample for the study consists of 100 female workers randomly selected from two garment factories. In the study, the Pearson’s Product Moment correlation between job satisfaction and mental health scores of the female workers showed that there is a significant positive correlation between job satisfaction scores and mental health scores of the female workers. The results of the study supported the compensatory hypothesis that a person compensates for his or her life dissatisfaction by finding more satisfaction in his or her job and vice versa.

Glisson, C. and Durick, M. (1988) analysed the effects of multiple predictors from three categories viz, job characteristics, organization characteristics and workers’ characteristics. The study was conducted on 319 human service workers in 22 human service organizations. The results revealed that job characteristics, skill variety and role ambiguity are the best predictors of job satisfaction, while organizational characteristics viz., leadership and the organisation’s age are the best predictors of commitment. Regarding workers’ characteristics, education was found to be significant predictor of commitment.
Shantamani, V.S. (1988) conducted a study in the Government organization which is manufacturing soaps. For his study he has taken a sample of 100 workers. The main objective of his study was to examine the general level of job satisfaction among the workers with respect to their attitude towards their organization, condition of service, authority, their job and other work related factors. For the purpose of collection of data, both questionnaire and interview techniques were used. The results showed that 76 per cent of the respondents were satisfied with most of the aspects studied and 24 per cent were dissatisfied. The study revealed that a high percentage of respondents were satisfied in respect of the ‘work itself’ and ‘working conditions’ compared to other dimensions.

Singh, A.P. and Kumari, P. (1988) observed that workers who were highly involved in their jobs expressed greater satisfaction than the workers who were involved less. The results indicated that intrinsic motivation had a positive relationship with job satisfaction. However, intrinsic motivation and job involvement did not affect performance and absenteeism.

Sinha, A.K. (1988) examined levels of job satisfaction among 341 employees who belong to different categories (78 officers, 185 clerks and 78 sub-ordinate staff) in six public and five private sector commercial banks in Patna Municipal area. The following are the main findings of the study:

(i) Organizational structure and job satisfaction: The employees of private sector banks are more satisfied than their counterparts in public sector banks. Employees in small banks are more satisfied than the employees of the medium and large banks.

(ii) Employees background variables and job satisfaction: Age, family environment and housing are positively correlated with job satisfaction while education and job level are negatively associated with job satisfaction. Marital status, rural-urban background and family structure do not show any significant association with job satisfaction.

(iii) Job characteristics and job satisfaction: it is observed that the job characteristics like work environment, income, security, prestige and promotion opportunities are found to be of primary importance. The
expectations of the officers from their job differed significantly from those of clerks and subordinate staff. For officers, prestige, power and autonomy (non-economic factors) are more important whereas economic rewards like income, security and promotion are important for clerks and subordinate staff. Thus, it is concluded that job satisfaction of an employee is related to an individual’s expectation of different characteristics of the job and the perception of how much is attained. The greater the discrepancy, the higher the dissatisfaction.

**Vasudeva, P. and Madanapal (1989)** discussed the interaction effect of supervisory style and situational favourableness on job satisfaction of industrial workers. The sample drawn for the study consists of 12 supervisors and 150 workers drawn from the production departments of private concerns viz., Modi Rubber Ltd., Modipuram, Meerut consists of 12 supervisors and 150 workers. The findings revealed that the mean score on job satisfaction under relationship-oriented supervisors was higher than under task-oriented supervisors. The results also revealed that the workers were more satisfied in highly favourable situations than in highly unfavourable situations.

**Shoere, L.M.F. and Martin, H.J. (1989)** examined the differential associations that job satisfaction organizational commitment have with job performance and turnover intentions. The study was conducted among a sample of bank tellers and hospital professionals. The findings of the study revealed that organizational commitment is more strongly related than job satisfaction with turnover intentions for the bank tellers, but not for the hospital professionals.

**Singh, M. and Pestonjee, D.M. (1990)** hypothesised that the levels of occupation, job involvement and participation influence job satisfaction. The sample for the study consists of 250 officers and 250 clerical cadres belonging to nationalized Banks in Western India. The study confirmed the hypothesis and it was found that occupational level, job involvement and participation positively affected job satisfaction of bank employees.
Jacob, T.V. (1991)\textsuperscript{65} studied 224 engineers spread over 138 organisations using ‘Job Satisfaction Scale”. His findings revealed that job satisfaction is correlated with job involvement. However, comparison between very intrinsic group and very extrinsic group indicated that very intrinsic group is more satisfied than the very extrinsic group.

Grau, L. et. al. (1991)\textsuperscript{66} investigated institutional loyalty and job satisfaction among nurse aids in nursing homes and found that nurses with low education were significantly more satisfied with all dimensions of work except with social environment.

Mathew, J.E. (1991)\textsuperscript{67} tested the relationship between the job satisfaction and organizational commitment with a non-recursive model that permitted the simultaneous examination of the influence of satisfaction on commitment and the influence of commitment on satisfaction. The study highlighted that the two variables were reciprocally related but the influence of satisfaction on commitment was stronger.

Sharma, B.R. and Bhaskar, S. (1991)\textsuperscript{68} used job satisfaction as a measure of motivation to ascertain the level of motivation and morale of junior and middle level managers working in 30 public sector organizations. The study highlighted the strengths and weaknesses of the organizations under the study area and suggested certain determinants of job satisfaction on the basis of multivariate analysis.

Dhar, U. and Jain, R. (1992)\textsuperscript{69} carried out an investigation amongst academicians. The investigation explored the nature of relationship between job satisfaction, job involvement, age and length of service. An important finding of the study was that the job involvement and job satisfaction are positively correlated and it implies that involvement in job increases job satisfaction and vice versa. Also it was found that job satisfaction was negatively correlated to age as well as length of service.

Sayeed, O.B. (1992)\textsuperscript{70} made an attempt to determine the relationship between employee job satisfaction and organizational effectiveness. The main objective of the study was to reveal satisfaction with organizational effectiveness along with personal attributes such as age, education, pay, length of service and the like. The study
revealed that job satisfaction facets had more explanatory power than the personal attributes of respondents. It was clear from the study that the organization through its human resource development policies and practices created better environment for employees, resulting in greater satisfaction which, in turn, enhanced organizational effectiveness.

Wilt, L.A. and Nye, L.G. (1992)\(^71\) tested the hypotheses that:

(a) Gender would moderate the relationship between job satisfaction and perceived fairness of pay and promotion;

(b) The levels of positive perceptions of fairness and expressions of job satisfaction would be higher for men.

The results revealed that fairness-satisfaction relationship was not higher for men and there were no practical differences in fairness perceptions and job satisfaction between men and women.

Juhl et.al. (1993)\(^72\) identified the job satisfaction differences between (111) nurses working in public health settings and those (146) who are working in home health settings. Although both groups reported low satisfaction with salary, public health nurses were significantly less satisfied with their salaries than home health nurses. Home health nurses were significantly less satisfied with benefits/rewards, task requirements and professional status.

Akindutire, Isaac, O. (1993)\(^73\) studied 1300 employees from the Australian Telecommunication Industry and indicated that satisfaction increases when greater certainty about future directions/outcomes of the organization is experienced and when incumbents perceive positive work-group performance.

Basha, A. (1994)\(^74\) found that job satisfaction was significantly more among the public sector employees than those who are working in private and co-operative sectors. Further, employees from the private and co-operative sectors did not differ in their job satisfaction.
Rama Devi, V. (1998) has conducted a survey for her doctoral research degree on faculty in two universities located in Andhra Pradesh (India). The two universities selected are Sri Krishnadevaraya University (SKU), a State University and University of Hyderabad (UH), a Central University. The sample consists of 200 teaching faculty – 100 from each of the two universities. The purpose of the study was to measure job satisfaction of the faculty in the two Universities and to find out factors causing for their satisfaction and dissatisfaction among the faculty. The results of the study revealed that the level of job satisfaction among the faculty of the UH is higher when compared to the faculty of the SKU. Bureaucratic rules, lack of recognition for work and interference of administration appeared to be prominent factors of dissatisfaction for faculty in the UH whereas lack of recognition for work, bad working conditions and routine nature of work were identified as major factors of dissatisfaction among faculty of the SKU. It was also observed that to a large extent personal variables, such as age, sex, marital status and length of service have not significantly influenced job satisfaction of faculty in both the universities.

Thompson, D.G. (1998), in his study has examined the relationship of distributive justice, job satisfaction and pay satisfaction to equity sensitivity of respondents in a team environment. Using correlation analysis, a slight but definite relationship was found between the ESI (Equity Sensitivity Instrument) score and job satisfaction, that is, job satisfaction and the ESI score were significantly correlated. Neither pay satisfaction nor distributive justice was found to be significantly correlated to the ESI score.

Wright, David Lee (1998) assessed how certain organizational factors affect job attitudes. Specifically, market orientation and organizational learning, contingent on the individual’s orientation towards learning were examined as potential predictors of job satisfaction and organizational commitment. Statistical analysis revealed that:

(i) Job satisfaction and organization commitment are influenced by market orientation and the learning organizations;

(ii) Job satisfaction and organizational commitment are influenced by individual learning orientation in the presence of market orientation or learning organisation characteristics;
(iii) Interaction between market orientation and learning organization does not affect job satisfaction or organizational commitment;

(iv) Individual learning orientation does not moderate market orientation the learning organization or their interaction on job attitudes.

Adair, Deborah Elaine (1998)\textsuperscript{78} studied how the bread winning role and sex of employees influence belief about different choices and job satisfaction. Specifically, the purpose is to show that the roles people play in their families significantly affect their determination of job satisfaction. Survey results revealed that the family role variable of bread winning status is positively related to job satisfaction and emerges as a better explanatory variable for job satisfaction responses than respondent’s sex. Thus, bread winning status is a statistically significant factor in job satisfaction decisions.

Lok, P. (1999)\textsuperscript{79} has examined the effects of both organizational culture and sub-culture on organizational commitment. It was found that organizational sub-culture had a greater impact on commitment than organizational culture. Innovative and supportive sub-culture had a positive effect on commitment and bureaucratic sub-culture had a negative effect on commitment. The results of the study also revealed that the job satisfaction dimensions with strongest associations with commitment were control, professionalism and interaction dimensions, which represent intrinsic factors of job satisfaction.

Igwebuike, John Gaguam (1999)\textsuperscript{80} conducted an investigation to test and understand the potential relationship between networking strategies and degree of job satisfaction of Greater Columbus, Ohio managers. The research incorporated and applied the social exchange theory as a guide for predicting the networking – job satisfaction association. Potentially moderating variables included in the analysis were gender, race, age, tenure, education, marital status, salary, job position, number of promotions, and functional area. The study hypothetically stated that managers engaged in higher level of networking would experience higher degree of job satisfaction. The finding indicated a statistically significant relationship between networking and job position on job satisfaction. The relationship between gender,
race, age, tenure, education, marital status, salary, number of promotions and functional areas on job satisfaction were not statistically significant.

Ellis Payne, Rosalie Elizabeth (1999) conducted a study on sales agents in the Cruise Leisure industry to assess the work motivation and job satisfaction. Relationships among demographic variables and job satisfaction scales as well as relationships between motivation and job satisfaction were explored. The theoretical frame work was Vroom’s Expectancy Theory and job facet satisfaction. The major findings indicated that motivation was correlated with overall satisfaction. Job satisfaction was not significantly correlated with any demographic variables. Respondents indicated high valence but low instrumentality of rewards. They were most satisfied with security, co-worker and social service aspects of their work compensation and company policies and practices were aspects of their work that were the least satisfying.

Opkara (2002) observed through his study that the factors such as pay, the work itself, supervision, relationships with co-workers and opportunities for promotions contribute significantly to job satisfaction.

D'Souza, (2002) identified in her study that the Public sector banks structure compensation in a way that there are lower pay differentials between the employees, long-term tenure is rewarded and there is a high base pay, whereas in the private sector banks, there are larger pay differentials, fewer rewards for tenure, and pay for performance.

Nguyen, Taylor, & Bradley (2003) have found that Job satisfaction involves several different spheres such as satisfaction with pay, promotion opportunities, fringe benefits, job security and the importance/challenge of the job.

Luddy (2005) observed in his study that there is a significant difference in the job satisfaction levels of employees based on their income. Employees earning the lowest income report significantly lower levels of job satisfaction relative to the other income groups. Highly paid employees may still be dissatisfied if they do not like the nature of their job and feel they cannot take up a more satisfying job.
Khilji and Wang (2007)\textsuperscript{86} in their study reported that the impact of labor turnover on a hotel’s bottom line could be classified into direct costs and indirect costs. Direct costs are essentially financial consequences that include administrative costs as a result of increased recruitment and training expenditure of new employees.

Jha, Gupta & Yadav, (2008)\textsuperscript{87} found in their study that private sector banks do not provide job security and would announce lay off of their employees in cases of poor performance or adverse market conditions.

Selvaraj (2009)\textsuperscript{88} in his study stated that private banks were more successful than the banks under the public sector in terms of implementing total quality management initiatives, in the context of human resource, customer focus, and top management commitment.

Amah (2009)\textsuperscript{89} stressed that job satisfaction was found to have a direct negative relationship with turnover intention. These results indicate that the effect of job satisfaction on turnover can be enhanced in two ways; namely, when employees find congruence between their job and their self identity, and when involvement in such jobs enhances their overall life satisfaction. On the other hand, turnover can be considered as cost of running a business.

Askina Ali (2009)\textsuperscript{90} in his study on, “Job Satisfaction of faculty members in Private Universities -In the Context of Bangladesh”, has emphasized that the job satisfaction is one of the most widely discussed issues in organizational behavior, personnel and human resource management and organizational management. As teaching does require a great deal of thoroughness and commitment, so in teaching it is more important to have mental commitment and loyalty than physical presence. In this study the researcher investigated the present level of job satisfaction among the faculty members of private universities of tertiary level in Bangladesh. Based on a survey, it attempts to gain insights into the satisfaction levels from the perspectives of the private university teachers. The study concluded that the faculty members are satisfied on the whole with their present condition, except in the case of the factors like- training facilities, and some physical facilities and distribution of courses. Further, it was found that there is no significant difference between male and female faculty members regarding job satisfaction. As the job itself is not affected by gender
bias by nature so it does not play a crucial role for female faculty members while working under a masculine culture. The researcher summed up that the universities may pay more attention to motivate and maintain these human resources to make them more contented and to make the most of their efforts to reach the goal of overall excellence in the organization.

**Sowmya K. R. and Panchanatham N. (2011)**91, in their study on “Factors influencing job satisfaction of banking sector employees in Chennai”, have emphasized that the term job satisfaction has been conceptualized in many ways. Job satisfaction focuses on all the feelings that an individual has about his/her job. It has been assumed by organizational behavior research that individuals who express high satisfaction in their jobs are likely to be more productive, have higher involvement and are less likely to resign than employees with less satisfaction. It has been already studied by various authors in various spheres. However, the researcher has studied job satisfaction of employees in new private sector and select public sector banks specifically in the banking sector of the main metropolitan city named Chennai. Banks are the backbone of our country and, therefore, their contribution to the nation should be to the fullest. The researcher has done a factor analysis using principal component method to find out the different factors that affect the job satisfaction of banking sectors employees.

**Shariq abbas. S.M. (2011)**92, in his study on “Banking professionals and attitudinal dimension of job satisfaction: a descriptive study”, has emphasized that Job satisfaction as an attitude is a widely researched area; furthermore, it is a very important theme in the context of banking professionals as they are one of the most overworked people. It determines the productivity of the employees in various sectors of the industry. The present study analyzes the effects of financial factors, working condition, supervision and advancement opportunities on job satisfaction across gender and different categories of jobs in Indian private banks. The research employed multistage stratified cluster sampling and statistical procedures like Cronbach’s alpha, K independent samples (median test), mean, standard deviation, ANOVA and the related Games Howell procedure, chi-square test and correlation matrix. Banking professionals were mostly concerned with working conditions and
least concerned with financial terms. No significant difference was found between the levels of job satisfaction experienced by males and females.

**Shashi Sharma and Rajesh Sharma (2011)** in their article on, “A Study of Motivational Orientation of Employees in Nationalized Banks at Agartala”, have investigated the role played by Intrinsic and Extrinsic variables in the process of motivation of bank employees. It also examined the relationship between motivating variables and employee motivation. Lastly, the article highlights the importance of motivation in the development of employee’s performance. Based on the conclusion can be recommended that banking sector must focus a lot upon the well being of its Human Resources, so that they can achieve a competitive advantage through them and stand apart, as well as stand strong, in such hard times as the current global financial crisis when financial sector is experiencing a tight squeeze. The article concludes that relationship between employee motivation and performance remains inseparable.

**Ramasatyanarayana, M. and Gurunadham, G. (2013)** have undertaken a study on “Employee Morale and Job Satisfaction in Banks (A Study With Reference To Public and Private Sector Banks)”, to measure the employee morale and job satisfaction on selected dimensions. For this purpose the researcher selected four banks, two are from the public sector (State Bank and Andhra Bank) and two from the private sector (ICICI Bank and HDFC Bank). On a purposive sampling technique basis, 120 employees are selected from 16 branches of four banks in the Guntur district and their responses have been analyzed, appropriate suggestions given and conclusions drawn in this study for the betterment of banking sector in India.

**Showkat Khalil Wani (2013)**, in his study on “Job stress and its impact on employee motivation: a study of a select commercial bank”, says work stress has emerged as one of the important and focal areas for research in present day organizations. It is considered as an important phenomenon affecting the organizational health and health of its members. It affects the behaviour of employees of employees worship in the organizations. It has far reaching impact on motivation and satisfaction of employees. The productivity of employees and overall productivity of organization is affected by levels of stress and motivation. Researches provide solid evidence of problems caused by job stress. Stress causes various psychological
problems like anger, depression, anxiety, irritability and tension and this influences the motivation of employees to a considerable extent. Enough research has not been done in the area of banking industry, because of certain peculiar features, like tight work schedule, work load and the like. The changing working scenario of banking industry, due to the sizeable increase in volume of banking business, competitive environment created due to entry of new private sector and foreign banks, has increased the risk of stress among the employees working in this industry. It has also affected the motivation level of employees to a large extent. Therefore, in order to assess the job stress and its impact on motivation of employees in banking industry, the present study has been taken up. The study has been conducted on 400 employees, consisting of 200 officers and 200 clerks, randomly selected from different branches of the sample organization. The study revealed that clerical grade employees experience more stress than officers and there is strong relationship between job stress and employee motivation.

Ayesha Nazish Rabia Amjad, Syed Ali Abdullah Mehboob, Mirza Rizwan Sajid (2013) in their study on “Job & Career Influences on Career Commitment among Employees of Banking Sector: The Mediating Effect of Job Satisfaction and Organizational Commitment”, aimed at evaluating the influence of job and career on career commitment and to measure the mediating effect of job satisfaction and organizational commitment. Data was collected from 240 employees, including managers and officers of public sector banks through questionnaire. Data was analyzed by using SPSS. It was found that current work situations (position tenure, job security, management level and met expectations), career experiences (career stage, mobility pattern, career satisfaction and changed industry), job satisfaction and organizational commitment have significant direct effect on career commitment. Moreover, study found that job satisfaction and organizational commitment mediated the influences of both current work situations and career experiences on career commitment. This research was conducted on the employees of banking sector located in one division of Punjab. So this could restrict the research to one location only. But this study is significant in order to retain the high-valued banking employees.
DESIGN OF THE STUDY

The design of the study consists of statement of the problem, need and significance of the study, objectives of the study, hypotheses, methodology, tools for data collection, sources of data, tools for analysis, scope of the study, limitations of the study and chapter scheme.

STATEMENT OF THE PROBLEM

Human side of the organization involves various aspects covering employee motivation, job satisfaction, perception of employees about organizational climate, leadership styles, inter-group relations and the like. Further, the increase in specialization due to the advancement of science and technology in the organizations has complicated the structural and functional sides of the organizations. As a result, there has been a concomitant change in the individual values, attitudes, beliefs, habits and emotions and also in the application of the variables of motivation and job satisfaction. Therefore, the prime concern of the managers of today is how to motivate and satisfy the employees in their jobs and how to sustain motivation and satisfaction amongst the workforce working in a given organization so as to achieve the goals of the organization better. Even though, there exists an inter-connection between motivation and job satisfaction, it is only in recent years that an effort has been made to identify the specific methods through which the integration among them can be attained. Further, the present employees indeed are a new breed and are being influenced by the changes in communication and information technology in particular and social, political and economic environment; the new values they carry with them, needs and motives than their predecessors did. Thus, the earlier motivational package, job satisfaction methods and organizational conditions do not seem to work well. As such, managing the employees at present in organizations has become a challenging job to the managers. To meet this challenge the search for new findings, models, theories and approaches is being continued both by the academicians and practitioners. Nevertheless, the sum and substance of all the researches conducted so far has resulted in the endorsement of ‘No Best Way’. This is due to the fact that each organization has its own personality. That is, organizations vary widely both structurally and functionally. As such, the specific findings of one research in a particular area and in a particular organization may not be totally relevant to other
organizations. Hence, investigation of such personal characteristics and motivational factors that influence job satisfaction has become a dire need rather than one of mere academic interest.

Since motivation and job satisfaction are considered as important aspects of work culture, public sector and private sector variations seem to affect job satisfaction of employees of these organisations. Since public-private sector background is an important factor in shaping the work culture of an organisation, the work culture also seems to have its root in the culture from which it is generated. Therefore, job satisfaction of employees is likely to be affected by public and private sector differences.

A natural assumption can be made that work culture of public-private sector banks would be different because such banks have different cultural roots. It has been observed that the work culture of public sector banks was based on the social economy concept, in which profitability was secondary. After nationalisation, public sector banks used to serve society in terms of social banking through special employment and poverty alleviation programmes. Despite many adverse criticisms and comments, the Indian government had persisted in using bank funds to finance various social sector schemes for employment generation and poverty alleviation. On the other hand, private sector banks work towards profitability. There is a basic work culture difference between public and private sector banks due to their different objectives. Although after 1991, the working style of public sector banks has been changing, the previous impact of social banking policy on work culture of public sector banks cannot be ignored. Being an important aspect of work culture, impact of motivation on job satisfaction level of these banks should also be different.

The banking sector is a service industry and its main aim is to render good financial services irrespective of the sector in which a bank is operating. Thus, highly motivated bank employees will be able to work hard and discharge their duties well. Demotivated or less satisfied employees may be the cause of disharmony, poor service, and work stoppage and in one phrase, lower efficiency.

The problem identified for the present research study is to identify wheather the motivational factors are the major factors of job satisfaction among Indian
bankers. Motivation does not just include what an individual is getting from his / her job; rather pay includes all pay and emoluments including the short term and long term fringe benefits. Banking sector has grown in the last two decades in India and a lot of humans are associated with this sector. The study would not have been meaningful if the focus was only on a single bank or on various bank employees. An attempt has been made to analyze employees of three different leading commercial banks of public and private sector banks in India.

The present study entitled, “Motivation and Job Satisfaction in Select Organisations in Nellore District of Andhra Pradesh”, is undertaken to examine the motivation and job satisfaction among the employees of both the public and private sector bank branches in the Nellore district of Andhra Pradesh.

NEED AND SIGNIFICANCE OF THE STUDY

Primarily motivation has been considered as the major factor for job satisfaction. However other related factors like promotion, work efforts and the importance/challenge of the job are also taken into account. The banking sector in India, after changing rapidly into a services sector, has laid a lot of emphasis on its customers both internal and external. A common assumption of many corporates in the present day world is that the satisfied employees increase customer satisfaction and loyalty. Customer retention highly depends upon how employees deal with customers. Satisfied employees are more likely to be friendly, upbeat, and responsive which the customers appreciate. Dissatisfied employees can also increase customer dissatisfaction. Since there is a tremendous competition among various banks to increase the market share and get most of the business from the market, dissatisfying a customer can be very hard for a bank. There is a supposition that the less satisfied workers have a tendency to leave the organization while the satisfied employees remain and grow in the job.

OBJECTIVES OF THE STUDY

The Primary objective of the present study is to examine the factors of motivation and job satisfaction among the employee of public and private sector banks in Nellore district. The specific objectives of the study are:
1. To review the theories of motivation and job satisfaction.

2. To analyse the personal characteristics of the employees of public and private sector banks in Nellore District of Andhra Pradesh.

3. To identify the motivational factors that affect change in the personal characteristics of employees of select public and private sector banks under the study area.

4. To analyze the employees’ perceptions pertaining to job satisfaction of both the public and private sector banks in the Nellore district of Andhra Pradesh.

5. To examine the relationship between motivation and job satisfaction and perceptational differences of employees towards personal characteristics.

**HYPOTHESES**

Keeping the above objectives in view the following are the hypotheses formulated for the present study.

1. There is no significant difference between the personal characteristics of the employees of public and private sector banks.

2. There is no significant difference between the motivational factors of public and private sector bank employees.

3. There is no significant difference between the job satisfaction factors of public and private sector bank employees.

**METHODOLOGY**

The Research Methodology adopted for the present enquiry – Motivation and job satisfaction in select organisations in Nellore District of Andhra Pradesh, is explained below.

**SOURCES OF DATA**

The present study is based on both primary and secondary data. The primary data have been collected from the employees of both select public and private sector banks in Nellore District. To collect the data the researcher has made several personal visits along with the structured questionnaire for the purpose. The researcher on his
first visit has distributed the structured questionnaires and explained the purpose of supplying the questionnaire and requested them to go through the questionnaire thoroughly. On the second visit, doubts of the respondents about the contents of the questionnaire, if any, are clarified. In the third visit the filled in questionnaires were collected from the respondents. The researcher has also interacted with the officers concerned to elicit additional information. The secondary data have been collected from the official records of both public and private sector banks of Nellore District. The other major sources that were explored for compiling secondary information are published reports, documents, books, journals, statistical abstracts, various web sites, annual reports of select sample banks, unpublished theses and the like.

**SAMPLE DESIGN**

For the present study purposive sampling technique has been used. Altogether 18 Public Sector Banks are working in Nellore District of Andhra Pradesh as on 31st March 2009. Out of them Syndicate Bank, State Bank of India and Andhra Bank belong to public sector banks and are purposely chosen as sample Public Sector Banks in the district. The population of the select Public Sector Banks, their branches and employees are; 45 Syndicate Bank Branches with 64 officers and 160 clerical employees (total employees are 224), 45 State Bank of India Branches with 106 officers and 155 clerical employees (total employees are 261), and 34 Andhra Bank Branches with 137 officers and 81 clerical employees (total employees are 218). Thus, the universe of the three Public Sector Banks consists of 424 Bank branches with 703 employees (officers are 307, clerks are 396). The details of employees universe and sample drawn are given in the table furnished here under in Nellore District.
### Table No. 2.1
Population and Sample Employees of both Public and Private Sector Banks in Nellore District

<table>
<thead>
<tr>
<th>Name of the Bank</th>
<th>Population</th>
<th>Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. of Branches</td>
<td>No. of Officers</td>
</tr>
<tr>
<td>A. Public Sector Banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Syndicate Bank</td>
<td>45</td>
<td>64</td>
</tr>
<tr>
<td>State Bank of India</td>
<td>45</td>
<td>106</td>
</tr>
<tr>
<td>Andhra Bank</td>
<td>34</td>
<td>137</td>
</tr>
<tr>
<td>Total (A)</td>
<td>124</td>
<td>307</td>
</tr>
<tr>
<td>B. Private Sector Banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ICICI</td>
<td>1</td>
<td>27</td>
</tr>
<tr>
<td>HDFC</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>City Union Bank</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Total (B)</td>
<td>3</td>
<td>36</td>
</tr>
<tr>
<td>Grand Total (A+B)</td>
<td>127</td>
<td>343</td>
</tr>
</tbody>
</table>

**Source:** Manager, Lead Bank, Nellore District.

13 Private Sector Banks are working in Nellore District as on 31st March 2009. Out of these 13 private sector banks, ICICI, HDFC and City Union Banks are purposely selected for the present study. These are the three major private sector banks working in the district. The particulars pertaining to population and sample of these three private sector banks are given in the above table. 50 percent of the officers belong to ICICI Bank. All the officers and clerks of HDFC and City Union Bank are selected as sample because the population size itself of HDFC and the City Union Bank is less than ten.

From 45 Syndicate Bank branches 23 officers and 80 clerical employees (total employees are 103), from 45 State Bank branches 53 officers and 77 clerical employees (total employees are 130) and from 34 Andhra Bank Branches 68 officers and 40 clerical employees (total employees are 108) are chosen as sample.
TOOLS FOR DATA COLLECTION

For the collection of primary data a structured questionnaire was constructed and used. The structured questionnaire consists of three parts covering personal profiles of the employees in the first part; factors of motivation and job satisfaction, factors in the second and third parts respectively. The questionnaire consists of 50 statements relating to motivation, and 30 statements relating to job satisfaction. The responses are measured on a ‘five point scale’.

TOOLS OF ANALYSIS

The data collected through questionnaire from primary sources have been processed in tune with the objectives set and the results are tested with the help of hypotheses formulated by employing appropriate statistical tools like mean, standard deviation, test of significance and correlation.

SCOPE OF THE STUDY

The study is mainly confined to an examination of the motivation and job satisfaction of the sample respondent employees of select public and private sector banks in Nellore district. This empirical study is, though confined to a few employees of a few branches; extended to draw meaningful inferences on the pattern of motivation and job satisfaction of employees.

LIMITATIONS OF THE STUDY

The present study involves the following limitations.

1. Certain behavioural and management terms used for the purpose of research are new to the respondents as they are not in general usage.

2. In the process of data collection some of the respondents have expressed difficulty in understanding certain terms in the schedule.

3. Sub-staff of the select sample banks have been excluded from the purview of the study as it is understood that they lack comprehensive view to respond. The inferences drawn for the present study are based on the empirical data. Therefore they can be noticed in general.
CHAPTERIZATION:

The theme of the entire thesis is organised into Six Chapters.

Chapter – I       This chapter deals with the Introductory aspects such as meaning and definition of motivation, historical perspectives of motivation, nature of motivation, significance of motivation, types of motivation, techniques of motivation, process of motivation, theories of motivation, job satisfaction, meaning and definitions of job satisfaction, theories of job satisfaction, functions of job satisfaction, determinants of job satisfaction, factors of job satisfaction and the like.

Chapter – II      This chapter presents the literature review of different studies and the design of the study which consists of statement of the problem, need and significance of the study, objectives of the study, hypothesis, methodology-sources of data, sample design, tools for data collection, tools of analysis, scope of the study and limitations of the study and chapterization.

Chapter – III     Presents the profile of the sample units viz., public sector banks-Syndicate Bank, State Bank of India, Andhra Bank and private sector banks-ICICI Bank, HDFC Bank, City Union Bank. This chapter presents the profiles of the study area.

Chapter – IV     Presents the Personal Characteristics of the sample respondent employees of select public and private sector Banks.

Chapter – V      Presents the employees’ perception of motivational factors and job satisfaction in select sample banks.

Chapter – VI     Presents the summary of findings and suggestions.

SUMMARY

This chapter can be concluded that the Banks in the post nationalization era have been classified broadly into public and private sector banks. It is presumed that the job in private sector banks does not have the required reputation and prestige. Literature reviewed on the said aspects is comprehensive. Appropriate method is adopted for the present study. Chapterization is sequential and logical.
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