CHAPTER - III

MATERIAL AND METHODOLOGY

3.1 Description of the Study Area

Mumbai called as the city of hope, the city of dreams, and the city that never sleeps. Mumbai is the dream city for all, from entrepreneurs to film stars, from designers to industrialist and not to forget the common people.

Mumbai previously known as Bombay is a city of ports, located on the west coast of the Indian peninsula. Being a dominant urban center and with an estimated population of over 20 million, it is one of the largest and most densely populated cities in the world. Mumbai has derived its name from Mumba Devi, goddess of the local Koli fishing community. Mumbai emerged as the hub of manufacturing and industry during the eighteenth century and today other than being the capital of Maharashtra, it has become India's commercial and financial capital. The educational and the economic development cross the threshold in the 19th century. Near the beginning of the 20th century, Bombay witnesses the evidences of the movement for Indian independence. The year 1960, Maharashtra state was formed and Bombay was declared as its capital. It was than in 1995, Bombay was renamed as Mumbai. The city is cosmopolitan and multi-ethnic where Hindus, Muslims, Parsis, Christians and many others co-exist under the common title, the 'Mumbaikars'.
Source: www.mapsofindia.com
Mumbai contributes almost 28% of India's industrial output, 6% of India's GDP and 72% of the total capital transactions that take place in the economy. Besides being the home to all major financial hubs, Mumbai also has the biggest entertainment industry. Mumbai, the core of all human activities is the place which creature to creator, pauper to millionaire and vice versa over the night. The Brihanmumbai Municipal Corporation (BMC) takes care of the civil administration. It is amongst the most well connected cities in the country, may it be extensive rail and road network or waterways and airways.

The city also houses important financial institutions such as the Reserve Bank of India, the Bombay Stock Exchange, the National Stock Exchange of India, the SEBI and the corporate headquarters of various national and multinational corporations. It is also abode of some of India's premier scientific and nuclear institutes like BARC, NPCL, IREL, TIFR, AERB, AECl, and the Department of Atomic Energy. The city is also dwelled with Hindi film (Bollywood), Marathi film and television industry. City’s business opportunities and the potential to offer a higher standard of living, attract wanderers from all over India, making the city a powerhouse of many communities and cultures together.

3.2 Importance of the Study

Though this study is sounds as elementary in nature, it would be of numerous uses for the researchers in the days ahead dealing with employee motivation.

- It would be of very great use to understand the relationship between Employee and Motivation and its effect on organizational performance.

- The study would give any laid-back reader of the thesis, an exposure to the ways and means of enhancing employee performance designated at different levels to know the degree of variation in the output of the same.
• Numerous innovative studies would speak about various dependent & independent demographic variables of the employee motivation affecting their performance appraisal.

• The study will also show financial and non financial incentive variables having strong influence on employee performance.

• The study will highlight the decision making of the top, middle and lower level management in relation of tasks and target completion.

3.3 Objectives of the Study

The objectives of the study are four in number they could be stated as follows

• To evaluate the nature of status provided by the organisation to the employees in banking industry.

• To study the effect of motivation on the efficiency of employee in the work assigned.

• To study the outcome of employee motivation tools and technique used for the wellbeing of the organisation.

• To study the factors influencing such techniques in managing human resource at top, middle and lower level.

• It would create awareness among organizations’ about the needs and importance of employee motivational technique.

3.4 Scope of the Study

Though this study is purely explorative cum descriptive in nature, it cannot be denied that it could be of numerous uses to researchers and enthusiasts. The most important among them are.
• It would pave the way for the growth of similar studies in employee motivation in banking industry.

• It would create awareness among the owners / directors / managers / supervisors / staff about the needs and importance of motivation in the day to day work life.

• Finally, it can be used as a basis for numerous scientific and innovative studies on employee motivation in other commercial and non-commercial sectors as well.

3.5 Statement of Problem

“A Study on Employee Motivation as a Quantitative Tool in Co-Operative Banks of Mumbai District”. Minimized physical efforts and maximized pleasure in putting efforts to get the work done can be considered as the main consequence of motivation. It may include specific needs such as eating and resting, or for a desired object. Employees in any organization need a push to keep them working. Most of the time, the salary of the employee is enough to keep him or her working but he or she must be motivated to work qualitatively and quantitatively. If no motivation is present in an employee, then that employee’s excellence of doing anything or all work in general will deteriorate.

3.6 Hypothesis:

Keeping in mind the above discussion this research is designed to test the following hypothesis:

H0  Employee’s performance affects Organizational Effectiveness.

H1  Employees performance may be affecting Organizational Effectiveness.

H0  Age and gender of Employee affects her / his ability to perform in turn affecting Organizational Effectiveness.
H2  Age and gender of Employee may affect her / his ability to perform in turn affecting Organizational Effectiveness.

H0  Motivational techniques may help in enhancing human resource management system at all levels.

H3  Motivational techniques enhances human resource management system at all levels.

H0  Employee motivation improves employees work performance and in turn leads to Organizational Effectiveness.

H4  Employee motivation does not improve employees work performance and do not lead to Organizational Effectiveness.

H0  Employee’s efficiency may affect the organizational productivity.

H5  Employees efficiency affects organizational effectiveness.

3.7 Limitations of the Study

The study is subject to the following limitations:

- The sample of the study is limited to individual employee working in different co-operative banks in Mumbai district only. The behavioural results of individuals may differ due to expectations from organisations they are working into.

- It is quite possible that the personal bias of the sample selected may affect the findings.

- The study is confined to the selected respondents from Mumbai region. The observations of the study of the sample may be different from the other individuals working in other sectors who are not covered by the sample.

- The study could suffer from the problem of non-response bias.
3.8 Research Methodology:

3.8.1 Nature of Research:

The researcher has adopted the exploratory research technique through a questionnaire followed by descriptive approach for analysing the data collected and derive the conclusions. Exploratory research is defined as the preliminary research into a hypothetical or theoretical idea. This is where the researcher has observed something and looks for understanding more about it. An exploratory research project is an effort to lay the foundation that will lead to future studies or to determine if what is being experienced might be explained by a currently existing theory. To make this simple, let’s imagine a blindfolded person is led into an empty room without lights. Even if the person is not told anything, still human nature of being suspicious about something is there around, will make her / him shuffle out at a snail's pace inside the room, exploring with the tips of your fingers until hit upon something. Time and again, exploratory research has always become the basis for future research.

Exploratory research can make one think either on a new topic or a new angle. A new topic is often unpredicted and astounding in its findings. For example, American psychologist John Watson working on rats for his research on behaviorism just developing certain kind of sense that rats and humans both have brains. New angles can come from novel ways of looking at things, either from an
imaginary perspective or an innovative way of measuring something. For illustration, computers have made world close enough to be looked at. Discussions, experiments, happenings can now involve thousands of people to put forth their opinion and inputs on the same.

Once the footing is established, the need for more information on the newly explored fields will lead to Descriptive Research. It is defined as effort to investigate and elucidate while providing further information about a subject. This is where research tries to detail what is happening, filling of the blank spaces and escalating our understanding. So instead of making presumption, much information is being collected to strengthen the facts put forward. Descriptive research is to operate in the dark, explore things as much possible and create a clear depiction of what you are looking at. For example, few decades ago, doctors kind of had to wait for someone to die to examine their brain. Research over the last few decades has been expanding our understanding, providing descriptions of the active processes in the brain even when the person is alive.

3.8.2 Research Type

In order to understand how employees feel about being empowered, it is crucial to ask them directly so that one can understand their perceptions. An explorative cum descriptive approach has been adopted, employing 360 respondents (45 of top level, 193 of middle level and 122 of lower level management) semi-structured, in-depth interviews with top, middle and lower level employees. The objective behind collecting these data through questionnaire was to provide an insight into the meanings of motivation for these employees.
3.8.3 Research Area:
The population of interest includes sample collected for this study consisting of on-site employees of different Cooperative banks in Mumbai region.

3.8.4 Research Design
Written Questionnaire Survey
In order to collect data from on-site Managers / supervisors / staff about employee satisfaction and empowerment, a close ended written questionnaire was created, handed personally and also through e-mail to the sample population.

Collection of Data
   a) Primary Data:
   It is proposed to study the above research problem by conducting a survey through questionnaire.

   b) Secondary Data:
   The present Literature, Research papers, Journals, magazines, related newspapers and online resources.

3.8.5 Sampling Plan:
The sample would be selected on stratified random sampling basis. A survey of about 360 respondents from different parts of Mumbai region of Maharashtra will be undertaken. A study of 360 respondents will throw a sufficient light on importance of employee motivation as a tool to increase efficiency and productivity in co operative banks of Mumbai region. The information will be collected by communicating with the respondents with the help of a structured questionnaire by personal handover or through e-mail. The comprehensive questionnaire will be prepared in layman English language so as to enable the respondents to answer the questions easily.
3.8.6 Tools used for data collection and presentation:

A well thought-out Questionnaire will be the tool used for data collection. Also various major statistical tools meant for the effective interpretation of any set of data will also be used as they would give any casual reader a brief of the thesis.

The statistical tools used for analysing the data collection and obtain the comparative results were T – test and Lickert Scale.

The objective behind any hypothesis test is to take the test statistic from a specific sample and position it within the framework of a known prospective distribution. For t-tests, if t-value is rightly placed in connect to the right t-distribution, probabilities related to that of t-value can be worked out thus allowing verifying the common or rare out t-value is under the assumption that the null hypothesis is true.

If the probability is near to the ground than observations are in disagreement with the null hypothesis. The facts observed and analyzed in the sample data is strong enough to reject the null hypothesis for the entire population.

A Likert scale is usually drawn in research that makes use of questionnaires. It is the most expansively used approach to scale response in survey carried out. It is very similar to rating scale method.

The format of a five scale Likert item is:

1. Strongly disagree
2. Disagree
3. Neither agree nor disagree
4. Agree
5. Strongly agree

Also few inferences are drawn using the test of independence letting the researcher to determine whether variables are independent of each other or whether there is a
pattern of dependence between them. For example, a researcher might wish to know how the opinions of respondent’s supporters of different co-operative banks vary with respect to issues such as incentives, recognition or work environment. Also a table of the distribution of the political preferences of respondents cross-classified by the opinions of respondents, obtained from a sample, can be used to test whether there is some relationship between political preferences and opinions more generally.

The data is also evidently interpreted with the help of Pyramid Diagram, Multiple Bar Diagram and Sub-divided Bar Diagram, Line Diagram and Bar diagram, frequency analysis, pie charts, etc. The researcher does not want to consider any other tools for interpretation due to want of time.

3.8.7 Plan of the study:

The first chapter embodies a comprehensive Introduction of the research topic by emphasising on the terms and concepts related. The theory has been explained enough to give a brief and clear understanding about employee motivation as one of the most important tools for quantitative and qualitative growth of any organisation.

The Second chapter is related to previous studies conducted by experts related to the topic and researcher has collected above 95 Reviews of Literature related to Employee, Motivation and techniques to attain the objectives of organisation. The collected reviews have given a right path for the researcher to carry out the research study more systematically. The reviews were mainly collected from reference books, reputed referred journals, Annual reports of various co-operative banks, related Ph.D. thesis of various Universities and the like.

The third chapter of the thesis is related to objectives and methodology used in the study. It also gives a glimpse of the Area of study – ‘Mumbai’.
The fourth chapter is related to data analysis and findings on the same. The primary data related to the research topic has been collected through a Questionnaire. The comprehensive questionnaire was prepared in layman English language so as to enable the respondents to answer the questions easily. 360 respondents (45 of top level, 193 of middle level and 122 of lower level management) working in various co operative banks of Mumbai district were the sample size.

In addition to the above, the secondary data was also been collected and incorporated from Annual Reports of various co operative banks and other authenticated resources.

The fourth chapter contains a detailed analysis and findings of the research. The researcher has collected the primary data, scrutinize the findings, studied the secondary information available, and with the help of various statistical tools such as Frequency Analysis, Pie Charts, Sub-divided Bar Diagram, Pyramid Diagram and Multiple Bar Diagram, Line Diagram and Bar diagram, frequency analysis, pie charts, etc analyzed to the conclusion. The researcher does not want to consider any other tools for interpretation due to want of time.

The Fifth chapter would provide suggestions and conclusion of the study drawn from the results of analysis and findings.