The main thing that aspired to do this study was the relationships of job satisfaction with the scope of employee motivation and the realm of corporate culture in regards to performance, decision-making, etc. Also, the relationship between motivation and satisfaction with the help of demographic variables like gender, seniority, education, etc. were explored. The findings indicated a statistically significant relationship between motivation and satisfaction within which several related aspects contributed more impressively towards the relationship than others. The age, gender, tenure, etc. of employees were also seen influencing the same.

1.1 Employee and Motivation

Employee is an individual providing services to complete the assigned work in an organisation on a regular basis against reimbursement in the form of remuneration.

Employee is the one who works in any kind of work environment suitable in or in connection with the job assigned in an organization for income directly or indirectly from the employer.

The competence of an employee depends on the ability to do the given work and the willingness to do the same. So for as the ability is concerned it can be acquired by education and training, but the willingness to do can be created only by motivation. An individual may have a number of needs, desires and demands. However, it is, only strongly felt needs, which become motives. Thus motives are a product of needs and desires and invisibly change from time to time.
Motivation psychologically provokes a person to action toward a desired goal. It reduces, controls, and prolongs certain goal directed behaviours. For example: An individual is hungry, and as a response he or she eats and diminishes feelings of hunger.

Motivation may also be entrenched to minimizing physical pain and maximizing pleasure, or it may include specific needs such as eating and resting, or for a desired object, etc. Employees need something to keep them working. Although salary is the main factor for any employee at any level, most of the time, it isn’t enough to keep him or her working. An employee has to be pushed to perform better and if adequate efforts to motivate employees are not undertaken then the quality of work in general will be affected.

Sometimes people are motivated by unfulfilled needs also. The lower level needs like physiological and safety needs will have to be satisfied before. We can relate Maslow's theory of Hierarchy of Needs with employee motivation. For example, if a manager wants to motivate his team by satisfying their needs; according to Maslow, he or she should try to satisfy the lower level needs before he or she tries to satisfy the upper level needs, else, the employees will not be motivated. Also one has to remember that everyone cannot be marked on the same scale and all cannot be satisfied by the same needs. An excellent manager will try to figure out which levels of needs are vital and spirited for a certain employee and accordingly act.

Motivation makes employee perform much above the expectations by the organization. Motivated employees always look for better ways to do the assigned job. They believe in results and also don’t feel humility in doing any work. They are quality oriented and more productive.
The word motivation has been derived from latin word “movere” which means ‘to move / act’. It can also be put up as any idea, need or emotion that prompts a man into action. Individual behaviour is always an output of some reason behind and it depends on the motive at that spur of the moment. Motive can be identified by studying his or her needs and desires.

There is no common widespread theory stating factors influencing individual behaviour at any point of time. In general, the different motives drive at different times and influence their behaviours.

Motivation is the mainstay of a good management. Motivation is an effective instrument in the hands of the management to inspire the work force. It is a vital task for every manager to motivate his or her subordinate or to create the spirit to work amongst the subordinates. Also a key note to be kept in mind is that the worker may be immeasurably capable of doing work but nothing can be achieved if the will to do from within is not there. Thus in simple but true sense, creation of a will to work is motivation and the manager has to put extra - ordinary efforts to get the same.

Motivation is an important function which every manager has to perform to make people work for accomplishment of desired objectives. Giving instructions and briefings doesn’t mean the work will be done as wish for. The leads have to make appropriate use of motivational tools to enthuse the employees follow them. Effective motivation will be successful not only in getting assigned jobs done but also gains a strength of mind to see that it is executed efficiently and effectively.

In order to motivate workers to work for the organizational goals, the managers must try to resolve the motives or needs of the workers and provide a stimulating environment along with appropriate incentives towards eternal satisfaction. If they hit the target than this will also increase the willingness to work and in turn will
increase efficiency and effectiveness of the organization thus resulting in better utilization of available resources.

All organizational facilities provided will not serve the purpose unless people are not motivated to use it effectively thus determining the efficiency of an organisation. Every superior must motivate its subordinates towards expected behaviour. The performance of employees is dependent on the ability to motivate and push them towards achieving set targets. The management must use motivation as an effective tool to inspire his team. Motivation increases the willingness to work which in turn increases efficiency and effectiveness of the organization.

1.2 Employee Motivation

There are many employee motivation descriptions. However the researcher feels employee motivation is a reflection of the level of commitment and creativity that one brings to its job. So for lower level management, a psychological need like money works as a stimulus, but the motivation to do with zest will depend on the nature of appointment as contract basis or permanent. At higher level management, praise, respect, recognition, empowerment and a sense of belonging are far more powerful motivators than money. The middle level management always has a mixture of all the above motivating tools to keep working.

All managers want to motivate their employees to give their best and perform but the real question is how and what will suffice this need? For this, fundamentally we should understand the importance of employee motivation. One can have a luxurious car, but it’s of no value if it doesn’t have the power of a great engine behind it. Employees are the engines of any organization and they are to be finely tuned like a car engine to operate smoothly and effectively. In fact employee motivation is directly linked to business profits.
The more motivated your employees are, the more accomplished an organization will be. Every individual has its own reason for going to work. One works to suffice their needs. There is also much discussion about the value of extrinsic motivation (monetary and other material rewards) versus intrinsic motivation where people re-driven by what’s inside them not by the trappings of success. Whereas the researcher recognize how critical extrinsic motivation is, especially for lower level management and there is a need to be rewarded fairly for the job done. However for top and middle level the most effective factors relating to employee motivation are:

1. Feeling trusted and empowered is a tremendous motivator.
2. Feeling that they are growing and developing personally.
3. Inclusion is a fundamental need, whether as a member of a family or a part of any unit. Its human nature that he / she always desire to be a part of the discussion or decision making rather than just a typical salaried mentality individual.
4. Purpose needs to be served. People care more about what happens tomorrow, and want to contribute to ensure the future to be safe and at peace.
5. Trust is the key fundamental that holds it all together and makes it real.

Employee Motivation ensures best and efficient utilization of all types of resources. People should be motivated to wilfully cooperate with the plans and procedures amended from time to time in the organization. Also there is a difference between competence and enthusiasm to do the given work. One may be physiologically and psychologically able-bodied to work but may not be ready to work. Motivation
makes the person feel involved and a sense of belongingness is developed resulting in better performance. The employees try to concentrate their efforts to achieve the objectives of the organization and carry out plans in accordance with the policies and programmes laid down by the organization, only if the management introduces motivational strategies. It reduces employee turnover, absenteeism, indiscipline, grievances, and etc. the reason being their monetary benefits in real terms by the motivational plans. When motivated properly, one also tries to put efforts, produce more, thus resulting into increase of general production and overall productivity of the organization.

In the zest to produce more, the employees work as a team to prove the efficiency and effectively get the desired output from the work allocated thus achieving the purpose of targeted results. Also motivation many a times becomes a base for cooperation from the workforce to get the best results after the efforts made. One will improve upon the skill and knowledge to the progress of the organization which in turn will provide the promised input output ratio and more ultimately enabling them to satisfy their needs - personal and social both.

Change is constant. Change is the law of nature. Due to several changes in the society, technology, values, etc. organization has to incorporate these changes to cope up with the time. A motivated team willingly accepts and execute the changes without any conflict and / or negative attitude. An organisation that provides opportunities for the growth, improvement and advancement of its employees has a better image in the minds of the public as a good employer. This, image building technique helps in attracting qualified personnel and thus simplifies the function of staffing. This will also improve employee satisfaction level. Therefore the bottom line is, to achieve the organizational and individual goals in an economical and
efficient manner, motivation becomes an important tool to direct the behaviour of subordinates in the desired pattern and apt direction thus minimising the wastage of human and other resources.

Employee motivation is the process of directing the actions towards achievement of certain goals. It involves a chain reaction starting with needs converting to motives diverging to rise in pressure and the resulting action. It is the process of invigorating people to enthusiastically struggle till they achieve what was desired.

With motivation, a desire is born in the minds of the employee to achieve successfully the targeted objectives. All organizational efforts to make employees feel secure and faithful will be ineffective if people are not motivated with a constructive approach. Motivation being an integral part of management process, an organisation should have the best of material, technology and other means of production but all these resources are pointless so long as they are not utilized by well-motivated people. The days have gone when the human resource was treated like other non-human resources. In this competitive age classifying the importance of motivation or in the words of Renis Likert "The core of Management" becomes clear from the following:

1. Elevated Level of Performance.
2. Near to the ground Employee Turnover and Absenteeism.
3. Trouble-free Acceptance of organizational changes.
4. Excellent human relations.
5. Image building of organization.
7. Proper utilisation of Human Resources available.
8. Supportive and Cooperative in Achieving Goals.
9. Fabricate Good relations among employees.

Motivation involves getting the members of the group to pull workload effectively to serve the purpose of the organization. Employees will be better satisfied if the management provides them with prospect to fulfil their physiological and psychological needs. The employees will cooperate voluntarily with the management and will contribute their utmost towards the goals of the enterprise. Employee turnover and absenteeism also will be low. There will be good working environment, internal frictions will be less, complaints and grievances will reduce, wastage & scrap will decrease and Quantity and Quality of end results will definitely improve thus leading to better image building.

Motivation plays massive role in getting the desired results through dedicated efforts from employees to achieve organizational objectives. While scheming the salary package, the employers must try to meet their expectations at the beginning itself. They should suitably identifying the needs and expectations of the employees and make maximum possible correlation between the work to be done and its reimbursement worthy enough for the employees within the given framework of policies and procedures followed within the organization.

However, this technique is used to attract and retain key personnel, without contributing more to the general displeasure of other employees. But major chunk to solve is when employees’ feels or start perceiving that there is a mismatch between their expectations and organizational commitments. At times, such apparent expectations of the employees go over the organizational commitments, resulting in a significant fall in their perception.

Motivation is a vibrant behavioural issue and there cannot be any specific tool or formula for the same. It changes from organization to organization. Motivation has
been always a centre point of concern worldwide and lots of talks and analysis also
has been done towards it but still it is a lasting issue till date. Earlier such problems
were not focused as the input-output product of services rendered by employees and
means of capital employed were reviewed by the same person and the motivation for
work was spur-of-the-moment in a homely environment.

**Theoretical Framework**

![Diagram showing the relationship between Employee Motivation, Employee Performance, and Organisational Effectiveness.]

Doesn't work

Works

Employee Motivation

Employee Performance

Organisational Effectiveness

Source: Self Developed
1.3 Elements of Motivation

The motivational perception of employees is ever changing in connect to a number of important variables. The predictable motivational reinforcement techniques are gradually losing importance. What actually can motivate an individual again varies with time and space. Moreover it is practically not possible to identify some common motivational technique for various cross sections of employees. However the virtual importance of one or the other tool for homogeneous segment of employees can be framed. Here the researcher has discussed the motivational elements in detail, supported by various leading theoretical and experiential works.

Time and again it has been seen that the motivational factors are the apparent needs of the employees, when satisfied, results in fruitful performance and productivity. Thus it becomes a process of governing choices that arouses enthusiasm and determination to pursue a certain course of action. Motivation becomes essential when the employees’ feel low physiological and / or psychological or a driving need that is bringing them to a halt.

With such amplifying perceived gaps, performance and productivity of employees fall. Nevertheless, if this can be reduced, employees can be felt motivated and contribution accordingly can be raised to the best in turn leading to optimum results. On the other hand, the process of motivation has to be periodically reviewed and strategized to ensure desired output. This helps to maintain the motivation of employees towards achieving organizational objectives.

Principally it is important to classify the core needs of employees into extrinsic and intrinsic needs. Extrinsic needs are those, which are related to material and tangible gains like increased pay, incentives, bonus, better infrastructure, medical and retirement benefits, etc. Intrinsic needs on the other hand, are those which are related
to mental satisfaction and are abstract in nature like increase in status, challenging assignments, a sense of belonging, scope for growth and creativity, recognition, zeal to accomplish, etc. Identifying need deficiency is possible through observing the employees’ behavior and / or also through a structured questionnaire response survey. But most of the employees feel apprehensive about giving response fearing their identification for giving may be genuine but critical response about the organizational policies. To increase confidentiality in survey responses employee identity may be kept optional and so is ensured.

However, if needed, for better results, it is always desirable to integrate survey responses with personal interviews or in the form of open discussions. In recent times, some organizations try to document such information through a 720 degree performance appraisal.

In the second phase, organizations try to recognize suitable strategies to put up the shutters on the perceived need - gap of employees. There are many innovative ways to close up such need gaps without prejudicing the budget greatly. This is principally important for those organizations that mostly employ young people in the probing age groups (less than 35 years). Also making the pay - performance linked also aids the development of a proper payment structure to reward and motivate excellent performers. Also, gaps of intrinsic needs can be reduced by staying open to foster creativity and growth.

1.4 Theories of Motivation

Understanding what motivated employees and how they were motivated was the focus of many researchers. However six major approaches that have led to the understanding of motivation were McClelland’s Achievement Need Theory,
Behaviour Modification theory, Abraham Mallov’s need hierarchy or Deficient theory of motivation, J.S.Adam’s Equity Theory, Vroom’s Expectation Theory and Two factor Theory.

- McClelland’s Achievement Need Theory

McClelland recognise three types of needs, viz, Need for Achievement, Need for Power and Need for Affiliation. Need for Achievement: People are anxious with a desire for improvement and want for situation in which successful outcomes are directly related to their efforts. They set more complex but attainable goals for themselves because success with easily reachable goals barely provides a sense of accomplishment. Need for Power: It is the desire to control the actions of other people by manipulating the surroundings. Positive applications results in familial leadership style, while if negative application tends to dictatorial style.

Need for affiliation: It is the associated to social needs and creates companionship. This results in creation of casual groups or social circle.

- Behavioural Modification Theory

Skinner after conducting his research among school children found that stimulus for desirable behaviour could be strengthened by rewarding it on time. His theory explains people behaviour as the outcome of positive and adverse past circumstances. It is based on learning theory. In the business situation, financial and non-financial incentives prove its relevance. More timely and faster the reward more it motivates the faster stimulation. Withdrawal of reward due to low performance mite also produces the desired result. However, research shows it is more effective to reward desired behaviour than to penalise undesired behaviour.
• **Maslow’s Need Hierarchy or Deficient theory of Motivation**

The bottom line of Maslow’s theory was that human needs are in order of hierarchy comprising of five categories, physiological needs are at the lowest level and self-actualization needs being the highest level. As the lower needs get satisfied, higher needs surface. Higher needs cannot be satisfied unless lower needs are fulfilled. The hierarchy of needs as and when satisfied act as powerful motivators. Hierarchy of needs are divided into five categories:

1. Physiological Needs are for nourishment, clothing and shelter linked with pay scales, HR practices and physical condition of the job.
2. Safety means the need to be risk free either from other people or from environment. The safety needs may take the form of job security, security against disaster, calamity, age, breakdowns, recession etc.
3. Social needs make individual feel the desire to work in an organized group and develop recognition within the group. One feels the need of being loved and sense of belongingness in the organisation. In any outsized organization it is not easy to build up social relations. However efforts can be made to build an environment to make every employee feel wanted and accepted and not alienated.
4. The next in the hierarchy is Esteem Needs which reflects the desire for status, recognition, respect and prestige in the work circle through promotion, participation and self-expression.
5. The last in the hierarchical league is Self-Actualization Needs which when satisfied provide insight to support future research, growth and development of the organisation. One becomes more growth oriented, self-oriented, directed, creative and standing apart.
• J.S Adams Equity Theory
Employee compares the job input - output ratio with that of others. If the employee perceives disproportion, she/he will act to correct the same.

• Vrooms Expectation Theory
Vroom was of the opinion that effort will lead to performance and performance will lead to rewards. Reward may be either encouraging or depressing as well at times. The rewards must have a positive effect on the employees and then only they will be felt highly motivated otherwise the whole effort of pushing them through motivational tools and techniques will affect the working either way.

• Two Factor Theory
Douglas McGregor initiated the theory with two approaches viz one with conservative approach assumptions and other with modern approach assumptions.

   ‘X’ Theory: Individuals naturally dislike work. People must be persuaded or controlled to do work to attain the objectives.

   ‘Y’ Theory: People take work as worship. It’s being as natural as play and rest. People will work out on self-direction and control towards achieving objectives and seek responsibility.

1.5 Types of Motivation:
Intrinsic motivation come about when people are motivated from within to do something. This either brings them contentment, they think it is important, or they feel that what they are learning is morally significant.

Extrinsic motivation is when a person is obligated to do something or act a certain way due to external factors like money or status.
• Incentives

An incentive is something which excites a person towards some goal. It activates human wants and creates the desire to work. Thus, incentives become a way of motivation. In organizations, it is seen that raise in incentive leads to better performance and vice versa.

**INCENTIVES**

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<tr>
<th>Financial</th>
<th>Non-financial</th>
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<td>Wages and Salaries.</td>
<td>Competition</td>
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<tr>
<td>Bonus</td>
<td>Group recognition</td>
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<td>Medical reimbursement</td>
<td>Job security</td>
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<td>Insurance</td>
<td>Praise</td>
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<tr>
<td>Housing facility</td>
<td>Knowledge Resurrection</td>
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Need for Incentives arise because humans are greedy and never satisfied. They continue to wish for something or other. If one need is fulfilled, the other need arises. The management should always try to motivate the employees by gratifying their needs in the form of financial and non-financial incentives. Financial incentives are those which are connected to money. They include salaries, bonus, retirement benefits etc. Non-financial incentives are non-monetary and intangible incentives like ego-satisfaction, insight within self and seeking responsibility.

Remuneration is paid on daily/weekly/monthly/contractual basis in cash or direct deposit into a bank account. In manufacturing units payment is done on the basis of quantity made by them.
The core logic is simple ‘make more to get paid more’. This system is generally followed where the output can be counted or calculated. On the other hand payments are also done on per hour basis where the core logic ‘The longer you work the more you get paid’ applies.

Bonus is another way to motivate employees and raise their performance level. This will also help in lowering the production costs or eliminate wastages. Bonus in the form of Cash and / or non-cash can be given as inducement.

Employees earn awards for special achievements, improved performance and productivity results in turn escalating the target profits. Bonus plays a vital role in small enterprises, which have less staff and a smaller pool of talent than larger firms, where it can ensure employee loyalty and reducing labour turnover. Besides monetary incentives, non-financial incentives can also satisfy the self-worth and self-realisation needs of employees. Few things where money doesn’t serve the purpose, these incentives play the role. Whenever the psychological needs are to be satisfied, one makes use of non-financial incentives. Job Safety is one very important non-financial incentive which provides great motivation to employees. If the employee is taken into confidence by giving assurance of job security, maximum efforts from them to achieve the organisational objectives can be expected. This also helps as mental pressure is nullified and one can give the best to achieve desired results.

Praise or recognition for the work done is another non-financial incentive which gives ultimate satisfaction to the egoistic needs of the employees. Sometimes praising the work in front of others becomes more effective than any other incentive. Suggestion Scheme is one of the new inventions in the 21st century in connect to the pool of non-financial incentives where the organization should look forward to
inviting and taking suggestions from the subordinates. This imbibes a feel of participative management in the employees. This can also be done by publishing articles written by employees in the company magazine on how to improve the work environment for optimum utilisation of resources and get better results. This also makes employee feel important and they can also be in search for innovative methods which can be applied to enhance performance.

Job enrichment as a non-monetary incentive can be done by setting them up on important designation and increasing responsibilities. This way employee can get challenging jobs in which they can prove their competence and efficiency also can be checked and raised as well. A promotion opportunity is an effective tool to increase the spirit to work more powerfully and professionally. If the employees are provided advancement and development opportunities, they will feel satisfied and contented and become more committed. Job performance is a product of ability and motivation. Ability depends on Knowledge, practice and guidance is the base for analyzing ability of an individual and then its improvement will take time to get the desired results. Alternatively motivation can be improved quickly through positive reinforcement, trusting their calibre, fair treating, making out and satisfy needs, setting work related goals, restructuring jobs and encouraging better performance by showing confidence in them. There are countless options which an inexperienced manager may not make out from where to start.

1.6 Techniques of Motivation

- Incentives act as a promise to more rewards for greater and better action. It is also called as a stimulus to greater action. Incentives are given in addition to usual pay agreed upon. It means additional remuneration or benefit to an employee in recognition to achievement of better results than expected.
Incentives provide a spur or zeal in the employees for more superior performance. It is a natural thing that nobody acts without a purpose behind. Therefore, creating a hope for getting something extra becomes a powerful incentive to motivate. Besides monetary incentive, there are some other stimuli which can drive a person towards better performance. This will include job satisfaction, safety and security measures, promotion plans and procedures and pride for accomplishment. Therefore, incentives actually can make goals achievable if pinned in at the right time. The need of incentives can be sited to increase productivity, to drive or arouse the passion to work, to enhance commitment, to psychologically satisfy a person which leads to job satisfaction, to shape the behaviour or outlook of an employee towards work and to inculcate keenness and eagerness with enthusiasm towards work.

- **Job enlargement** involves giving additional similar tasks to a job but the actual job profile doesn’t change. However, by increasing the number and variety of tasks to be performed, optimistically the employee will experience less repetition and monotony. With job enlargement, the employee seldom needs to acquire new skills to carry out the additional tasks assigned. However the motivational benefits of job enrichment are not usually experienced as sometimes employees require to carry out more work for the same amount of pay which goes negative on the part of the management.

- **Job Enrichment**

  Job enrichment is inter - connected with job enlargement. Job enrichment is the process of increasing the satisfaction level of employees through improvement in work processes and work environment. Many a time’s jobs are monotonous and
fruitless, particularly in the primary and secondary production industries. Employees may feel unhappy in their position due to a lack of challenging jobs, repetitive procedures, or restricted work structure. Thus it tries to eradicate these problems by creating opportunities for better performance at the workplace.

- **Job Rotation**

Job Rotation refers to shifting an employee from one job to another. Such rotation doesn’t mean lynching of their job but only the employees are rotated. It helps to develop the competency and overall growth of employees. Job rotation is seen as a possible solution to two noteworthy challenges faced by businesses, viz, Skills shortage / gaps and Employee motivation.

- **Participation**

Participation refers to involvement of employee in planning and decision making. It makes employees feel that they are an asset of the organization.

- **Delegation of Authority**

Delegation is distribution of authority to the concerned individual resulting in development of a feeling of involvement, trust, dedication and keeps high morale to perform any task.

- **Quality of Work Life**

It is the relationship between employees and working environment of organization. It puts together sufficing needs with improved productivity and higher job satisfaction through involvement.

- **Behaviour Modification**

The work in desired behaviour is always expected to make things in order. The last technique of motivation is behaviour modification which develops positive inspiration and enthusiasm in the employees to do work in a most effective way.
1.7 The Indian Banking System

The cooperative banking sector has been existing in India since decades; on the other hand human resources management has been a neglected field in this sector thus creating a poor image of their employees in the society in turn affecting their morale. However recently there has been a shift in the approach and human resource management is given due importance and recognition in recent times. An attempt has been made to analyze the practices of employee motivation as a quantitative tool to face the challenges in recruitment and retention of efficient personnel for managing the complex affairs of the organisation.

The success of any organization depends on its employees and if taken good care, the performance and productivity level will rise. The main objective of this research is to analyze the influence of motivational techniques on the performance level of the employees in co-operative banks (Mumbai) & elicit information regarding the various methods used by the personnel managers to motivate the employees.

Primary data was collected from the employees working in the banks, by administering the questionnaire. The major findings were that the employees
were highly motivated due to good working environment, incentives, recognition of work done & exclusive moral support by higher authorities to perform better.

Motivation being a psychological feature if used as a tool on time will direct the person to result oriented action. For instance: An individual feels hungry, and as a response to that one eats and diminishes feelings of hunger.

Motivation may be rooted as a basic technique to minimize physical pain and maximize pleasure while performing towards desired goals thus creating a healthy working environment.

The focus of this thesis is discretionary work effort that is voluntary and is above and beyond what is plainly required or normally expected. Discretionary work effort is an important construct because it is known to affect individual performance as well as organisational efficiency and effectiveness. To optimise organisational outcome and to ensure long term competitiveness, employees need to be pushed to perform at the peak of their abilities and capabilities. For this individuals must be willing to put some extra work effort. Thus, managers need to understand the determinants of such effort.

Nevertheless, despite many years of scholarly investigation across various disciplines, significant debate still subsist pertaining to why at the same level of reward structure, some individuals put least work effort as compare to others who expend effort well above and beyond what is minimally required of them. Even though it is well known fact that extra work effort is important for encouraging organisational performance and effectiveness, many argue that too much relaxation is being given by managers in the hope to increase the discretionary work effort of their employees. In this research, the researcher has adopted a multi-disciplinary approach towards investigating the role of monetary and non-monetary work
environment characteristics. This study is undertaken with the aim of surveying the major changes in organisations manpower towards sense of belongingness brought about by using the human resource management technique of Employee Motivation. This study also reveals that management can make use of different strategies and policies to sufficiently motivate employees in the co-operative banking environment to give out their best.