Chapter 3

Research Methodology
From the review of literature it is seen that no study has been conducted in the state or elsewhere pertaining to work culture where in the different banks are compared and contrasted. Whereas the concept of work culture has been comprehensively researched, the banking sector has not received much attention of researchers. The research work available does not cover all the dimensions of work culture in the organization and its effective management in the banking sector. Moreover, no such comprehensive research work has been conducted in the state of Jammu and Kashmir. Keeping in view the significance of work culture for effective performance the present study attempts to explore work culture in the banking industry and tends to come out with procedures, policies and suggestions to enhance work culture in the banking sector effectively. It will help the banking sector to thrive and sustain in the present competitive world scenario.
Research Objectives:

The study has been undertaken with the following specific objectives:

1) To critically analyze how effectively work culture prevails in the Banking sector.
2) To compare the nature of differences with regard to work culture in the sample study organisation.
3) To examine different dimensions of work culture and its implications in the banking sector.
4) To formulate guidelines, conclusions and suggest strategies for the overall development of the work culture in the organizations.

HYPOTHESIS:

In consonance with aforesaid objectives, the following hypothesis has been laid down for authentication and verification.

There is a significant difference in the perception of employees towards work culture in the banking sector.
Sample Features:

With a view to achieve objectives and test the hypothesis laid, the data has been collected through both primary and secondary sources. Primary data has been collected through a structured questionnaire administered to banking sector employees. The following three important banks have been selected for analyzing work culture experienced by the employees of the banking sector

- Jammu and Kashmir Bank
- State Bank of India
- Standard Chartered Bank

The above mentioned banks have been purposively selected as they form to be the most essential and large service organisations. Based on various parameters as reflected in exhibit I a sample of 600 employees has been selected through stratified random sampling from these three banks. The sample has been categorized into managerial and non-managerial staff. To study the sample organizations more precisely proper care has been taken in selecting the sample so that it covers all the demographic features of the sample. An attempt has been made to analyze the perception of employees towards work culture on various parameters viz., organisation of employees,
division, designation of employee, gender, qualification, age and the working experience of the employee. The exhibit II presents the percentage of the sample belonging to each parameter.

Exhibit I: Sample of the Banking Sector Employees selected for the study

<table>
<thead>
<tr>
<th>PARAMETERS</th>
<th>GI</th>
<th>GII</th>
<th>GIII</th>
<th>GIV</th>
<th>TOTAL SAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organisation</td>
<td>200</td>
<td>200</td>
<td>200</td>
<td>XXX</td>
<td>600</td>
</tr>
<tr>
<td>Level, (Managerial and Non- managerial)</td>
<td>225</td>
<td>375</td>
<td>XXX</td>
<td>XXX</td>
<td>600</td>
</tr>
<tr>
<td>Gender</td>
<td>362</td>
<td>238</td>
<td>XXX</td>
<td>XXX</td>
<td>600</td>
</tr>
<tr>
<td>Experience</td>
<td>160</td>
<td>230</td>
<td>140</td>
<td>70</td>
<td>600</td>
</tr>
</tbody>
</table>

Note:


ii. In case of hierarchy levels Gl represents managerial staff and GIII represents non-managerial staff.

iii. In case of Gender, GI represents males and GII represents females.

iv. In case of experience Gl represents employees with working experience between 1 to 9 years.
$G_{II}$ represents employees with experience between 10-19 years, $G_{III}$ represents employees with a experience between 20-29 years and $G_{IV}$ represents employees with experience of 30 and above years.
EXHIBIT 11: Graphic representations of sample selected across different parameters

Graph 3.1: Percentage of Employees from different Organizations.
Graph 3.2: Percentage of Employees Across Levels (Managerial and Non-Managerial)
Graph 3.3: Percentage of Employees Across Gender
Graph 3.4: Percentage of Employees Across Working Experience
Research methodology

The technique of stratified random sampling has been used to select the sample employees on the basis of the parameters which include organisation of the employees, division of the employee, designation of the employees (managers and non-managers), qualification, working experience and the age of employees besides gender of the employees. The primary data for ascertaining work culture has been collected through an instrument/ questionnaire developed by Prof. T.V.Rao & E. Abraham. Thus, the whole instrument comprises of 38 statements and uses a five-point scale (0-4) almost always true-not at all true. So the total score for each item ranges from zero to twenty (Appendix I). Apart from this, the structured interview schedule was conducted for interviewing different categories of employees. An exclusive interview was also conducted with the top management to understand their thoughts and notions about (a) the significance of HR for their organization, (b) the importance of work culture and its impact on human resource development, (c) the future course of action of the management in appreciating the overall existing work culture in sample study organization.
Before finalizing the questionnaire, a pilot study was conducted among a small sample of managers and non-managers in sample study organizations in order to ascertain their views and suggestions. Thus, the questionnaires were served to top, middle, lower and non-managerial levels, after duly pretesting them.

The secondary data has been collected from various consistent sources such as journals, books, magazines, statistical digests, bank records, reports, publications pertaining to banking sector, newspapers, past researches done in the field, projects, and many other sources. Moreover, data has also been downloaded from internet, which has facilitated collection of latest data in the area of the present study.

**Pattern of Analysis:**

The results of the analysis are based on the guidelines suggested by Prof. T.V. Rao. Prior to the analysis of the data, the past researches done in the field were studied thoroughly so as to follow a standard pattern of analysis. The statistical tools used to measure work culture among respondents were mean, standard deviation, percentages, and correlations. Mean is a very important measure of central tendency which helps in comparison of factors. The standard deviation gives very important and useful information about the spread of data and enables us to
measure the accuracy of central tendency (mean). Moreover, the correlation was also calculated between the factors of work culture so as to analyze the interdependence of factors on each other. To see whether there is a significant difference between the perception of employees across organisation, division, designation, gender, qualification, experience and age of the employee, various statistical techniques were used such as averages, chi square tests, mean, standard deviation, percentage mean scores, correlations, rank analysis which ever was required. For ascertaining difference among sample employees, the Z-test and analysis of variance (ANOVA) has also been used which helped us to arrive at an authentic conclusion.

**Limitations of the Study:**

This study has been restricted by the fact that it largely deals with a very diverse subject namely work culture. Any generalization on the basis of work culture can be dangerous and caution has to be employed in interpreting the results. The cooperation and interest of respondents posed a serious problem in few cases as research was based on exclusive survey. Some respondents showed little interests in filling the questionnaire and even sometimes doubted the credibility of researcher. The non-managerial staff sometimes had to fill the questionnaire in front of
their senior officers which sometimes makes a bias in the responses. The respondents were a bit afraid in filling the questionnaire and reluctant to answer few of the responses. Thus it forms a sort of limitation in the study.

Some respondents had genuine problem in filling the questionnaire as a few especially the non-managerial staff of all the three banks had difficulty in understanding the nature of questionnaire. However, by the joint efforts the respondents filled the questionnaire with ease. This may have lead to the influence of one on the other.

The respondents belonging to banking sector have been compared on the basis of certain parameters such as division, designation, gender, qualification, age and working experience of the employees. This forms a limitation to a certain extent in the present study the aspects left could be worth exploring in the future researches.

The total sample size used in the study though it involves a significantly large number of respondents is limited due to time constraints and the resource intensity of expanding the sample.

Despite these limitations every care has been taken that these limitations do not affect the quality of this research project.