

**Synopsis on**  
**“AN ANALYTICAL STUDY OF ORGANIZATIONAL**  
**CLIMATE AND ITS IMPACT ON JOB SATISFACTION**  
**AMONG SELECTED BANK EMPLOYEES OF**  
**WESTERN INDIA”**

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## **CHAPTER: 1**

### **INTRODUCTION**

#### **1.0 INTRODUCTION**

Today organization is surrounded by fast changing and dynamic environment. Development and survival of an organization depends on the knowledge, skills and capabilities of its employees. So only a well satisfied employee will be committed and dedicated to his/her work, would demonstrate creativity and aim towards fulfilling the needs and objectives of organization. Thus in today's times of intense and fierce global competition, almost all organization seek the opportunity to increase employees commitment and retain them in order accomplish the organizational objectives. For managers it becomes very much important to recruit and select highly talented people as well as maintain their motivation. Employee satisfaction and motivation represent the core principle of human resource management since only through quality motivations systems organization can increase its competitive advantage and value.

The earlier role of the banking sector in India was to act as a change agent to promote social and economic development. So in order to achieve this developmental objective and to have a direct Governmental control on banks, most of the major banks were nationalized in the year 1969. After nationalization several changes have taken place in these banks. But today private sector banks are also playing an important role and often considered as competitors to nationalized banks. Therefore it becomes increasingly interesting to understand the dynamics of internal environment in various types of banks and its impact on job satisfaction of employees.

Many evidences are available in literature which indicates that organizational climate is closely associated with employee and his job. Many studies have shown that organizational climate is related with employee performance, employee turnover, reducing cost of production, training time and job satisfaction.

Organizational climate has a major influence on human performance as it has its impact on individual motivation and job satisfaction. Climate does this by creating expectations about what consequences will follow from different actions. Employees have certain expectation in terms of rewards and satisfaction on the basis of their

perception of the organization's climate. Individuals in the organization have certain expectations, and fulfilment of these depends upon their perception whether organizational climate suits according to their needs or not (Lehal, 2004). So, organizational climate is directly related with the performance of employees working in any organization. Wendell et al, (2004) explains that organizational climate is people's perception and attitude about the organization – as to what is good or bad place to work, friendly or unfriendly, hardworking or easy-going, and so forth where as the organization culture is the deep-seated assumptions, values, and beliefs that are enduring, often unconscious, and difficult to change. He also argued that climate is relatively easy to change because it is built on employees perceptions.

Attempt would be made to know how organization climate can contribute and has impact on employee job satisfaction.

## **1.1 ORGANIZATIONAL CLIMATE**

Research on organizational climate can be traced back to the 1930s. With the human relations movement pioneered by Hawthorne, researchers turned their attention from the "hard" physical environment to the "soft" psychological environment; thus the concept of organizational climate was born. The first researcher to initiate studies in this area was Kurt Lewin, the founder of group dynamics (1939). In his famous "leadership style" study Lewin applied three different leadership styles, autocracy, democracy and laissez-faire, to create a different group atmosphere, and was the first to propose the concept of organizational climate. Later, Forehand (1964) outlined three features of organizational climate:

- Firstly it varies among different organizations;
- Secondly, it is persistent;
- Lastly, it can affect the behaviour of organization members.

Organizational climate is a complete and comprehensive concept but many studies on organizational climate aimed at developing greater practical use, which give rise to number of issues like: does organizational climate have a significant effect on the performance of human resource and organization management? Which elements of organizational climate have positive effects on job satisfaction, efficacy, stress, performance and turnover intention of staff members, and thus enhance the members' organization commitment, collective identity and group performance?

### **1.1.1 MEANING & DEFINITIONS OF ORGANIZATIONAL CLIMATE**

Organizational climate is defined as “the recurring patterns of behaviour, attitudes and feelings that characterize life in the organization more related to atmosphere and values”. An organizational climate refers to the values, beliefs that are not visible but exist within the employee’s behaviour and action.

Garg and Rastogi (2006) define the concept as a “feeling” that is the result of the physical layout of the organisation, the way in which participants interact with one another and how they conduct themselves with other organisational members or outsiders.

Litwin and Stringer (1968) defined organizational climate as the set of measurable properties of the work environment that is either directly or indirectly perceived by the employees who work within the organizational environment that influences and motivates their behaviour.

### **1.1.2 THE DISTINCTION BETWEEN ORGANIZATIONAL CLIMATE AND ORGANIZATIONAL CULTURE**

The concepts of organisational climate and organisational culture are often used interchangeably with researchers in organisational studies treating the concepts as if they are identical. Both culture and climate have been studied for a number of decades and have received a great deal of attention both academically and in the private and public sectors (Glission & James, 2002). In the literature, it is clear that organisational climate and organisational culture are two distinct concepts.

Organizational climate is the feeling that is conveyed by the physical layout, the way participants interact and the members of the organization conduct themselves with customers or other outsiders (Luthans, 1998). The definition emphasizes interaction among employees since people can see for themselves if the climate of the organization is positive or negative by looking at how the employees of that institution interact with each other.

On the other hand, organizational culture is the customary way of thinking and behaving that is shared by all members of the organization and must be learned and adopted by newcomers before they can be accepted in the organization. This implies

culture can be learned, shared and transmitted. It is also a combination of assumptions, values, symbols, language and behaviour that manifest the organization's norms and values. Managers transmit organizational culture to all members of the organization so that they are sure that all employees have the same understanding of their culture; thereby they are expected to internalize the organizational culture so that they all function at the same level.

## **1.2 JOB SATISFACTION**

According to Rad and Yarmohammadian (2006) job satisfaction is vital if organisations are to attract and retain qualified individuals. Organisations need employees to achieve their goals and to succeed. Pors and Johannsen (2002), states that the past decade has seen organisations review the work situation in order to create jobs and working conditions to satisfy their employees. Employee satisfaction and staff retention are vital for organisations. Costs relating to staff absenteeism and turnover, in addition to the costs incurred in recruiting and retraining new staff, have serious financial implications for companies. Research suggests that satisfied employees are more committed, productive and happier and organisations therefore benefit from focusing on this. According to Gruneberg (1979) and Staples and Higgins (1998), the popularity of job satisfaction stems from the fact that it affects so many people as most of their time is spent at work.

### **1.2.1 MEANING & DEFINITION OF JOB SATISFACTION**

Robbins and DeCenzo (2008) consider job satisfaction to be an attitude - an outcome that many managers concern themselves with because it has possible links to productivity, absenteeism and turnover. They define job satisfaction as the general attitude that an employee has towards his/her job. According to Gruneberg (1979) and Staples and Higgins (1998), the popularity of job satisfaction stems from the fact that it affects so many people as most of their time is spent at work. The concept of job satisfaction has been widely defined by different people. Spector (1997) refined the definition of job satisfaction to constitute an attitudinal variable that measures how a person feels about his or her job, including different facets of the job. Rice, Gentile and Mcfarlin (1991) defined job satisfaction as an overall feeling about ones job or career in terms of specific facets of job or careers (e.g. compensation, autonomy, co-workers). It can be related to specific outcomes, for example, productivity. (Locke

1979) specified that job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one's job experiences.

Job satisfaction is the degree to which individuals feel positively or negatively about their jobs. It is an attitude or emotional response to work task as well as to the physical and social conditions of the work place. Job satisfaction can be defined as "the positive feeling about one's job resulting from an evaluation of its characteristics". A person with high level of job satisfaction holds positive feelings about the job, while a person who is dissatisfied holds negative feelings about the job.

Robert dictionary of Industrial Relations defines job satisfaction as "those outward or inner manifestations which give the individuals a sense of accomplishment or enjoyment in the performance of his/her work." According to Jit S Chandan; job satisfaction can be defined as the extent of positive feelings or attitudes that individuals have towards their jobs. When a person says that he has a high job satisfaction; it means that he really likes his job, feels good about it and values his job highly.

## CHAPTER: 2

### BANKS PROFILE

#### 2.0 INTRODUCTION

Banking sector in India is growing faster than ever before. With the overall industrial and economic development, funds are rapidly changing hands, finding their ways through various banking and finance institutions for a large number of reasons. The sector is the hub of all the commercial activities and basis of every business. With the immense growth of sectors like retail, housing, healthcare, hospitality and education, etc., the growth of Indian banking industry can be expected to multiply. Banking operations are sophisticated in nature; banking employees are considered most alert working group among all industries as most of the time they need to deal with numbers and currency.

A bank is a financial institution that provides banking and other financial services to their customers. A bank is generally understood as an institution which provides fundamental banking services such as *accepting deposits* and *providing loans*. But there is also an existence of non-banking institutions that provides certain banking services without meeting the legal definition of a bank. A banking system is also referred as a system provided by the bank which offers *cash management services for customers* and *reporting the transactions of their accounts and portfolios*, throughout the day. The Banks are the main participants of the financial system in India. The Banking sector offers several facilities and opportunities to their customers. All the banks safeguard the money and provide basic facilities such as *loans, credit*, and other payment services including *checking accounts, money orders*, and *cashier's cheques*. In addition, banks also offer *investment* and *insurance products*.

#### 2.1 HISTORY

18<sup>th</sup> century was the period of origin of Indian banking system. General Bank of India and Bank of Hindustan were the two initial banks that came into existence. However after some time both of these banks were declared to be non operational. SBI is the oldest bank that is still into existence which originated in Bank of Calcutta (June 1806) afterwards became Bank of Bengal. Under the charters of British East India



Company, three presidency banks were established namely Bank of Bombay, Bank of Madras and Bank of Bengal.

Imperial Bank of India formed in the year 1921 was the outcome of merger of three presidency banks. Imperial Bank used to carry out restricted number Central Banking Functions, before the establishment of Reserve Bank of India (RBI). It performed all types of commercial banking business except, dealing in foreign exchange. An apex body without major government ownership namely RBI was constituted in the year 1934, under the Reserve Bank of India Act but afterwards in 1949, it came under the control of government under Banking Regulations Act.

Banking Regulation Act bestowed RBI with wide powers of supervision and control over banks. The Act also bestowed licensing powers and the authority to do inspections. State bank of India earlier known as Imperial bank was brought under the control of Reserve Bank of India in 1955.

In the year 1959, eight private banks were brought under the control of SBI by making those private banks as its 100% subsidiaries. In 1960 RBI mandated the merger of feeble banks with the strong ones which resulted in the considerable reduction of total number of banks from 566 to 85.

14 banks having deposits of Rs. 50 crores and above were nationalized by Government in July 1969. In the year 1980, government acquired additional six banks with deposits of more than Rs. 200 crores. Government nationalized commercial banks with the major objectives of providing social welfare, controlling of private monopolies, expansions of banking, decreasing the regional imbalance, provision of priority sector lending and creation of banking habits among the people.

The steps taken by government of India to control the banks in the country covered following steps:

- In year 1949, government of India Enacted Banking Regulation Act.
- Year 1955, witnessed nationalization of State Bank of India and in the year 1959 SBI subsidiaries was nationalized.
- In the year 1961, insurance cover was extended to deposits.
- In the year 1969, other 14 major banks were nationalised.

- Credit Guarantee Corporation was created in the year 1971
- In the year 1975, Regional Rural Banks were created.
- Year 1980, witnessed nationalization of banks with deposits over 200 crores.

In 1990's, New Generation tech-savvy banks emerged as the result of policy of liberalisation (wherein small number of private banks were given license) introduced by Narsimha Rao government.

### **2.2.1 STRUCTURE OF BANKING INDUSTRY:**

The Banking structure varies from country to country depending on the regulatory system. India's geographic, social and economic characteristics make's its banking system different and unique from the other Asian nations banking system. Indian Banking industry structure includes Reserve bank of India, Indian Scheduled Commercial Banks, Foreign banks, Non Scheduled banks and Cooperative banks.

- Reserve Bank of India is the central bank that regulates the Indian banking system, thereby controls "Scheduled Banks" and "Non Scheduled Banks".
- Scheduled Banks comprises of commercial and cooperative banks. Public, private, foreign and regional rural banks are covered in Scheduled commercial banks. A public sector bank consists of SBI and its associates, nationalized banks and other public sector banks. Private sector banks consist of old generation and new generation banks. Scheduled cooperative banks consist of urban and state cooperative banks.
- Non-scheduled banks include local area banks.

### **2.3 PUBLIC SECTOR BANKS (PSBs)**

The major elements of Indian Banking system are the Public Sector banks. The banks in which more than 50% of the shares are held by the government of the country are called as Public Sector Banks. These banks have played a leading role in expansion of branch network all over the country, especially in the rural areas. They are categorized into: SBI & its Associates and Nationalized banks.

The Public sector in Indian banking got broadened with two rounds of nationalization (I) In July 1969 of 14 major Commercial banks of the country were nationalized (II) 6 more banks with deposits of not less than Rs. 2 Crores each in April 1980.

In 1993, there were 19 nationalized banks as the New Bank of India was merged with Punjab National Bank. In India, approximately 80% of the banking segment was under government ownership till the year 1980. At present there are 27 public sector banks (19 Nationalized Banks, 6 State Bank Group, 1 IDBI and 1 Bhartiya Mahila Bank) functioning in India.

## **2.4 PRIVATE SECTOR BANKS IN INDIA**

Banks owned by group of private shareholders are known as Private sector banks. These banks are managed by Board of directors elected. The private sector banks are further classified as follows:

### ***Old Generation Private Banks***

Not all private banks were nationalized when nationalization took place in the year 1969 and 1980. Thus, the banks which were not nationalized came to be known as old generation private sector banks. In India, there are twelve old generation private banks in operation.

### ***New Generation Private Banks***

The new economic policies in 1991, the RBI issued guidelines in 1993 and 2001 to give licence to new private banks with capital introduction of Rs. 300 crores. 10 banks were set up after 1993 and another 2 after the 2001 guidelines. Of these 12 new private banks, four were promoted by development financial institutions, one each by conversion of cooperative bank and a Non- Banking Financial Institution into commercial banks, five by banking professionals and one by a media house. On the other hand, because of various reasons like lack of financial strength and bad governance, lot of mergers took place and presently there are only 9 new private banks operating in India.

The role of private sector banks in Indian banking system is praiseworthy. They work with high degree of professionalism, healthy competition, promotes foreign investment, open to foreign capital markets and aids in developing innovation and expertise. Private sector banks have become more efficient and customer friendly which has surprised public sector banks out of complacency and forced them to become more competitive

## 2.5 List of Banks in India

PUBLIC SECTOR BANKS	PRIVATE SECTOR BANKS
<ol style="list-style-type: none"> <li>1. Allahabad Bank</li> <li>2. Andhra Bank</li> <li>3. Bank of Baroda</li> <li>4. Bank of India</li> <li>5. Bank of Maharashtra</li> <li>6. Bhartiya Mahila Bank</li> <li>7. Canara Bank</li> <li>8. Central Bank of India</li> <li>9. Corporation Bank</li> <li>10. Dena Bank</li> <li>11. IDBI Bank</li> <li>12. Indian Bank</li> <li>13. Indian Overseas Bank</li> <li>14. Oriental Bank of Commerce</li> <li>15. Punjab &amp; Sind Bank</li> <li>16. Punjab National Bank</li> <li>17. Syndicate Bank</li> <li>18. UCO Bank</li> <li>19. Union Bank of India</li> <li>20. United Bank of India</li> <li>21. Vijaya Bank</li> </ol> <p><b>SBI and Associate Banks</b></p> <ol style="list-style-type: none"> <li>1. State Bank of India</li> <li>2. State Bank of Bikaner &amp; Jaipur</li> <li>3. State Bank of Hyderabad</li> <li>4. State Bank of Mysore</li> <li>5. State Bank of Patiala</li> <li>6. State Bank of Travancore</li> </ol>	<ol style="list-style-type: none"> <li>1. Axis Bank</li> <li>2. Catholic Syrian Bank</li> <li>3. City Union Bank</li> <li>4. Development Credit Bank</li> <li>5. Dhanlaxmi Bank</li> <li>6. Federal Bank</li> <li>7. HDFC Bank</li> <li>8. ICICI BANK</li> <li>9. IndusInd Bank</li> <li>10. ING vysya Bank</li> <li>11. Karnataka Bank</li> <li>12. Karur Vysya Bank</li> <li>13. Kotak Mahindra Bank</li> <li>14. Lakshmi Vilas Bank</li> <li>15. Nainital Bank</li> <li>16. Tamilnadu Mercantile Bank</li> <li>17. South Indian Bank</li> <li>18. YES Bank</li> <li>19. UP Agro Corporation Bank</li> </ol>

7. State Bank of Saurashtra (merged into SBI in 2008)	
8. State Bank of Indore (merged into SBI in 2010)	

The selected public sector banks for the study are State Bank of India, Bank of Baroda and Punjab National Bank while selected private sector banks are HDFC, ICICI and Axis bank.

### **State Bank of India:**

**State Bank of India (SBI)** SBI is the India's biggest commercial bank with over 200 years of history. The bank has its Corporate Centre in Mumbai. The origin of SBI can be traced back to the first decade of 19<sup>th</sup> century with the establishment of the Bank of Calcutta in Calcutta on 2<sup>nd</sup> June 1806. After three years, on 2<sup>nd</sup> January, 1809 the bank was renamed as the Bank of Bengal and receiving its charter. Government of Bengal sponsored and the first joint stock bank of British India made the institution unique. On 27<sup>th</sup> January 1921 Imperial Bank was formed through the amalgamation of three presidency banks (Bank of Bengal, the Bank of Bombay and the Bank of Madras). The Imperial Bank was brought under the control of Reserve Bank of India in 1955. Thus State bank of India was created by an act of Parliament to succeed the Imperial Bank of India. The bank has best practices and processes in people management with recent interventions as followed:

- Performance linked Incentive
- Learning culture
- Industry relations
- Training

### **Employees:**

In the year 2016, the bank has 2, 93,459 employees.

## **PUNJAB NATIONAL BANK:**

**Punjab National** As a result of the Swadeshi movement, in 1894 Punjab National Bank was founded at Lahore which is presently located in Pakistan. The eminent founders of the bank were Dayal Singh Majithia, Harkishen, Lalchand, Lala Dholan Dass. With a common enthusiasm they established a national bank. It was the first Indian capital owned bank, managed and operated by and for the benefits of Indians. In the initial years of bank, Lala Lajpat Rai was an active contributor in its management. With the stable progress along with flexibility, bank conquered many crises. The bank stood by the depressions of thirties in banking industry, survived the significant period of the partition of 1947. It was the far sightedness of the bank management that thought of changing the main area of operations (registered office) of the bank from Lahore (presently in Pakistan) to Delhi in June 1947, the period before partition was announced.

The bank grew with the passage of time from one part of the country to another. The bank got the chance of maintaining accounts of the renowned Jalianwala Bagh committee along with various other eminent national leaders (Mahatama Gandhi, Jawahar Lal Nehru, Lal Bhadur Shastr, Indira Gandhi”) On 19<sup>th</sup> July, 1969 fourteen banks was nationalized giving a new direction and force to banking industry. Punjab National Bank was one amongst them. The bank always took actions willingly to cater nation’s need. The various HR Management systems of the banks include the HR Management System, Industry Relations, HRMS mobile app- PNB Parivar, Training Activities.

### **Employees:**

68,290 employees were employed by the bank as on 31<sup>st</sup> March 2015.

## **BANK OF BARODA**

In India, the second largest public sector bank is Bank of Baroda next after State Bank of India. Bank of Baroda is an Indian state-owned International bank providing banking and financial services. Headquarter of BOB is in Vadodara (known as Baroda) in Gujarat, India. The bank was established on 20<sup>th</sup> July 1908 by the Maharaja of Baroda, Maharaja Sayajirao Gaekwad III. Government of India along with other major national banks of India, Bank of Baroda was also nationalised on 19<sup>th</sup> July 1969

and was designated as profit making public sector undertaking. Bank's team works hard to address the challenges from human resources point of view through various initiatives viz. recruiting and on boarding of talented people against the experienced bankers who are superannuating. Focus is also on strengthening performance management through identifying training needs, leadership development and succession planning.

**Employees:**

There are 48,452 employees as 1<sup>st</sup> April 2015

**HDFC:**

The Housing Development Finance Corporation Limited (HDFC) was incorporated in August 1994. Reserve Bank of India in 1994 liberalised the Indian Banking Industry and HDFC was amongst the first private sector bank to receive from the Reserve Bank of India. The bank has registered office in Mumbai, India. In January 1995, the bank commenced its operations as a Scheduled Commercial bank.

The bank believes that the key to build an organization is its people. The bank philosophy is hiring & recruiting right talent and retaining them by generating favourable environment through a combination of financial and non financial incentives.

The bank had 12,013 ATMs and 4,541 branches as on June 30, 2016.

**Employees:**

As on March 2015, there were 76,286 employees.

**ICICI:**

With the initiatives taken by the World Bank, representatives of Indian Industry and the Government of India resulted in the formation of ICICI on 1955. The need for financing medium and long term project of Indian businesses, ICICI was created. ICICI transformed its business and started with providing large variety of financial products and services directly or through subsidiaries and affiliates.

ICICI limited, an Indian financial institution at first promoted ICICI bank in 1994 and was its wholly owned subsidiary. Because of intense competition in the banking industry ICICI bank and the management of ICICI was merged. For both of these

entities, the merger was the most favourable strategic alternative. The merger enhanced value for the shareholders as merged entity's paved way to low cost deposits, other greater opportunities, participation in the payment system and transaction banking services.

**Employees:**

74,096 employees are employed by the bank in the year 2016.

**AXIS BANK:**

It is the third largest private sector bank headquartered at Mumbai in India. It started its operations in the year 1994. The bank presents the complete range of financial services for the customer segment covering large and mid- corporate, agriculture and retail businesses. In 1993, the bank was jointly promoted by Unit Trust of India (UTI), The Oriental Insurance Company Ltd., National Insurance Company Ltd, and Life Insurance Corporation of India (LIC), General Insurance Corporation of India, The New India Assurance Company Ltd., and United India Insurance Company Ltd. The bank has its corporate office at Mumbai.

Axis bank nurtures people capability and makes strong efforts to develop their capabilities to handle the challenges. The Bank has integrated Performance Management and Capability Development System that helps in nurturing high performance as well as building capability. For high performing employee and to sharpen their skills further the bank has Capability Development interventions while for poor performers the bank offers Enhancement Program. Promotion process permits the best performers to excel through irrespective of their age, gender, past performance and background. Leadership development across levels has always been in focus. Development Intervention in the form of coaching, mentoring and feedback tools are introduced and extended.

**Employees:**

As on 31<sup>st</sup> March 2016, the bank has over 50000 employees.



## **CHAPTER: 3**

### **REVIEW OF LITERATURE**

#### **3.0 INTRODUCTION**

A literature review gives an overview of the field of enquiry: what has already been said on the topics, who are the key writers, what are the prevailing theories and hypothesis, what questions are being asked and what methodologies and methods are appropriate and useful.

According to Bournier there are good reasons for spending time and effort on a review of the literature before embarking on research. These reasons are:

- To identify gaps in the literature.
- To avoid reinventing the wheel (at the very least this will save time and it can stop you from making the same mistakes as done by others).
- To carry on from where others have already reached (reviewing the field allows you to build on the platform of existing knowledge and ideas).
- To identify other people working in the same fields.
- To increase your breadth of knowledge of your subject area.
- To provide the intellectual context for your own work, enabling you to position your research to other work.
- To identify opposing views.
- To put your work perspective.
- To demonstrate that you can access previous work in an area.
- To identify information and ideas that may be relevant to research.
- To identify methods that could be relevant to research.

Keeping all these facts in mind, the researcher studiously reviewed the available literature related to the present study.

### 3.1 LITERATURE REVIEW ON ORGANIZATIONAL CLIMATE

**M. Muthukumar and K. Guru (2016)** studied the organizational climate and its dimensions in 41 branches in Chennai of Karur Vysya Banks. Organizational climate covered seven dimensions like work environment, team work, management effectiveness, commitment, competency, rewards and recognition. Data collected was analyzed using chi square test. The major findings revealed that employees were widely satisfied with the training provided, had clarity about organizational goals and objectives, employees expect monetary reward. Organizational climate covered seven dimensions like team work, work environment, management effectiveness, competency, commitment, rewards and recognition.

**Dr. Rajeesh Viswanathan, P Jeevitha (2015)** viewed organizational climate as the corner stone for any organizations success. Herzberg et al.'s (1959) was of the view that the absence of hygiene factors would impact operating climates (such as those with poor communications and interactions between leader and follower, or strained social relationships and supervision) and may considerably contribute to worker dissatisfaction and reduction in business performance. The study examined the consequences of organizations climate on business performance.

**M. Kannan, Dr. A. Rajamohan (2014)** analyzed the factors influencing organizational climate in a textile mill. Organizational climate is the human environment within organization where employees do their work. It can influence motivation and job satisfaction. Based on the organizational climate perception employees expect certain rewards. The objectives were to study the factors influencing organizational climate and how it influenced the demographic factors. Organizational climate were measured through various variables like organization design, reward system, co-worker relations, work environment, direct supervision, organizational commitment, communication, technology. The findings of the study revealed that organizational climate factors contributed at 84% to overall organizational climate. It was concluded that management should consider employee's viewpoints and take some continuous feedback from them so that that organizational climate can be maintained as healthy and best. Organizational climate were measured through various variables like organization design, reward system, co-

worker relations, work environment, direct supervision, organizational commitment, communication, technology. The findings of the study revealed that organizational climate factors contributed at 84% to overall organizational climate. It was concluded that management should consider employee's viewpoints and take some continuous feedback from them so that that organizational climate can be maintained as healthy and best.

**Meenakshi Gupta (2014)**, aimed to understand the organizational climate of pharmaceutical industry in India. Data was collected with the help of structured close ended questionnaire using convenience sampling design. Chi square was used to analyse the data and was concluded that most of the employees do not face any kind of problem while working in the organization but some of the employees face attitude problem, which includes resistance to change by the immediate boss, interpersonal relations and lack of co-operation by the other employees.

**Dr. Harish Shukla, Aditi Pareta (2013)**, studied the difference in the employees' perception regarding organizational climate on the basis of certain demographic details (gender, level, educational qualification, experience, age, and income). The study resulted into considerable difference in male and female employees' perception about organizational climate. Male employees perceived climate of their organization in a better way than that of their counterparts. Lower level employees perceived climate of their organization in a better way than that of their counterparts.

**K. Haritha, Dr. S. E. V. Subrahmanyam (2013)** studied organizational climate at Penna Cement Industries limited and identified the variations in perception of organizational climate based on demographic characteristics of the respondents. The data was collected from 250 respondents belonging to different departments. The data was analysed with the help of statistical techniques of ANOVA and T test. The analysis of the data revealed that there is no difference in the perception of organizational climate across gender. However there was significant difference in perception of climate across respondents' educational qualification and their level of income. The study suggested that organization should provide necessary facilities, favourable organizational climate and take actions that cater for the welfare of the workers to improve organizational commitment. Organizational climate moderates the

relationship between certain climatic elements of organizations (i.e. emphasis on teamwork, innovation, quality of communication, managerial support, and the work itself), and employee affective attitudes such as job satisfaction.

**Jeyapragash, P. Rani Chandirka (2013)** viewed climate as the atmosphere that employees perceive and it is created in their organization by practices, procedures and rewards. These perceptions are developed on a day-to-day basis. Every organization is different and has a unique feeling and character beyond its structural characteristics. Each organization deals with its members in a distinct way through its policies on allocation of resources, communication pattern, reward and penalty, leadership and decision-making, style etc. Thus an organization climate is an intentional creation.

**Ghulam Mustafa, Dr. Muhammad Ramzan, Afaq Rasool (2013)** studied the overall climate prevailing in the banking sector of Pakistan and the perception of employees regarding organizational climate. The study aimed at knowing the perception of bank employees regarding organizational climate and whether they were satisfied or dissatisfied with the climate. The other objective of study was to find out the perceptual difference of employees regarding organizational climate on the basis of gender, educational qualification, work experience and department. Data was collected from 60 respondents of three different banks of Pakistan. Questionnaire consisted of seven components which represented overall organizational climate. These components were Environment, Teamwork, Management Effectiveness, Involvement, Reward and recognition, Competency and Commitment. The data was analysed and it was concluded that there existed average organizational climate in banks of Pakistan and lot of area needed to be improved. The result indicated that there is lack of facilities, favouritism system, and centralized decision making process were the big hurdle in the way of strong organization system. The result also showed that there was no perceptual difference of employees on the basis of gender, experience, qualification and department. Although there were areas such as workplace environment, rules and policies, bureaucracy, job commitment, remuneration which were causing barrier in better organizational climate.

**Sumeet Kaur (2013)** investigated the impact of selected variables on perception of organisational climate in Banking Sector in India. Primary data was collected from public and private sector banks of Punjab, Chandigarh and Jammu and Kashmir. The questionnaire had 35 statements on 6 distinctiveness characteristics of Organisational climate namely Structure, Rewards, Individual Job Characteristics, Responsibility, Support and Culture. Total of 300 questionnaires i.e. 50% from public sector banks and 50% from private sector banks were for the study. Data was analysed with regression analysis and it was concluded that perception about quality of organizational culture is largely influenced by Individual Job Characteristics, Support and Responsibility. However, the percentage contribution of individual job characteristics has been maximum, followed by contribution of support and responsibility.

**Shereen Ragab Dorgham (2012)** The organizational climate is reflected in an organization's objectives which aim to develop its staff or employees by providing them good working environment and condition, assisting and support them in having job satisfaction, and thus these all will enhance commitment among the staff towards the organization. The study proved the positive relationship between organization work climate and organizational commitment. The study recommended that; organization managements should provide necessary facilities, favourable organizational climate and take actions that cater for the welfare of the workers to improve organizational commitment.

**Abubakr M. Suliman, Hanan Al Obaidli (2011)** examined the nature, strength and significance of link between organizational climate and turnover. Organizational climate was measured using four factors of organizational climate- Decision-making policy, Performance Reward link, Organizational justice, Opportunities for innovation. Data was collected from 70 employees belonging to different managerial level of an organization providing banking services in UAE. Data was analysed using SPSS programme. The findings of the study revealed that employees' perception of organizational climate and all its facets played an important role in determining the rate of employee turnover. Organizational justice as one of the component of organizational climate was found to be the vital factor that explained the variance in employee turnover.

**Jianwei Zhang, Yuxin Liu (2010)** studied organizational climate and its characteristics from individuals and organizations perspective. The study aimed at investigating the organizational climate features in enterprises of China. It also aimed at investigating how organizational climate affects human resources management effectiveness and organization effectiveness. Data was collected from 419 managers and staff members. The data was processed with SPSS using MANOVA (multivariate analysis of variance). The result of the study showed that respondents with low level of education perceived climate more positively than the respondents with high education. Individuals at high position had positive perception about organizational climate while people working for high length of time had negative perception about salary and development. The study also revealed that organizational climate had significant effect on employees' job satisfaction.

**S.N Biswas (1993)** made a comparative study of regional rural banks and district cooperative banks with regard to organizational climate. The focus of the study was to compare regional rural banks and district cooperative banks using the multidimensional construct of organizational climate and multiple constituency approach of organizational effectiveness. Data was collected from 71 managers, 30 from district cooperative banks and 41 from regional rural bank of three different states namely Orissa, West Bengal and Uttar Pradesh. From each state head office of one regional rural bank and one District cooperative bank located in the same district were selected. Dimensions of organizational climate consisted of 26 items which captured various facets of organizational climate such as reward climate, control perception of market competition, promotional policies, flow of communication, rules and procedures and role inter- changeability. Each of these items was rated on five point scale. Dimensions of organizational effectiveness included job involvement, job satisfaction, turnover, interpersonal conflict, absenteeism and so on. The comparison of the banks was done with T test for both the organizational climate and organizational effectiveness. The results showed that out of 26 organizational climate items, 11 items showed significance difference between the two groups. Managers of district cooperative banks score considerably higher than the managers of regional rural banks on eight dimensions while on three dimensions, score of regional rural bank managers was higher than district cooperative bank managers.

**K.B. Akhilesh, S. Pandey (1986)** compared organizational climate of one public and one private sector banks. The major objective of the study was to understand the nature of organizational climate of the two organizations and perception of middle level executives about organizational climate. Dimensions of organizational climate used in the study were organizational role clarity, organizational identification, perceived set of performance standards, role associated responsibility, recognition, team work and conflict potentiality (Litwin and Stringer, 1968). Each item was scored on four point Likert scale. The study was conducted in two banks, one nationalized and one private sector. Data was collected from 140 executives of which 100 executives were from the nationalized bank and 40 from the private sector bank. T test was used to make the comparison between the two banks. The findings of the study lead to the conclusion that the organizational climate of nationalized bank and that of private banks were different. The climate of public sector bank was tending more towards affiliation orientation while private sector bank had somewhat task-oriented climate.

**T. Venkateswara Rao & S. N. Chattopadhyay (1974)** studied the relationship between organizational climate and productivity of the employees of small industries. The study investigated the difference in perception of managers, supervisors and workers about organizational climate. 126 workers, 9 managers and 22 supervisors from 8 small industries of Hyderabad were studied. The respondents were interviewed with the help of a structured questionnaire using a Likert 5-point scale. The dimensions of the organizational climate included: working conditions, communication, decision-making, loyalty, job security, work atmosphere, permissiveness, promotional policies, handling of complaints, job clarity, favouritism, availability of feedback, etc. Data was analysed and it revealed that there existed intra- as well as inter-unit differences in the perceptions of organizational climate. There were no consistent differences in the perceptions of the managers, supervisors, and workers and rather the differences shown were dependent on the units. Normality was observed in the perceptions with most of the people perceiving the climate as moderately or fairly favourable. The personal factors such as age, education, professional training, and previous experience were not associated with their perceptions. Productivity of the respondents as measured by the method of work

sampling was also found to be unrelated with their perceptions of the organizational climate.

### **3.2 LITERATURE REVIEW ON JOB SATISFACTION**

**San San Myint et al. (2016)** investigated the factors affecting job satisfaction among employees working in the private banking sector of Myanmar. The study explored the differences in overall job satisfaction across demographic variables. Primary data was collected from 364 employees working in twelve private banks. The result showed supervisor, co-workers, compensation and job contents were the factors that lead to job satisfaction. It was also revealed that employees with longer length of service exhibited higher overall job satisfaction while female employees expressed more favourable attitude towards their job content than male employees.

**Dr. A. Thangaswamy (2016)** viewed job satisfaction as a psychological phenomenon which explains the state of mind of the workers related to their job. Every worker differs in job satisfaction level. The author studied job satisfaction of bank employees with reference to State Bank of India, Kanyakumari District. The study indicated that no employee working in State Bank of India in Kanyakumari District was totally dissatisfied in his/her job

**Dr. S. Shanmugapriya (2016)** recognized that, eighty percent of what any bank does can be done equally well by any other bank because virtually all banks have access to the same information, the same resource and the same technology, the only arbitrator that decides the success and ability of the banks to compete is the other twenty percent i.e. the people factor – how well the bank utilizes its human resources compared to its competitors. This makes employee the pivot of the banking services. Thus employee satisfaction is not merely a moral compulsion for bank management but a business necessity. The job dimensions are components of the organization, job satisfaction is an evaluation of organizational practices. Job satisfaction depends on organizational variables such as structure size, pay, working conditions leadership and nature of jobs.



**Dr. G. Yoganandan, Ms. Sathya. C (2015)** identified the employee's job satisfaction level on salary, fringe benefits, job security, and relationship with co-workers, training and development of employees in SBI in Namakkal district. The research covered 139 employees of SBI. The author found that there was no significant relationship between gender and the level of satisfaction towards their relationship with co-workers. The research also found that there existed significant relationship between marital status and the level of satisfaction towards job security.

**Dr. R. Sundhararaman, A. Chandrasekar (2015)** compared job satisfaction of employees working in three public and three private sector banks of Tiruchirappalli district. Three public sector banks namely State Bank of India, Indian Bank and Central Bank of India and three private sector banks namely HDFC, ICICI and AXIS bank were selected for the study. The finding of the study showed that employees of private sector banks had less job satisfaction with regard to job security, salary, appreciation or recognition on achieving task and type of job than employees of public sector banks.

**Sangeeta Malpani, Dr. M.G. Varshney (2014)**, studied job satisfaction of employees working in public and private sector banks. The degree of job satisfaction that brings good working performance in organization was investigated in the study. Quality of work life, organizational climate, job involvement, organizational commitment and job content were the factors that influenced the employees' job satisfaction. The primary data were collected from 400 respondents randomly from 10 equally selected public and private banks. The result of the study revealed that the bank officers of private sector banks were highly satisfied compared to that of public sector banks as they enjoy better amenities and supportive work environment.

**Md. Shahidul Islam, Md. Mainul Islam (2014)** studied job satisfaction of employees working in public and private sector banks. The degree of job satisfaction that brings good working performance in organization was investigated in the study. Quality of work life, organizational climate, job involvement, organizational commitment and job content were the factors that influenced the employees' job satisfaction. The primary data were collected from 400 respondents randomly from 10 equally selected public and private banks. The result of the study revealed that the

bank officers of private sector banks were highly satisfied compared to that of public sector banks as they enjoy better amenities and supportive work environment.

**Vishal kumar, Savita (2014)** made a comparative analysis of public and private sector bank employees regarding job satisfaction. The main objective of the study was to identify the factors influencing the job satisfaction of public and private sector bank employees and made a comparison on the basis of eighteen attributes of job satisfaction to determine how important these attributes are. The 18 attributes used in the study were compensation and benefits, company's image, facilities, recognition and rewards , role clarity, advancement opportunities, technology, employee's role, job content, corporate culture, job security, employee suggestions for improvement, leadership and interpersonal relationship, teamwork and cooperation, work climate, training and development, performance appraisal system and supervisor ratings. The sample population consisted of 80 bank employees belonging to top middle and lower level management, out of which 40 belonged to private sector and 40 to public sector. The data was analysed with the help of paired t test to determine the perceptual difference between private and public sector bank employees towards the elements of job satisfaction. The results indicated that company's image and job content are the highly perceived elements by private sector employees and job security is the highly perceived element by public sector employees.

**Nawab Ali Khan, Ms. Suhalia Parveen (2014)** found out the basic reasons of satisfaction and dissatisfaction among the public and private sector bank employees in UP state through questionnaire which was based on five point Likert's scale. The study compared the satisfaction level of employees working in Canara bank and ICICI bank through some key factors like Salary, Promotion and Training etc. The result of the study showed that satisfaction regarding salary, compensation and benefits and Promotion was significantly higher among the private sector bank employees than the public sector bank employees. While private sector bank employees were dissatisfied with job security as compared to public sector bank employees.

**Suman Devi, Ajay Suneja (2013)** measured the extent of Job Satisfaction along with its difference among the employees of Public and Private Sector Banks. The study covered four Commercial Banks in all, namely State Bank of India, Canara Bank,

HDFC and Axis Bank. Data was collected from 110 employees of selected banks located at various places in Kurukshetra to ascertain their views on job satisfaction. The target audience was managers, officers and clerks. A questionnaire with five-point Likert Scale was used to collect the response. The result of the study found considerable difference in employees' job satisfaction of public and private sector banks with regard to certain aspects. Private sector bank employees were more satisfied with increments & revision in pay and training & development than employees of public sector banks. However there was no considerable difference found in the job satisfaction of public and private sector bank employees particularly related to the factors such as performance appraisal, employee participation, relations with peers and job content.

**MS SHALLU SEHGAL (2012)** assessed the extent of job satisfaction and compared the job satisfaction level of employees in a Public Sector Bank (UCO Bank) and a Private Sector (AXIS Bank). The study was conducted at AXIS Bank and UCO Bank, Shimla. Employees from 3 categories according to their status from management staff, office cadre and award staff and sub staff were selected. Sample of 60 respondents 30 from each banks were selected and 10 respondents from each category were taken. The data was analyzed and findings of study revealed that there was significant difference between UCO bank and AXIS bank with regard to job security, salary and benefits given to the employees.

**Eliza Sharma and Mukta Mani (2012)** highlighted the factors which lead to employee satisfaction and to what extent these factors contributed towards employee satisfaction in Indian commercial banks. Differences in the satisfaction level of employees of private, public and foreign banks and the differences in the satisfaction level of employees of banks working in different regions of country such as North, South, East and West was investigated. 9 major cities from different regions were selected for the study. A sample of 30 banks, 10 private, 15 public and 5 foreign banks with sample size of 3000 employees ( 100 employees each bank and 750 employees from each region) was used in the study.

The dimensions of employee satisfaction in banks was broadly classified into 6 factors which are job specific, working environment, management behaviour, training

and development opportunities, compensation and other benefits, and interpersonal relationship. It was concluded that from among these six factors job specific factor contributed the highest towards job satisfaction while interpersonal relationship factor contributed the lowest. Further from the comparative analysis of employee satisfaction in private, public and foreign banks, it was found that the employees of foreign banks were more satisfied than those of private and public banks.

**Dr. T.Velnampy & S.Sivesan (2012)** determined employee's job satisfaction of banking industry in Sri Lanka. Data was collected from 126 respondents using questionnaire. Results of the study confirmed that job satisfaction can be determined by ten variables such as payment, happy to work, promotion, subordinate superior relationship, direction of supervisor, achievement, appreciation, participation in decision making, proud to work and enough description.

**Dr. T. Vanniarajan, Dr. H. Samuel (2012)**, studied the factors influencing job satisfaction and also identified the discriminatory factors among the public and private sector banks regarding job satisfaction. Target population was all employees working in public and private sector banks belonging to middle level management (clerks, cashier and supervisor) in Madurai City. The sample population consisted of 120 bank employees, out of who 60 belonged to public sector and 60 to private sector. The questionnaire consisted of 17 elements of job satisfaction designed to identify the influencing factors influencing job satisfaction. Data was analysed with the help of Factor analysis and Multiple Regression and it was concluded that Recognition and achievement are significantly related to the overall satisfaction among the bank employees. Level of job satisfaction considerably differs among the two sector bank employees. Private Banks employees are more satisfied with working environment, recognition, income and achievement as compared to their counterparts. However, public sector banks' employees are more satisfied with their leadership. The important discriminatory factors among the public and private sector bank employees regarding their attitude on job satisfaction factors are recognition and achievement. The private banks employees are more satisfied with the recognition and the achievement factors in job as compared to their counter parts.

**Arunima Shrivastava and Pooja Purang (2009)** studied the job satisfaction level of a public sector and private sector bank employees in India. The data were collected from two banks, one belonging to the public sector and the other belonging to the private sector. The sample consisted total of 340 bank employees from both public and private sector banks situated in India. 230 bank employees were from public sector and remaining 110 were from private sector banks. Job Diagnostic survey by Hackman and Oldham (1975) was used to ascertain the level of job satisfaction. Job satisfaction was measured through five faceted job diagnostic survey consisting of 14 item scale to measure five specific satisfactions: pay, job security, social, supervisory and growth.

Results indicated that means of public and private banks were significantly different from each other. The study indicated that private sector bank employees perceived greater satisfaction with pay, social and growth aspects of job as compared to public sector bank employees. While public sector bank employees had expressed greater satisfaction with job security as compared to private sector bank employees.

**Raj Kamal and Debashish Sengupta (2009)** studied the degree of overall job satisfaction prevailing among the bank officers. The study was conducted to examine the impact of different variables such as the occupational level, age, education, organizational climate, economic background and gender on the various factors affecting the overall job satisfaction. The sample size was of 100 officers out of which 80 responded. Questionnaires and interview was used to collect the data. It was concluded that with the change of satisfaction determinants, level of job satisfaction also varies. Job satisfaction shows an increasing trend with increase in the person age. Further it was found that younger employees were less satisfied with their job.

**Uma Sekaran (1989)** studied the paths to the job satisfaction of bank employees at the workplace through the quality of life factors of job involvement and sense of competence. A sample of 267 employees was drawn from the Midwestern parts of the United States. Employees at various levels like clerical, supervisory and managerial levels from each bank were selected. Variables used in study was Job satisfaction, Job involvement, sense of competence, job characteristics which included dimensions of skill variety, autonomy, task identity and task feedback, organizational climate.

The findings of the study revealed that if one wants to increase the job satisfaction of individuals at their work place, just making them get deeply involved in their jobs will not directly help them to increase their job satisfaction. Increasing their confidence in their job competence, skill variety and reducing their stress gives direct path to job satisfaction. Results indicated that personal, job and organizational climate factor influenced the job involvement of people in their jobs, which in turn influenced the sense of competence that they experienced which then directly influenced employees' job satisfaction.

### **3.3 LITERATURE REVIEW ON ORGANIZATIONAL CLIMATE AND JOB SATISFACTION**

**Fatemeh Asadi (2015)** conducted the study on high school teachers of the Department of education in the city of Qods. The study aimed at investigating the relationship between climate of organization and employees job satisfaction. The study was conducted on 200 high school teachers. 132 were the actual sample size taken for data analysis. T test and Pearson correlation coefficient was used to analyze the data. Analyses of the data revealed the findings that there was considerable direct and positive relationship between organizational climate and job satisfaction. Employees' job satisfaction can be enhanced when planning is done on the various dimensions of organizational climate.

**Rizwan Qaiser Danish et al. (2015)** conducted the study on educational sector of Pakistan. The author aimed at finding out the impact of organizational climate on employee job satisfaction and organizational commitment. Data was collected from 179 teachers of seven different colleges and universities of Pakistan. The data was analysed with the statistical technique of regression analysis. It was found that there was considerable impact of organizational climate on employee job satisfaction and on organizational commitment.

**Rashmi Rai (2014)** investigated the impact of organizational climate on employee satisfaction in the Indian IT organizations. The study determined the relation between components of organizational climate with employee job satisfaction. The data was collected from 100 executives of five IT companies in Delhi NCR through questionnaires. Organizational climate was measured on the basis of nine parameters namely Role and responsibility, Objectives and goals, leadership and management, work environment, Performance management, Career growth Opportunities, work life balance, rewards & recognition and Pay & benefit. The result of the study highlighted the positive relation between Organizational climate and employee job satisfaction. Employees' performance and job satisfaction can be enhanced with clear structure, chain of command, communication systems and coordination mechanisms.

**Chaur-luh TSAI (2014)** studied the organizational climate in the terminal operation context of Kaohsiung Port and its impacts on the employees' job satisfaction. It aimed at exploring the organizational climate in the terminal operation context and examining the impact of organization climate on the employees' job satisfactory. Data was collected from 382 respondents through questionnaires. Four dimensions of organizational climate were extracted using factor analysis. The study findings indicated that organizational climate has significant effect on the job satisfaction of employees. The employees with clearer and more effective incentives and rewards for job performance had better job satisfaction and felt higher job security. The study findings also showed that management system and awards & motivation significantly effect on the employees satisfaction.

**Mei Teh, Goi (2014)** examined the data collected from 210 respondents from higher educational institution. The study aimed at finding out how organizational climate affects employee job satisfaction and their intentions to leave the organization. Four dimensions of organizational climate namely internal process, rational goal, open systems and human relations used in the study had considerable effect on employee job satisfaction.

**Rakesh Kumar (2014)** investigated the relationship between some characteristics of organizational climate and employee satisfaction in Bharti Airtel India Ltd at Shimla head office. Data was collected using questionnaire containing the factors influencing both the parameters i.e. organizational climate and employee satisfaction. The study concluded that there existed positive relationship between organizational climate and employee satisfaction that means if organization is unable to create satisfactory climate for its employees it may lead to reduction in employee loyalty and employee job satisfaction.

**Mr. P. Siva Kumar, Dr. R. Kannappa (2014)** conducted study on nurses of multispecialty private hospitals. The study aimed at examining the demographic factors of the respondents related to organizational climate and job satisfaction. Data was collected from 565 respondents using questionnaires from hospitals of Coimbatore. The hypotheses were tested with ANOVA statistical technique. The result of the analysis revealed that there is considerable difference among the organizational climate dimensions (team work, integration, work environment and autonomy), job satisfaction dimensions (Reward and recognition, work balance, job requirement and staff relation) and age of the respondents. There is also difference between qualification of the respondents and job satisfaction dimensions along with organizational climate dimensions except autonomy.

**Dr. Santosh Meena, Ms. Mahima Agarwal (2014)** examined the relationship among organizational climate, job satisfaction and happiness of the employees of educational institutions. Organizational climate or environment of a workplace is one of the factors that explicitly or implicitly influence the level of performance of its employees, their level of job satisfaction and thus their happiness. The study was conducted on a sample of 90 employees of different educational institutions and data was analysed using correlation and t test. The result of the study showed positive correlation between organizational climate and job satisfaction and organizational climate and happiness.



**Irene A. Boatent (2014)** investigated the perception of employees about how organizational climate and its dimensions their job satisfaction. Two hundred and five employees working in manufacturing firms in Ghana were chosen for the study. The relationship between various dimensions of organizational climate and job satisfaction was analysed using correlation analysis. The main organizational climate dimensions that contribute to job satisfaction as noted in this study are Identity, Rewards and Conflict Management. Analysis of the data lead to the conclusion that, organizational climate contributes towards job satisfaction and therefore it was suggested that managers of the manufacturing sector in Ghana need to find ways and means of improving their organizational factors in terms of support, recognizing and fixing employees on tasks that fit their personal goals and values, to enhance their job satisfaction level.

**Anum Khan et al. (2013)** examined the level of job satisfaction of Islamic bank operational staff in relation with organizational climate, Occupational stress, Gender and Age. Organizational climate varies with the hectic transactions load, supervisors' mood and emotions. The result of the research revealed that organizational climate had significant impact on the level of Job satisfaction. However there was no significant difference between managers and officers in terms of their level of job satisfaction and both the groups were appearing almost equally satisfied with their jobs. But when managers and officers were compared on organizational climate, it was found that both the groups were almost opposite. Managers scored high on organizational climate than the officers.

**Jeevan Jyoti (2013)** investigated how organizational climate and job satisfaction helps in employee retention and improving their organizational commitment. The study also examined the impact of organizational climate on job satisfaction. Data was collected from 820 teachers of four different universities of North India. Data was analyzed using factor analysis, correlation and regression analysis. The analysis of the data indicated that various factors of organizational climate had an effect on job satisfaction.

**John Schulz (2013)** studied the impact of organizational climate, role conflict, role ambiguity on job satisfaction. The study was conducted on academic staff of research intensive universities of UK. Total of 448 respondents were used in the study. The study result found that there exist multiple organizational climates in the universities namely the Adhocracy climate, the Market climate, the Clan climate and the fourth one was the Hierarchy climate. Clan climate had characteristics of flexibility, spontaneity and individuality and concentrated on internal relations between various staff members. In such climate leaders stimulate decision making, team work and collaboration. Bureaucracy was equated to hierarchy climate. It featured rules, regulations, control and accountability. Similar to clan climate, adhocracy also features more of flexibility and individuality focusing on the external factors. It emphasized innovation, development and inculcating entrepreneurial practices. The last type of climate known as market climate focuses on achieving goals in competitive scenario. The study aimed at exploring the impact of organizational climate on job satisfaction with role stress. Multiple regressions were used to analyze the data gathered. The result of the study revealed that there was direct relationship between clan climate of organization with employees' job satisfaction. As clan climate provided opportunities to participate in organizational management which in turn decreased the conflict and enhanced the clarity. The supportive environment created an intrinsic satisfaction among staff members.

The paper explored how organizational climate influence the relationship between role stress and job satisfaction. The findings of the study found that only the Clan-type climate was directly related to high levels of job satisfaction. Clan climate gave individuals control by allowing them to participate in management – reducing conflict and creating clarity –and intrinsically satisfying by creating a supportive environment.

**Niaz Ahmed Bhutto, Minhoon Khan Laghari, Falah-ud-Din Butt (2012)** studied and compared organizational climate and job satisfaction in different sector banks of Pakistan. The study aimed at determining the employees' perception about organizational climate and employees' job satisfaction level. The study revealed that when employee perceive climate of the organization more favourably, then they are more satisfied with the job in terms of the job they perform, with salary they receive, promotions, relationship with peers and so on. While the unfavourable perception

about organizational climate reveals less job satisfaction of employees. Questionnaires were used to collect the data from twelve branches of different sector banks. Questionnaire comprised of forty two questions relating to organizational climate, fourteen questions for measuring job satisfaction and fourteen questions for examining the effect of organizational climate on job satisfaction. The formulated hypotheses were tested using statistical techniques namely Kruskal Wallis test and multiple regression analysis.

The result of the study concluded significant difference in perception of organizational climate and job satisfaction level of public, private and foreign bank employees. The 14 dimensions Organisational climate was considered in the study. The study found that some dimensions of organizational climate were positively related to job satisfaction while factors like equity and employee empowerment were negatively related.

**Reecha Ranjan Singh, Amit Chauhan, Sangeeta Agrawal, Saurabh Kapoor (2011)** studied organizational climate and its impact on job satisfaction in four different organizations. The study found that the positive and favourable organization climate improves the employees' job satisfaction. The study was conducted in four different companies (Reliance, Airtel, Idea, and Tata) belonging to telecommunication sector. 112 executives from four different companies comprised the data for the study. The aim of the study was to find out the root problems associated with organizational climate and job satisfaction of employees working at managerial level. Questionnaire used in the study comprised of fifteen factors of organizational climate and different other factors relating to job satisfaction. The study concluded significant difference in employees' perception about organizational climate and level of job satisfaction in all the four selected organizations. The employees within the same organization also perceived the climate differently and their job satisfaction also varied. The study of different organizations of telecommunication industry is justified as the job satisfaction of employees varies even after enjoying the similar kind of facilities. The most important factors of organizational climate that had significant relation with job satisfaction were standard and support.

**Anthonia Adenike (2011)** investigated how organizational climate can be used to forecast the job satisfaction of employees. The study was conducted on academic staff of Private Nigerian University. Thus the study involved two important variables Organizational climate and job satisfaction. The various dimensions of organizational climate and job satisfaction were used in the study. The data was analyzed with the help of correlation coefficient analysis. The result revealed positive relationship between two variables under study.

**Faizuniah Pangil et al. (2011)** examined the relation between two variables namely organizational climate and job satisfaction. A convenient sampling method was used. Principal component factor analysis was conducted on organizational climate items indicating four dimensions which are reward orientation, responsibility, structure, and participation. Researcher used Multiple Regressions analysis to determine the impact of one variable on the other. The results of the study revealed that various dimensions of organizational climate used in study significantly predicted job satisfaction, and these variables explained 35 percent of the variance in job satisfaction.

**Nihat Kaya, Erdogan Koc and Demet Topcu (2010)** interviewed 346 employees of nineteen Turkish banks. The study aimed at exploring the how human resource management activities and organizational climate influence employee job satisfaction. Organizational climate consisted of six factors (organizational ethics, work load stress, innovation support, competence and consistency of executives, cohesion and organizational boundaries) which influenced the job satisfaction. Data was analysed using statistical techniques and result of the study revealed that organizational climate and its dimensions positively influenced job satisfaction. The result of study was in congruence with the many early research studies on organizational climate and job satisfaction. The study found that practising better human resource management activities along with improved climate of the organization would be highly beneficial. It was held that constructive organizational climate will eliminate the hurdles to employee job satisfaction. Thus, the study concluded that organizational climate plays considerable role in employee job satisfaction.

**Zulfqar Ahmad et al. (2010)** conducted the study on job satisfaction of middle level executives of pharmaceutical sector in Pakistan. When employees are satisfied with the climate of organization it improves employees' efficiency, productivity, enhance commitment and works with greater cohesiveness with the peers. It also results in reduction of negative result such as turnover, deviant behaviour at work, absenteeism. Data was collected using questionnaire from four major cities of Pakistan from 51 local and 15 multinational organizations. The result of the study revealed difference in the satisfaction of employees of multinational organizations and local companies. Employees of multinational organizations were highly satisfied with certain aspects of organizational climate namely political climate, opportunities for professional growth, organizational structure, evaluation and promotions while local companies' employees were highly satisfied with aspect of internal communication.

**Dr. Iram Rani, Nasreen Anis** identified the role of positive organizational climate in creating Job satisfaction of teachers of four selected schools of khairpur, Sindh, Pakistan. Data was collected through structured questionnaire. 5 dimensions of organizational climate were taken for the study whose reliability was checked via SPSS 16. The Cronbach Alpha value was 0.927. The questions related to Job satisfaction taken for the study had Cronbach's Alpha value of 0.957. The finding showed that work environment, competencies, management effectiveness, team work and compensation are elements of positive organizational climate. The result also showed that management effectiveness contributes more to positive organizational climate than other elements. Its means management itself is very important part in creating good climate of schools that may enhance the productivity of school.

**Cynthia Ann Reynolds (2006)** examined the relationship between organizational climate and job satisfaction applied to full-time and part-time faculty members at a community college. The study was conducted to determine whether differences in job satisfaction exist with context to organizational climate, and further examined how these relationships differ when employment statuses (i.e., full-time vs. part-time) are considered.

Organizational climate was defined as composite of the following seven factors: promotion, internal communication, organizational structure, performance evaluation

political climate, opportunities for professional development, and regard for personal concerns. Job Satisfaction variables were also identified that were relevant to organizational climate: Participation in decision making, Autonomy, power, and control, Relationship with colleagues, Salary and benefits, Professional effectiveness.

**Hickman Janet Susan (1986)** the study attempted to discern the differences and similarities in the perception of nursing faculty in two types of nursing program regarding perceived organizational climate and expressed job satisfaction. Nursing faculty from traditional generic nursing programs was compared with nursing faculty from programs limited to registered nurses on these variables. The relationships between variables were examined for both the groups.

The study tested the hypotheses: 1. there are significant relationships between the faculty perceptions of organizational climate and expressed job satisfaction in both types of nursing programs. 2. The relationships between the variables of organizational climate and job satisfaction will be different for nursing faculties in programs limited to registered nurse students than for generic nursing program faculties.

The study found that knowledge of climate dimension conducive to job satisfaction would provide direction. A satisfied faculty would be able to demonstrate a greater commitment to objectives and create more positive leaning environment for students. A satisfied faculty would also decrease faculty turnover and provide more stability to nursing program.

**Jayashree Mahajan, Gilbert A. Churchill, Jr., Neil M. Ford and Orville C. Walker Jr. (1984)** examined the impact of several perceived organizational climate variables on the job satisfaction of Manufacturers agents and compared the findings to those pertaining to internal salespeople. In order to investigate how climate affects manufacturers' agents' feelings about their jobs, the study analyzed the relationships between each climate variable and each component of job satisfaction for both groups of salespeople. Responses were drawn from 20 sales representatives and 14 manufacturers' agents employed by a large company that sells equipment to electric utilities and other firms using power generating equipment. The impact of four organizational climate variables- (the amount of autonomy given to the employee, the

amount of structure imposed upon a position and the person who occupies it, reward orientation, and the nature of interpersonal relationship) on job satisfaction variables: (closeness of supervision, influence in determining standards, perceived role ambiguity, and perceived role conflict) was examined. Hypothesis was framed on the basis of all this four variables and their relationship with job satisfaction was tested. The study suggested that organizational climate is an important determinant of sales force morale, since more than 60 percent of the variation in total job satisfaction among internal salespeople is explained by the four climate variables. Another conclusion pertained to the managerially controllable elements of organizational climate, namely, closeness of supervision and influence in determining standards. Internal salespeople were more satisfied when company management provides them with high levels of structure, direction, and support. Manufacturers' agents, however, are happier when management provides a minimum amount of direction that does not restrict their autonomy.

### 3.4 **RESEARCH GAP:**

From the review of related literature, it has been observed that there are many such areas covered by authors in the field of organizational climate and job satisfaction, but no specific study focusing on the area of organizational climate and its impact on job satisfaction in selected public and private sector banks has been carried out in systematic and elaborative way.

It is noteworthy that very few studies has been carried out on organizational climate and its impact on job satisfaction in selected public and private sector banks in western India covering Gujarat, Maharashtra and Goa.

This study focuses on the organizational climate and its impact on job satisfaction. It also makes a comparison of organizational climate and job satisfaction between selected public and private sector banks of western India.



## **CHAPTER: 4:**

### **RESEARCH METHODOLOGY**

#### **4.0 INTRODUCTION:**

For carrying out a study it is imperative that an appropriate research methodology is followed. The chapter attempts to provide an overall design of the study with procedure and details of the research study. The rationale of the study, statement of the problem, objectives of the study, benefits of the study, research design, methods of data collection, population, sampling techniques, sample size, reliability and validity of the study, variables under the study, hypothesis of the study, limitations and delimitations of the study have been elaborated in this paper.

#### **4.1 Rationale of the study:**

Banking sector is the back bone of any country. Employees being unique assets of the organization, play significant role in effective functioning and success of the organization. Review of Literature shows that there exists strong relationship between organization climate and job satisfaction. Thus it becomes important to study the organization climate existing in public and private sector banks and how it affects the job satisfaction level of its employees. There also exist significant difference in the organization climate of private and public sector banks. The study aimed to find the impact of organization climate on various factors of job satisfaction in public and private sector banks.

#### **4.2 Statement of the Problem:**

One of the most researched topics of human resource management and organizational behaviour is Job satisfaction. In today's times of intense and fierce global competition, almost all organization seek the opportunity to increase employees commitment and retain them in order to accomplish the organizational objectives. Various studies have shown the importance of job satisfaction for effective working of any organization. Thus it becomes important to know the level of job satisfaction among the employees in the organization. One of the factors that determine job satisfaction is organizational climate. Hence the analytical and comparative study was

undertaken to identify the difference in organizational climate and its impact on job satisfaction. The statement of problem is as under:

“An Analytical Study of Organizational Climate and its Impact on Job Satisfaction among Selected Bank employees of Western India”.

#### **4.3 Research Objectives:**

1. To measure and compare the perception of Organizational climate in selected private and public sector banks of Western India.
2. To evaluate and compare the job satisfaction among selected private and public sector bank employees.
3. To investigate the relationship between organizational climate & its various dimensions with job satisfaction
4. To find out the difference among selected public sector bank employees with respect to their perception of organizational climate and level of job satisfaction.
5. To identify the difference between selected private sector banks with respect to their perception of organizational climate and level of job satisfaction.
6. To determine whether perception of organizational climate and job satisfaction vary across the different demographic variables (gender, designation and educational qualification).

#### **4.4 Benefits of the study:**

1. This study will be helpful to understand the difference in organizational climate existing in selected public and private banks and how it affects the job satisfaction level of their employees.
2. Banks will be able to identify the area of improvements which is needed to increase the level of employee job satisfaction.
3. The recommendations and suggestions will be beneficial for the banks to improve organizational climate and thereby enhance satisfaction.
4. Satisfied employees will result in satisfied customers.
5. This study will not only provide a sound literature for an academicians and the research scholars to pursue further future research but also provide a scope of further research.

#### **4.5 Research Design:**

Research design for this study is combination of Descriptive and Analytical in nature. Descriptive is due to the fact finding characteristics of employees their satisfaction level, organizational climate of selected banks and its impact on the employee's satisfaction level.

The study is Analytical due to the characteristic of its Analysis. It involves a sound and scientific analysis of data with the help of measure of central tendency, measures of variation, hypothesis testing and the regression analysis.

#### **4.6 Data Collection:**

##### **Secondary data:**

Secondary data have been collected from various journals, periodicals, government publication and electronic media.

##### **Primary Data:**

Structured non- disguised questionnaire is suitable to collect required information from the respondents working in selected banks. The questionnaire contains three sections. The First section of the questionnaire relates to demographic profile of the respondents. The Second section of the questionnaire includes question relating to organizational climate. The Third section of questionnaire incorporates questions pertaining to Job satisfaction.

#### **4.7 Target Population:**

All employees of selected public and private sector banks of Western India constitute the population for study.

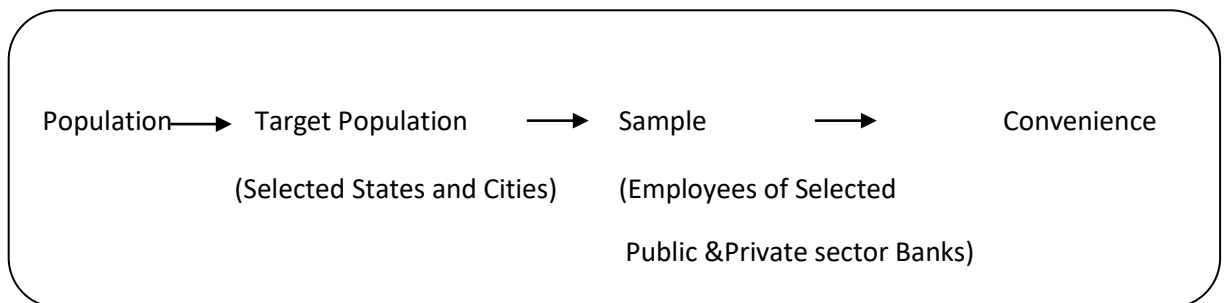
Target population for this study is the employees of selected public and private sector banks of Gujarat, Maharashtra and Goa in general and the selected cities of Gujarat, Maharashtra and Goa.

#### 4.8 Sampling Techniques:

Convenience sampling has been used for this study due to the data requirement and its diversity. No other sampling techniques are found to be more appropriate than the above mentioned sampling techniques.

The researcher has selected three major states of Western India viz. Gujarat, Maharashtra and Goa. From the selected states, various major cities considering their importance have been selected.

The sampling process is described as under:



#### 4.9 Sample size:

Calculation of sample size for this study quite difficult due to the large number of target population (Numerically). But still in consultation with experts in this area, researcher have just tried to find out the reasonable number which is considered as true representative of that particular city in given state. As per the direction of Dr. Uma Sekaran in “Research Methodology” published by Wiley India, “Sampling Techniques” by William G. Cochran published by Wiley India, total respondents has been decided.

Hence keeping in mind the difficulty level the total number of sample size for this study have been taken 1500 respondents i.e. employees of selected public and private sector banks of selected major cities in the state of Gujarat, Maharashtra and Goa. The below mentioned Table shows States and selected public and private bank distribution of sample size for this study.

STATES	Selected Public Sector Banks- No. of Respondents	Selected Private Sector Banks- No. of Respondents	TOTAL
GUJARAT	SBI – 90	ICICI – 90	540
	BOB – 90	AXIS – 90	
	PNB – 90	HDFC – 90	
MAHARASHTRA	SBI – 90	ICICI – 90	540
	BOB – 90	AXIS – 90	
	PNB – 90	HDFC – 90	
GOA	SBI – 70	ICICI – 70	420
	BOB – 70	AXIS – 70	
	PNB – 70	HDFC – 70	
TOTAL	750	750	1500

#### 4.10 Reliability and Validity of the study:

The study is valid if it measures actually what they claim to and if there are no logical errors in drawing conclusions from the data (Garson, 2002). Therefore different steps were taken to ensure the validity of the study. The theories that have been selected for the study was clearly described and research question has been formulated based on the previous theories. To check the content validity of the questionnaire various expert in the field of academics and banking from the different organization were contacted and the components of questionnaire were modified as per their instructions.

According to Garson (2002), reliability is a measure of the extent to which an item, scale or instrument will yield the same score when administered in different times, location or population, when the two administrations do not differ in relevant variables. The objective is to make sure that if another investigator will follow the same procedures and used the same case study objects, the same conclusion would be made.

Cronbach's Alpha Reliability Index was used to evaluate internal consistency of each construct. Hair et al. (1998) suggests that that acceptable level of reliability index should be maintained at a minimum of 0.5 in order to satisfy for the early stages of research; and over 0.7 is considered to be a good level.

<b>Dimensions</b>	<b>No. Of Items</b>	<b>Cronbach's Alpha</b>
Organizational Climate	23	.878
Job satisfaction	18	.844

#### **4.11 VARIABLES UNDER STUDY:**

Variables under study have been finalized during the process of research.

<b>Independent Variables</b>
<ul style="list-style-type: none"> <li>• Demographic Variables <ul style="list-style-type: none"> <li>– (Age, Gender, Marital Status ,No. Of Dependents, Occupational Status, Length of Service)</li> <li>– Physical location of employees (Selected Western Region States and cities)</li> </ul> </li> <li>• Organizational climate <ul style="list-style-type: none"> <li>– Organization Structure</li> <li>– Leadership &amp; Management</li> <li>– Work Environment</li> <li>– Communication</li> <li>– Performance management</li> </ul> </li> </ul>
<b>Dependent Variables</b>

- Job Satisfaction
  - Nature of job
  - Working conditions
  - Compensation

#### **4.12 HYPOTHESIS:**

Following are the major hypothesis to be tested with appropriate statistical tools.

H0<sub>1</sub>: There is no significant association between organizational climate and job satisfaction among selected bank employees of Western India.

H0<sub>2</sub>: There is no significant association between various dimensions of organizational climate and job satisfaction of bank employees.

H0<sub>3</sub>: There is no significant difference between selected public and private sector banks of Western India regarding perception of various aspects of organizational climate.

H0<sub>4</sub>: There is no significant difference among the employees of selected private and public sector banks of Western India regarding various aspects of job satisfaction.

H0<sub>5</sub>: There is no difference in perception of Organizational climate in selected public sector banks of Western India.

H0<sub>6</sub>: There is no difference in perception of Organizational climate in selected private sector banks of Western India.

H0<sub>7</sub>: There is no significant difference in the level of job satisfaction of selected public sector bank employees (SBI, BOB and PNB) of Western India.

H0<sub>8</sub>: There is no significant difference in the level of job satisfaction among employees of selected private sector banks (ICICI, AXIS and HDFC) of Western India.

H0<sub>9</sub>: There is no significant difference in perception of organizational climate of male and female.

H0<sub>10</sub>: There is no significant association between the bank employee's designation and their perception about organizational climate.

H0<sub>11</sub>: There is no significant association between the bank employee's qualification and their perception about organizational climate.

H0<sub>12</sub>: There is no significant difference between males and females about their job satisfaction.

H0<sub>13</sub>: There is no significant difference in the job satisfaction of officers and clerks.

H0<sub>14</sub>: There is no significant association between the bank employee's qualification and their job satisfaction.

#### **4.13 LIMITATIONS OF STUDY:**

- As the data is collected through the questionnaire there may be possibility that employees may not be fully loyal in answering the questions.
- Due to the work pressure the employees may not be able to devote sufficient time to fill the questionnaire.
- The time constraint is one of the limitations as the data are collected from the employees of selected public and private sector banks within the period of one year.
- The cost constraint is also limiting factor as the increased sample size increases the cost of data collection.
- The data is collected from three public and three private sector banks. Hence the result may not be generalized to other banks.



#### **4.14 DELIMITATIONS OF THE STUDY:**

- The study is delimited to only three states namely: Gujarat, Maharashtra and Goa. Again the study is also delimited to selected major cities only.
- Sampling technique considered for the study purpose is also the delimitation. Some other sampling techniques may be used to conduct the same study for selected states as well as cities.

## **CHAPTER: 5:**

### **ANALYSIS & INTERPRETATION OF DATA**

The primary data collected with the help of structured non disguised questionnaire are being edited, encoded, classified and tabulated. Therefore the data are being presented in the form of Tables, charts, graphs and diagrams as required. The collected data are being analyzed with the help of appropriate statistical tools and techniques (SPSS). Measures of Central tendency, Dispersion, Correlation, Regression Analysis, ANOVA and Testing of Hypothesis techniques, as required, are also used by the researcher for the purpose of analysis of data. Analysed data are being interpreted to established meaningful relationship among variables under study.

**CHAPTER: 6:**  
**FINDINGS, RECOMMENDATIONS AND**  
**SCOPE OF FURTHER RESEARCH**

Initial portion of this chapter deals with the findings based on data analysis and Testing of the Hypothesis. On the basis of the findings recommendation will be made. Scope of further research will also be discussed in detail at the end of the thesis.

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