

# A Case Study of HDFC Bank: Measuring Employee Empowerment Using Demographics.

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**Abstract:** We are in globalised economy and in this globalised competitive environment the most important and unique factor is its manpower. So it is said that the success of any organization is fully dependent on its human resource. Banks also follow this principle. This study is conducted to understand employee empowerment status in respect of various demographic factors such as age, income, qualification, education and many more. It is assumed that a satisfied and happy employee is the biggest resource of any organization. Bank is a service based industry and its employees are responsible for its huge productivity and profitability. Empowered employees work with positivity and takes decision more confidently which results better. But status of employee empowerment is still a question, so this study is initiated to understand the level of employee empowerment in HDFC Bank of New Delhi. Some dimensions which are considered here are like leadership, motivation, performance, job satisfaction, issue of control, employee participation with demographic factors like age, income, education, gender, designation. The study used independent sample t-test to find the variation, if any among overall employee empowerment level with different demographic factors. Data is collected from 220 respondents and it results that employees are satisfied and feels that the organization support employee empowerment.

**Key words:-** Employee Empowerment, Dimensionas of Employee Empowerment like Job Satisfaction, motivation, participation ,leadership, issue of control etc, Demographic Factors, HDFC Bank New Delhi Division.

## I. INTRODUCTION

Globalization has increased the competition of all the industries and banks are also facing the same challenge. In this competitive world the survival is possible with unique man power rest all factors can easily be copied or misused. Factors like growing economies, and improved technology are constantly presenting new challenges and creating new opportunities for people. With these transforms, people's observations regarding their jobs are keep on changing. In this grow-or-die environment, the victory of any organisation depend on its workforce. empowered employees are the most important resources of any banks. As banking institutions are the backbone of a nation's economy, the efficient management of human resources and the maintenance of higher job satisfaction levels are important and affects the growth and performance of an entire economy (Arunima and Pooja,

2009). A satisfied, happy and hardworking employee is the biggest asset. Promoted in 1995 by Housing Development Finance Corporation (HDFC), India's leading housing finance company, HDFC Bank is one of India's premier banks providing a wide range of financial products and services to its over 18 million customers across hundreds of Indian cities using multiple distribution channels including a pan-India network of branches, ATMs, phone banking, net banking and mobile banking. Within a relatively short span of time, the bank has emerged as a leading player in retail banking, wholesale banking, and treasury operations, its three principal business segments. The bank's competitive strength clearly lies in the use of technology and the ability to deliver world-class service with rapid response time.

### *AUTONOMY of HDFC Bank:*

*'We can engage the heart as well as the mind of each employee by moving away from central deterministic processes and by devolving more responsibility to individual business units. By delegating and agreeing clear objectives, and by giving staff the freedom to act, we can release the energies that will lead to real achievement.'*

### *ACCOUNTABILITY of HDFC Bank:*

*'It follows that we will have to raise the level of accountability as well, making it sharper and more clearly defined. This will give everyone a greater sense of ownership, responsibility and, ultimately, pride in their achievements. It will also help to create greater cohesion within the business units and the ambition to improve working processes at every level.'*

#### *A. Awards & Milestones*

HDFC Bank began operations with a simple mission: to be a "World-class Indian Bank" with single-minded focus on product quality and service excellence. Today, it is proud to say that we are well on our way towards that goal. Some key milestones achieved along the way: The Bank is listed on the Bombay Stock Exchange Limited (BSE) and The National Stock Exchange of India Limited (NSE) with the approximate market capital of \$18.3 Billion. One of the first Indian Bank to be listed on New York Stock Exchange (NYSE) (symbol 'HDB') in 2001 & also listed on the Luxembourg Stock

Exchange (ISIN No US40415F2002) in 2008 Fitch Ratings India Pvt. Ltd. (100% subsidiary of Fitch Inc.) has assigned the "AAA (ind)" rating to HDFC Bank Ltd. HDFC Bank Ltd is also among the Fab 50 companies in Forbes list. HDFC Bank Ltd was also awarded as the "Best Domestic Bank" by Asia Money India's 10 "Most Admired Company" by Wall Street Journal

### B. Factors Critical For Success of HDFC Bank

1. Optimum use of new technology.
2. The ability to deliver world-class service with rapid response time.
3. Their business philosophy is based on four core values - Customer Focus, Operational Excellence, Product Leadership and People. They believe that the ultimate identity and success of their bank will reside in the exceptional quality of our people and their extraordinary efforts. For this reason, they are committed to hiring, developing, motivating and retaining the best people in the industry.

### C. SWOT Analysis

#### Strength

- 1) Innovative practices followed – with respect to giving the front management the tools to deal with adverse situations efficiently, a formal and systematic feedback mechanism is followed which further helps in augmenting the capability and hassle free procedures help to win customers.
- 2) Customer oriented – customer given the top priority, all the systems, processes and even the personal involved are trained and designed to serve the customer better. Customer viewed as an "opportunity".
- 3) No employer- employee relationship – the working environment is such that all the issues are dealt with as if a family matter, going the extra mile to give that personal touch

#### Weakness

- 1) The major weakness being that HDFC being the largest financial institution has a weak advertising base. If it strengthens this base also its business will multiply manifold.
- 2) Should workout to cut down on its rate of interest in order to eliminate stiff competition from SBI, ICICI, and LICHF etc.

#### Opportunities

- 1) Immense opportunity lies in the field of extending its financial services and guidance to areas of construction like water supply, sanitation, roads etc as these will be generating huge businesses in the future
- 2) With migration of rural population to the urban areas, heavy investments will be required in the transport facilities and construction of additional dwellings

#### Threats

- 1) As the housing and finance industry is emerging as a promising industry, tough competition prevails in the industry. Competitors vary from already established huge institutions to the new but promising ones.

## II. OBJECTIVES OF THE STUDY

To understand the real wealth of a bank i.e their manpower and the true role of their employees and employee empowerment an attempt has been made in the present study to measure the level of employee empowerment among HDFC bank employees in New Delhi division and to know whether the employees are fully satisfied with their current working system. The study has focused the different control variables like education, designation, gender, income, age etc. This analysis will provide a quantitative ratio of the empowerment level of employees and on the basis of study we may suggest the different ways and means for improving employee empowerment in banks and it will further help in betterment of overall banking system. We believe that this study will help to improve the services of bank more effective and efficient.

## III. LITERATURE REVIEW

Employee empowerment means how people feel empowered or freedom to take decision about their job. It is the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs (Spector, 1997). It was found that if managers are empowered they are able to build capacities, resources, competencies and strategies to respond pro-actively to the environmental pressures caused by economic liberalisation (Bhatnagar, 2005). Employee Empowerment is a combination of psychological, physiological and environmental circumstances. Newstrom and Davis (1998) define empowerment as any process that provides greater autonomy through the sharing of relevant information and the provision of control over factors affecting job performance. The organization has the responsibility to create a work environment which helps foster the ability and desire of employees to act in empowered ways. The work organization has the responsibility to remove barriers that limit the ability of staff to act in empowered ways. We also recognize managers as integral to democratic governance (Feldman and Khademian, 2002). Employee empowerment is a source by which persons are given the authority to analyze situations and take positive decisions. This creates a sense of ownership towards the organization in the employees. This attitude of the employees helps in forwarding the business. It is the situation of feeling self-empowered to take control. When thinking about empowerment in human aspect, try to avoid thinking of it as something that one individual does for another. This is one of the problems organizations have experienced with the concept of empowerment. People usually think that, top management, empower the people who report to him. Consequently, the reporting staff members wait for the

empowerment, and the manager asks why people won't act in empowered ways. This led to a general unhappiness, mostly undeserved, with the concept of empowerment in many organizations. *More recently this view is represented by the call for managers to behave as entrepreneurs to stimulate new decisions, and to create public value (Reich1988;Moore1995). Historically this perspective focused on the role of administrators as professionals, able to identify and protect the public interest from large business interests (Landis1938;McCraw 1984)*

Banks are concerned to provide services to its customers which depends on its employees. Better Financial services along with their better customer services of the banks become more important due to growing competition in the market. It is realized that bank employees' are in direct contact with customers and play a significant role for the bank by giving bank services. Moreover, bank all over the world offer similar kinds of services, and try to quickly match their competitors' innovations. In such situation, job satisfaction of bank employees is an important issue for the improved financial services to the customers. Therefore, this issue has to be properly taken into account in order to achieve ultimate goals of any organisation particularly banks. Any business can achieve success and peace only when the problem of satisfaction and dissatisfaction of workers are felt understood and solved, problem of efficiency, absenteeism, labour turnover require a social skill of understanding human problems and dealing with them scientifically serves the purpose to solve the human problems in the industry. So, for the success of banking, it is very important to manage human resources efficiently and to find whether its employees are satisfied not. Only if they are highly satisfied with their job, they will work more with commitment and project a positive image of the organization in the industry (Suman and Ajay, 2013). Job satisfaction is an integral component of organisation climate and an important element in the management employee's relationship. Job satisfaction means individuals emotional reaction to job. It is a positive emotional state that occurs when a person's job expectation are fulfilled at the working environment.

#### *Core Competency of HDFC Bank*

- Innovative Practices and Solutions
- Customer given top priority, viewed as an "opportunity"
- Strong & Efficient Leadership both at formal and informal levels in the organization

#### IV. RESEARCH HYPOTHESIS

Based on the above literature review , following hypothesis have been framed for the present study.

H1 : Empowerment expectations varies significantly across all educational groups.

H2: Empowerment expectations varies significantly across genders in banks.

H3: Empowerment expectations varies significantly across different age groups.

H4: Employee Empowerment varies significantly with issue of control.

H5: Empowerment expectations varies significantly across income groups.

H6 : Employee Empowerment varies significantly across different occupying positions.

#### V. RESEARCH DESIGN

The present study has been designed with a view to investigate the employee empowerment level of HDFC Bank employees in New Delhi division and to find out the effect of various aspects ( relation with co-workers supervision, employees empowerment, nature of job, employees participation, performance appraisal and training and development, etc.) on the overall employee empowerment. For this purpose, a survey was undertaken to assess the Employees Job Satisfaction level in HDFC bank branches located at various places in New Delhi. 220 employees of HDFC Bank were contracted on the basis of convenience sampling to ascertain their views on employee empowerment level with the said bank. They were appraised about the purpose of the study and request was made to them to fill up the questionnaires with correct and unbiased information. The survey was conducted for a period of four months. All-important demographic characteristics like age, sex, level of income, level of education and profession were taken into consideration while seeking the response from the customers. The effort was made to give a balanced representation to above demographic characteristics to make the sample representative. A considerable number of respondents belonged were male (150 ) whereas (70) percent of them were female. It is clear from the data that 82 of the employees are graduates, 78 of the employees are post-graduate and the remaining 60 were 10+2 in HDFC Bank. Therefore, the study implies that the majority of the employees working in HDFC are highly educated. It has been observed from the data that majority of the respondents 94 in HDFC Bank were in the age group of 31-45 years, and 72 were in the age group of 46 and above, whereas those who were in the age group of 20-30 years were 54. It has been observed from the data that 60 of the respondents are working on managerial post, whereas the rest 160 are of non-managerial posts. 90 of respondents belong to salary group of up to Rs. 20000 while 80 of respondents belonged to second group and the remaining to third group.

#### VI. RESEARCH INSTRUMENT

A Questionnaire was designed to facilitate The respondents to identify the various variables contributing towards their job satisfaction and dissatisfaction. A semi-structured questionnaire has been used with a number of variables related

to job satisfaction. The questionnaire covered following aspects: employee empowerment, supervision, performance appraisal, and nature of job, employee participation, training and development and also the demographic details of the respondents. The entire scale consists of 27-items. The endeavors were to identify the key Job satisfaction issues, on which employee’s perception can be obtained. The respondents were requested specifically to ignore their personal prejudices and use their best judgment on a 4 point scale where ‘1’ is Strongly Disagree and ‘4’ is Strongly Agree. The purpose of this exercise was to make the response a true reflection of organization reality rather than an individual opinion. In order to analyze the collected data and confirm the usefulness of the Instrument to the banking context, the statistical package for the social science (SPSS-16) was used.

**Result and Discussion**

*A. Employee empowerment in HDFC Bank*

In the present study , the main focus was to measure the employee empowerment and its dimensions. **Motivation and performance, leadership, job satisfaction, control of decision making to employees , nature of job and employee participation.** Employee perception were measured on a four point scale . Mean score was calculated for each dimension. The data on Table 1 presents information regarding employee empowerment level of HDFC Bank . The table clearly reveals that the overall employee empowerment level of HDFC Bank Employees is 2.025 with standard deviation of 1.201. Dimension wise analysis reveals that employee empowerment score is highest in case of Employee Empowerment with motivation and performance (2.02) followed by employee empowerment with employee participation (2.03) and employee empowerment with leadership (2.01). employee empowerment with Job satisfaction score is (1.199) which is lowest among all dimensions.

**Table 1: Overall Employee empowerment in HDFC Bank**

S.No	Dimensions	Mean	SD
1	Employee Empowerment with motivation and performance.	2.02	1.182
2	Employee Empowerment with Leadership	2.01	1.199
3	Employee Empowerment with Job Satisfaction	2	1.205
4	Employee Empowerment with issue of Control	2.06	1.193
5	Employee Empowerment with Nature of Job	2.03	1.22
6	Employee Empowerment with Employee Participation.	2.03	1.212
7	Over all	2.025	1.201

*B. Employee Empowerment Variation Across Demographic Variables*

In an attempt to study wheather HDFC Bank employees are satisfied with their jobs irrespective of different demographic variables. Mean score with standard deviation were calculated sepearted for each group . Also , student t-test was accordingly performed to determine the level of difference, if any , among all groups.

*C. Employee Empowerment variation and Gender*

With a view to measure employee empowerment variation if any due to gender difference, the respondents were grouped in mail and female. The data on table 2 brings lights on the satisfaction ration of employee empowerment of bank employees . Table reveals that male employees (2.14)are more satisfied in context of employee empowerment then female employees (2.04).

**Table 2 :- Employee Empowerment score of Different Gender Groups**

Dimensions	Gender			
	Male(150)		Female(70)	
	Mean	SD	Mean	SD
Employee Empowerment with motivation and performance.	2.07	1.15	1.94	1.14
Employee Empowerment with Leadership	2.17	1.135	1.88	1.18
Employee Empowerment with Job Satisfaction	2.039	1.193	1.88	1.18
Employee Empowerment with issue of Control	2.263	1.111	2.16	1.2
Employee Empowerment with Nature of Job	2.131	1.268	2.27	1.23
Employee Empowerment with Employee Participation.	2.21	1.236	2.11	1.38
Over all	2.14	1.18	2.04	1.21

Dimension – wise analysis reveals that Male employees are more empowered than female in respect of motivation and empowerment . Hear mean of Males are 2.07 and standard deviation is 1.15 which is higher than females where mean is 1.94 and standard deviation is 1.14. With respect to leadership empowerment is again in male section the table -2 indicates that mean male is 2.17 whereas mean female is 1.88 but standard deviation male is1.13which is slightly lesser than standard deviation of female 1.18. in case of job satisfaction male again feel more empowered but if we considered the nature of job them we find females are more empowered than males because they are more strict towards their job. As per employee participation dimension is considered there is not much difference between two groups , the result is slightly differ it states that all employees feels happy with participation in general activities.

*D. Employee Empowerment Variation and Education*

To study employee empowerment variation by education, if any in HDFC bank at different levels, respondents were grouped into three levels i.e secondary level, graduate level and post graduate level. Mean and standard deviation was calculated for each level separately. The analysis reveals that there insignificant difference in the job satisfaction of employees. This discloses that HDFC bank does not take into account the level of education of their employees when they are serving them. The overall analysis shows that employees with graduation as their qualification are more satisfied with the bank than others groups, under consideration as is revealed by their perception scores. Further it is evident from Table 3 that on leadership, jobsatisfaction and employee participation dimension Secondary level employees are most satisfied then Post Graduate and Graduate level employees. With respect to supervision dimension Post Graduate employees working in HDFC Bank are more satisfied compared to other two. Further, Employees with Graduation as their qualification are more satisfied with the performance appraisal system in the bank. The Table clearly shows a low responses collected form secondary (2.072) and Post Graduate level employees (1.985). Employees are satisfies with the nature of work they perform irrespective of their qualification. The data clearly discloses that there exists insignificant difference in overall job employee empowerment level of employees of select organization among different income groups. Further the analysis reveals that employees with income of above Rs 40001 (2.08) are less satisfied with both the other two groups. This reflect that higher income group feel less empowered and rest other two groups are more empowered that means they have more decision taking power at their level and they are more motivated to initiate new things. We have also seen that job satisfaction is highest with income below Rs.20000 where as employee participation is highest with highest salary which is 1.48 and in other groups it is 1.42 which is slightly lesser. This shows that salary package has very less impact on employee empowerment.

*E. Employee Empowerment Variation with different age groups*

With the view to measure the employee empowerment variation, if any, of different age groups of sample organization, respondents were divided in to three age groups viz., 20-30 years, 31-45 years and above 46 years. Job satisfaction scores were calculated for each group of the respective bank separately which is presented in Table 5. The Table reveals that there exists insignificant difference among all age groups. The data further shows that employees with age group of above 46 years (2.07) are less satisfied followed by age group of 31 -45 years (2.1). It is observed that employees with middle age are most satisfied then other two categories. Young employees with age group of 20-30 years are more

satisfied in context of employee empowerment. Age above 46 has maximum (2.49) Employee empowerment in context with leadership. Kalleberg and Loscocco (1983) also found that employees with higher age are more satisfied than lower age groups employees. Dimension-wise analysis reveals that on Employee Empowerment dimension employees falling in the age group 31-40 Years (2.1) are more satisfied followed by age groups.

**Table 3 :- Employee Empowerment Variation and Education**

Dimensions	Educational Groups								
	Upto Secondary(60)			Graduation(82)			Post Graduation(78)		
	Mean	SD	Std.error Mean	Mean	SD	Std.error Mean	Mean	SD	Std.error Mean
Empowerment with motivation and performance.	2.3	1.058	0.199	2	1.204	0.188	2.03	1.158	0.185
Employee Empowerment with Leadership	2.47	1.074	0.196	1.9	1.261	0.197	1.182	1.211	0.194
Employee Empowerment with Job Satisfaction	2.2	1.157	0.211	2.15	1.108	0.173	2.13	1.08	0.173
Employee Empowerment with issue of Control	2.2	1.186	0.217	2.32	1.15	0.18	2.28	1.146	0.183
Employee Empowerment with Nature of Job	2.13	1.196	0.218	2.34	1.132	0.177	2.26	1.117	0.179
Employee Empowerment with Employee Participation.	1.133	1.184	0.216	1.95	1.244	0.197	2.03	1.203	0.193
Over all	2.072	1.142	0.209	2.11	1.183	0.185	1.985	1.152	1.107

Table 4 :- Employee Empowerment Variation with Income Groups

Over all	Dimensions	Income Groups								
		upto 20Rs.20000(90)			Rs.20001- Rs.40000(80)			above 40001(50)		
		Mean	SD	Std.error Mean	Mean	SD	Std.error Mean	Mean	SD	Std.error Mean
2.1	Employee Empowerment with Employee Participation.	1.42	1.215	0.181	1.42	1.238	0.196	1.48	1.295	0.259
1.137	Employee Empowerment with Nature of Job	1.89	1.191	0.178	1.95	1.197	0.189	2.16	1.143	0.229
0.169	Employee Empowerment with issue of Control	2.38	1.134	0.169	2.32	1.163	0.184	2.2	1.258	0.252
2.1	Employee Empowerment with Job Satisfaction	2.13	1.217	0.181	2.15	1.231	0.195	1.96	1.274	0.255
1.15	Employee Empowerment with Leadership	2.51	1.014	0.151	2.48	1.037	0.164	2.4	1.118	0.224
1.093	Employee Empowerment with motivation and performance.	2.27	1.053	0.157	2.3	1.043	0.165	2.28	1.1	0.22
2.08										
1.198										
0.239										

Table 5:- Employee Empowerment Variation with different age groups

Over all	Dimensions	Age Groups								
		20-30 years(54)			31-45 years(94)			46 above (72)		
		Mean	SD	Std.error Mean	Mean	SD	Std.error Mean	Mean	SD	Std.error Mean
1.964	Employee Empowerment with Employee Participation.	1.81	1.241	0.239	1.77	1.272	0.186	1.43	1.195	0.202
1.159	Employee Empowerment with Nature of Job	2.04	1.192	0.229	2.21	1.178	0.172	1.97	1.2	0.203
0.223	Employee Empowerment with issue of Control	2.22	1.155	0.222	2.32	1.144	0.167	2.29	1.152	0.195
2.1	Employee Empowerment with Job Satisfaction	2.37	1.043	0.201	2.04	1.179	0.172	2.03	1.224	0.207
1.189	Employee Empowerment with Leadership	2.15	1.199	0.231	2.15	1.215	0.177	2.49	1.04	0.176
0.173	Employee Empowerment with motivation and performance.	1.196	1.126	0.217	2.11	1.147	0.167	2.26	1.094	0.185
2.07										
1.15										
0.194										

F. Employee Empowerment and Managerial Position

To study employee empowerment variation by position, respondents were categorized in to two groups' viz., managerial and non-managerial group. The job satisfaction scores for each group and for each dimension are presented in Table 6. The Table clearly reveals that there exists significant difference in the job satisfaction of employees in HDFC bank as per position is concerned. Further the analysis reveal that employees enjoying managerial positions (2.67) are more empowered with their jobs than non-managerial group (1.92). Moreover the dimension-wise analysis reveals that employees with managerial post are more empowered then employees at non-managerial posts on leadership, nature of job and employee participation dimension. The mean response is (2.13) , (2.76) and (2.17) respectively. There is not much difference between managerial and non-managerial employees with respect to nature of work prevailing in HDFC Bank. The mean response on comparison shows that employees at latter positions are bit more satisfied then the former. Employees on managerial posts are more empowered than employees on non-managerial posts.. Though in comparison employees on managerial posts are more satisfied then other one.

**Table 6 :- Employee Empowerment and Managerial Position**

Dimensions	Position					
	Managerial(60)			Non-Managerial(160)		
	Mean	SD	Std.error Mean	Mean	SD	Std.error Mean
Employee Empowerment with motivation and performance.	1.48	1.295	0.259	2.12	1.151	0.129
Employee Empowerment with Leadership	2.13	1.137	0.208	2.06	1.184	0.132
Employee Empowerment with Job Satisfaction	2.07	1.172	0.214	2.12	1.151	0.129
Employee Empowerment with issue of Control	2.13	1.167	0.213	2.22	1.113	0.124

Employee Empowerment with Nature of Job	2.67	0.959	0.175	1.92	1.23	0.138
Employee Empowerment with Employee Participation.	2.17	1.147	0.209	2.09	1.203	0.135
Over all	2.1	1.146	0.213	2.08	1.172	0.131

VII. CONCLUSION AND SUGGESTION

Employee Empowerment can improve service quality and increase employee satisfaction. In this circumstance, policy makers and managers have turned their attention to provide different kinds of facilities to their employees in order to satisfy their employees. This study tested the impact of certain factors which affects the job empowerment level of employees in HDFC bank at New Delhi division. The results put forward that these factors had satisfactorily explained employee empowerment level and that the policy makers and managers should focus on these factors to improve job satisfaction level, if they want to enhance their businesses. The results revealed that overall employee empowerment of HDFC banks employees is 2.025 with standard deviation of 1.201. Moreover, the study concluded that employees with middle age groups feel more empowered than higher or lower age groups employees of the said bank. The study further reflect that there is some difference with gender also , Here males are more empowered then females or it can be said that male employees are more active in empowering themselves. The analysis reflect that education qualification makes difference in shouldering the responsibilities , Graduates are most empowered category , they can take small or big decisions promptly where are secondary level employees are slightly slow in case of decision making but according to our research we found that highly educated employees are least in shouldering empowerment. Similarly it is seen that higher income group category is less empowered that other two. On the contrary managerial employees are highly empowered . This analysis reflect that senior level employees are more empowered but they are not punctual in decision making .Efficient human resource management and maintaining higher employee empowerment level in banks determine not only the performance of the bank but also affect the growth and performance of the entire economy. So, for the success of banking, it is very important to manage human resource effectively and to find whether its employees are satisfied or not. Only if they are satisfied, they will work with commitment and project a positive image of the organization.

Therefore, for inventiveness of employee empowerment, the bank management should:

- The management of Bank should keep an eye on the existing pay structure, as study reveals that many respondents are not satisfied with their salary. So, the company should try to provide the competitive pay structure considering industry situation.
- Though, most of the employees are quite satisfied with the present promotional policy which is basically based on seniority and length of work. It is recommended that the company should try to implement the promotional policy based on both seniority as well as performance so that the young and energetic employees are motivated to perform better in their job.
- The kind of work given to an employee should be according to his/her abilities and knowledge and their efforts for doing a particular task and must be valued by giving appreciations and rewards to the employees for their hard work so that their level of motivation increases.
- Job satisfaction and dissatisfaction of Bank employees should be evaluated periodically for evolving dynamic and pragmatic policies for organization's growth and development.

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