

CHAPTER - IV

Research Methodology

4.1: Introduction

This thesis has made an endeavour to offer credible answers to the following research questions: i) Which are the factors which can be considered to add up to psychological employee empowerment of bank personnel of West Bengal?

ii) Which are the factors which may have the ability to impact the structural employee empowerment in West Bengal?

iii) Which elements, by their presence indicate satisfaction of bank staff in West Bengal?

iv) How is employee empowerment related with employee satisfaction?

v) Which areas act as triggers for successful empowerment procedures for employees of the banking sector?

vi) Which areas act as barriers to employee empowerment?

To find exact answer, researcher has embraced different exercises. To answer the first four questions, statistical tools have been utilized to assess the scores obtained from the respondents through Likert – 5 point Scale. To address the last two questions, two open ended enquiries are left for respondents to ponder and answer. The responses received were examined and depicted through statistical tools.

4.2: Research Hypothesis

It is commonly described as an argument or assumption that should be proved before it becomes a theory. The researcher however considers it as a formal question that is meant to be solved. Now in the arena of hypotheses testing, two different concepts must be described. They are Null Hypothesis and Alternate Hypothesis. These are described and stated in the subsequently¹.

4.2.1: Null Hypothesis

It is that hypothesis which one intends to disprove. So it represents the hypothesis, that is planned for dismissal by the scientist.

4.2.2: Alternate Hypothesis

It represents that hypothesis which is desired to be proved correct. This thesis has framed two hypotheses

Null Hypothesis H₀₁: There exists no relation between psychological employee empowerment and employee satisfaction.

Alternate Hypothesis H₁₁ : There exists a relation between psychological employee empowerment and satisfaction.

Null Hypothesis H₀₂ : There exists no relation between structural employee empowerment and employee satisfaction.

Alternate Hypothesis H₁₂ : There exists a relation between structural employee empowerment and employee satisfaction.

4.3: Research Design

This is that particular sequence through which assortment of data and its evaluation and examination is conducted in a research such that the specific study objectives are maintained and achieved economically. It thus provides an approximate understanding of the procedures to be employed during data collection, measurement, and interpretation.² The blueprint of the entire thesis has followed careful and meticulous planning and proceeds accordingly. Following are the step wise progressions of the study.

4.3.1: Framework and Implementation of Survey

An exhaustive and basic assessment of existing research publications relating to the present theoretical area under consideration is embraced at first. Based on that, efforts have been directed to ascertain the actual research gap prevalent in banks in West Bengal, India.

4.3.2: Sample Selection

Population for the research, along with its size has been correctly described for the research and then sample size determined by taking assistance of suitable techniques.

4.3.3: Data Collection

For collection of primary data in selected sample banks, necessary permissions have been obtained from competent authority prior to collection of response. Suitable data , procured from the selected sample bank branches through questionnaire on an assortment of aspects on psychological employee empowerment, structural empowerment and satisfaction of employees have been highlighted from the available review of literature.

4.3.4 : Data Origin and Collection

Once the research design is confirmed, she has made all efforts to successfully collect the data

4.3.5: Examination of Data and Interpretations of Results

Gathered data, is examined with SPSS and MS Excel 2007. After that, the researcher has made an endeavour to evaluate her findings .

4.3.6 : Concluding Remarks and Recommendations

Finally, following the outcomes of the research, she has come to certain conclusions and also various suggestions have been put forth..

4.4 : Sources of Data

For this step, the researcher could have two different varieties of data : Primary Data and Secondary Data.

a) Primary Data : This refers to first hand data that happens to be specific for this particular study. They are novel in characteristics and specific for the problem under discussion.

b) Secondary Data : This alludes to verifiable information which is recently acquired , recorded and statistically analysed by somebody else.

For this investigation, response has been taken from the two assortments of the data.

Primary Data : It is observed through different offices of 10 different banks located in various districts of this state. through questionnaires administered to both Clerks and different grades

of Officers. Secondary Data: Researcher has accumulated it from multitude RBI originated documents, and those published by Indian government. It has also evaluated the various reports and journals of individual banks which have acted as participants, here. Data is likewise acquired from various post graduate level thesis, doctoral theses, journal articles, books, newspapers, and websites, of national and worldwide repute alike

4.5 : Sampling

Sampling is commonly described as choosing a portion from the average or from a section of the totality, in view of which an inference or prediction regarding the characteristics or features of entire public can be undertaken. Simply stated, sampling is systematic way of arriving at a generalisation and conclusion about whole population after studying and analysing only a fragment of that. In this thesis, researcher has chosen only select objects or items from the totality and has analysed them with the belief that the chosen data will let her make correct conclusions of population characteristics. The banks so chosen constitute the sample. Process or method utilized for selecting sample is commonly known as sample design.

4.5.1: Types of Sample Design

Broadly, sample design is classified along the following two types : Probability Sampling and Non- Probability Sampling. In Probability sampling, attention is on random selection but in Non –Probability Sampling searchlight is put on non – random selection. We have conducted our research by utilizing the principles of Stratified Random Sampling technique of Probability Sampling method.

4.5.2: Stratified Sampling

This probability sampling occurs in two steps. Initially, there is population segmentation according to numerous strata. The items within a single strata should have to be homogeneous and the items in various strata would be heterogeneous. Then forms ultimate

sample from random selection of the individual items of each strata. In 2017 – 2018, 21 nationalised banks (including S.B.I and I.DBI) and also 21 private banks are found operating. To facilitate formation of various strata, they have been grouped into 3 strata , considering their businesses (i.e deposit and advance)

Large banks: operating transactions of Rupees Five Lakh crore or more business.

Medium banks having Rupees Two Lakh crore or more business but below Rs5 lakh crore business.

Small banks having less than Rupees Two Lakh crore business.

Accordingly they are placed in any of the mentioned groups , as described below

Table: 4.1 : Classification of Banks

Category of Banks	Name of the Banks	Total Number of Banks
Large	State Bank of India, IDBI Bank, Bank of Baroda, Punjab National Bank, Bank of India, Canara Bank, Union Bank of India, Axis Bank, HDFC Bank, ICICI Bank,	10
Medium	Allahabad Bank, Andhra Bank, Bank of Maharashtra, Central Bank of India, Indian Overseas Bank, Oriental Bank of Commerce, Syndicate Bank, UCO Bank, Vijaya Bank, Federal Bank, IndusInd Bank, Yes Bank	12
Small	Corporation Bank, Dena Bank, Indian Bank, Punjab and Sind Bank, United Bank of India, Bandhan Bank, Catholic Syrian Bank Ltd, City Union Bank Ltd, DCB Bank Ltd, Dhanlaxmi Bank Ltd, IDFC Bank Ltd, Jammu & Kashmir Bank Ltd, Karnataka Bank Ltd, Karur Vysya Bank Ltd,	20

	Kotak Mahindra Bank Ltd, Lakshmi Vilas Bank Limited, Nainital Bank Limited, RBL Bank Limited, South Indian Bank Limited, Tamilnad Mercantile Bank Limited.	
--	--	--

What has emerged from this table is that all the Large sized banks are present in large numbers in West Bengal. A majority of medium sized banks also have adequate representations here, though many are not having as much representations as the large sized banks. The preceding classification depicts many small size banks. However many of such banks, specially the small size private banks had nil to non - adequate representation in this state, So they are excluded and not considered at all for our study. Based on above, disproportionate stratified random sampling technique had been employed in this study. For this purpose random number table has been generated by utilizing Ms-excel through which, the researcher has to draw the appropriate sample.

Table : 4.2 : Identification of Sample

Business Transaction (Deposit + Advances	Large Size Banks	Medium Size Banks	Small Size Banks
Number of Banks	10	12	20
Sample Size	5	3	2

The sample was chosen from the 42 banks. 5 large size banks are selected, example SBI, PNB, BOB, Axis Bank, HDFC Bank. 3 banks of medium size were selected like Allahabad Bank, Andhra Bank and Federal Bank. 2 small sized namely Corporation Bank and UBI were chosen.

4.6 : Population of the Study

West Bengal bank employee population has been 66795, according to RBI Report RBI,

Government of India, 2015. It is evident that a total of 42516 officers have been employed in all the banks of this state in 2015 and clerical personnel working in similar duration has been 24279 in the state. So, in all 66795 employees have constituted the population of study.

4.7 : Sample Size

In a research , based on random sample, the minimum necessary sample dimensions can be calculated with Raosoft formulae. Calculations have shown that at least 382 respondents have to be included in the sample when the following are considered :

The population size = 66795

Acceptable Margin of Error = 5 %

Confidence Level = 95%

Response Distribution = 50%.

We have utilized in our research a sample of 382.

We had distributed the questionnaire to 450 employees associated with numerous offices of the various banks.50 people had not given back the questions and 18 had submitted incomplete responses that have therefore been rejected. Thus 382 respondents could be availed of who have finally constituted our requisite number of sample for the research, which have been the exact minimum required according to Raosoft formulae. So, it can be declared that this number is sufficient and acceptable.

The sample has consisted of officers/ executives working in Junior Management Grade / Scale I (JMG/S- I), Middle Management Grade / Scale II (MMG/ S –II), Middle Management Grade /Scale III (MMG/ S - III) and Senior Management Grade / Scale – IV (SMG / S-IV) and also the people in the clerical grade from the above 10 banks which have been selected through Stratified Random Sampling.

4.8 : Process of Accumulation of Data

The primary draft of questionnaire is got from the small pilot survey of a small sample of 40

respondents (30 as officer respondents, and 10 as clerk respondents) from 3 sampled banks; one each from large category, medium category and small category branches. After obtaining prima facie information, the necessary corrections has been adhered to and then the final questionnaire has been framed. The ultimate round of enquiries provided to some representatives of management personnel, senior clerks to collect primary data from bank personnel. Some management representative staff and also clerical staff have responded in face to face interactions with the researchers and responded by returning filled in questionnaires. Some executives and clerical staff members have rejected outright citing excessive work load and lack of time. The researcher has also discarded some incomplete responses.

4.9 : Area of Study

This exploration has concentrated on evaluation of contributing factors for empowerment and satisfaction of employees and on establishment of a relation among the two in banking sector in 7 West Bengal districts.

4.10 : Period of the Study

This research work is conducted at West Bengal, from September 2015 to September 2019.

4.11 : Analytical Tools and Techniques

From the primary sources, researcher had gathered data which had been suitably arranged, clarified and tabulated as per requirements of the research.. The statistical tools like data depiction through graphs and tables, test of reliability, Cronbach Alpha, Factor analysis, Multiple Regression has been incorporated to facilitate assessment of accumulated data, gathered for this particular thesis work.

The individual factors which have separately affected psychological empowerment and structural employee empowerment are ascertained through Factor Analysis. Cronbach Alpha is utilized for examining the data and to be assured of reliability. The individual factors which

affect employee satisfaction have been ascertained through Factor Analysis. Data reliability has been ascertained through Cronbach Alpha.

Multiple Regression has established that a relation exists between empowerment and satisfaction of West Bengal bank employees in India. The areas that act as keys to success of empowerment are depicted by descriptive statistics. Through SPSS, this is suitably graphically represented and evaluated. To denote the areas which obstruct empowerment , again descriptive statistics have been extensively used as also the graphical and tabular depiction of it is incorporated and denoted through SPSS.

References

1. Giri, A., and Biswas, D. (2019). *Research Methodology for Social Sciences*, : Sage Texts
2. Kothari, C. (2004). *Research Methodology (2nd Rev)*. New Age International Publishers.