

Multicultural Organisation and Employee Morale: An Empirical study of Banking Sector Employees in Mangalore, India.

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Abstract : Most of the modern organizations are comprised of multicultural workforce, which makes an individual face certain opinions, beliefs or perceptions that leads to a compromise, wider perspective and a flexible cognitive thinking. In a mixed cultural set up, it is a challenge for any management of an organisation to uphold the morale of the employees. In a country like India, every workplace comprises of work force from multicultural backgrounds, where they speak different languages with different dialects, belong to different religions, possess distinctive talents and skills, hail from rural or urban areas, identify themselves with different communities etc. Banks being a major functionary in the economic system, its employees are invariably from multicultural background. This paper will focus on the effect of multiculturalism and in what way morale building is emphasized. The objectives of this research paper is to study existing multicultural practices in banking sector, to analyse strength and weaknesses of multi-cultural banking organisation, employee morale, to offer suggestions to make effective utilization of multi-culture for morale building. In order to achieve the objectives, opinions of employees of public and private sector banks from Mangalore, Dakshina Kannada District, India, were analyzed and interpreted by using appropriate statistical methods and tools. The outcome of the paper can be used by the banking sector to utilize their diverse workforce effectively and efficiently, contributing towards the optimum performance of banking service.

Index Terms – Organisation, Multiculturalism, Morale, Banks, Employees.

1. INTRODUCTION:

Organisations that comprise of human resource are an integration of diverse cultures where employees identify themselves on the basis of caste, language, clothing, religious affiliations etc. Value system and morale is one of the aspects of culture, which differs from one culture to another. The Indian society has been multi-cultural, multi-religious, multi-ethnic and multi-linguistic from time immemorial. The morale of employees has always been one of the main criteria for an organisation to grow successfully. In a global scenario, countries that suddenly became culturally diverse affected by immigration started to face multiple issues that strained their solid social framework: frictions and hostilities between the indigenous population and migrants, minorities and immigrants, minorities and the indigenous population, and between various immigrant groups (Berkes, 2010). In Indian context where there are multiple communities co-existing in any given geographical area, it is a real challenge for organizations to function harmoniously and to build the morale among the employees. All the communities have their identities based on a culture which again includes racial, religious, linguistic, value system, thinking patterns and communicative behaviors. India comprises of a population where the caste system describes the social stratification. The population in the country differs from each other in language, culture, cuisine, clothing, literature, architecture, entertainment and festivities (Sukhdev, 2016). Banks that employ people from such backgrounds need to preserve the identities of diverse cultures, while they aim at achieving the goals set by them and also build their morale. It has been identified that banks employ diversified work force with multicultural background, affecting the morale in the workplace. In this context, various literature and past studies were reviewed.

2. Literature Review:

It was found that many Indian researchers have observed that there is a huge gap between the organizational policies, practices and the actual cultural practices of the employees. Most of the studies show a general difference in the organizational practices and policies. (Haire M. Ghiselli; E.E. & Porter L.W., 1963) presented the first international survey study of the values of the organization. In this study, they recognized national culture to be an important dimension to study the values of the organization as a whole. Therefore morale of the employees depended on the national culture which existed in those organizations. To substantiate this view, (Taylor and Blake, 1991) say that the creativity and innovation of a team increase if employees from different gender, nationality and racio-ethnic groups holding different attitudes work together. (Munjal & Sharma, 2010) found that the companies which employ diverse workforce have a distinct competitive advantage over those who don't. (Barbara & Biostocka, 2010) are of the opinion that the advantage of attracting and retaining the best talent can be availed by multicultural organizations which in turn contributes in building the morale. A competitive advantage and high-quality human resources dividend can be derived if the organizations are in a position to attract and retain qualified minority group members by trusting them and giving them equitable career advancement treatment. According to (Gutmann 2003, Taylor 1994, Young 1990)

Multiculturalism is closely associated with “identity politics,” “the politics of difference,” and “the politics of recognition,” all of which share a commitment to revaluing disrespected identities and changing dominant patterns of representation and communication that marginalize certain groups. Such a situation has an impact on the morale of the employees. (Cox & Stacy, 1991) conducted several studies in the University of Michigan Studies, in 1960’s and have discovered that heterogeneous groups had better solutions to the assigned problems in comparison to homogeneous groups. The dimensions of group’s diversity included personality measures and gender. They found that sixty-five percent of heterogeneous groups produced high-quality solutions which provided a new approach to the problem, compared to only twenty-one percent of the homogeneous groups. They found significant difference statistically, which makes it clear that multicultural practices in organizations will yield better results. (Charles, 2011) says in his blog that multiculturalism comes into existence when people and groups immigrate, they bring with them their own traditions and culture. This will not only enhance the richness of the culture, but also they bring with them new experience, a new culture, shared by those already in the land, which can also enrich them. In order to avoid friction among cultures it is necessary that there must be certain fundamentals to which all in a culture agree to share. According to a recent survey in 2016, it is understood that India has as many as 880 languages spoken across India. Though 31 languages are used as official languages of different states and union territories, it is a fact that there is no single language that is used by all Indian citizens. This makes it clear that people are mainly divided on the basis of language, which is the most crucial element used for effective communication in the workplace. It is also important to know the languages of the local community for those banking employees who have been transferred from other states or parts of the country. (K.V. Dominic, 2016) is of the opinion that Indian society is found to be multi-cultural, multi-religious, multi-racial, multi-ethnic and multi-linguistic from time immemorial. (Bajpai, 2015) makes a mention that India is home to policies of legal pluralism in religious family law (Hindu, Muslim, Christian, Parsi), territorial autonomy for several linguistic and tribal groups, as well as quotas in legislatures, government jobs and educational institutions for caste and tribal minorities. (Bhattacharya, 2003) observes that multicultural concerns have long informed India’s history and traditions, constitution and political arrangements. Much of the writings on Indian history, culture and politics are marked by some kind of multicultural concern. Multicultural practices allow individuals to come across viewpoints that differ with the original culture and can lead to modification in thinking, an expansion of viewpoint, and better cognitive elasticity. Cognitive elasticity and similar capacities of ethical feeling are significant for ethical behavior or morale in professionals and lay alike (Narvaez & Endicott, 2009).

Thus it can be understood that a multicultural society is made up of different nations, cultures, origins, religions, races and languages with different levels of morality. In Indian context, the multicultural society is a conglomeration of cultures, origins, religions and most significantly languages. The bank employees are responsible for supporting economic activities of the nation, by their services to a population ranging from individuals, corporate houses to government bodies. These employees are appointed by the banks on the basis of their skill and ability to perform banking operations. Almost all the banks in India have employees who belong to different cultural backgrounds leading to multicultural practices and with distinct morale. There is a need to understand and study in what way do the multicultural practices lead in building morale and in what way does it improve the performance of the banks. India being a country with multicultural identities’ and the economy depending mainly on the banking sector for its economic progress, past studies on the employees’ multicultural practices and their morale is not done extensively. In this view this paper aims at achieving the following objectives:

1. To analyse the existing multicultural practices and study the relationship between multicultural practices and employee morale in the banking sector.
2. To offer suggestions to utilize the multicultural practices in the organisation to enhance the morale of the employees.

3. Research Methodology:

The present study on the topic “Multicultural Organisation and Employee Morale: An Empirical study of Banking Sector Employees in Mangalore, Karnataka, India” is an empirical study conducted using qualitative and quantitative data collected from the respondents of banking sector. The research methodology used to arrive at the results and fulfill the research objectives are as follows:

3.1 Sample design:

A descriptive research was conducted to know the multicultural practices prevalent in public and private sector banks. The purpose is to find out whether multicultural practices adopted by banks have any relationship with the morale of the employees. The focus groups of the study were the four banks, two nationalized and two private banks namely, Canara Bank, Vijaya Bank, HDFC Bank and ICICI Bank in Mangalore city. 150 employees responded to the questionnaire which was distributed randomly, out of which 50 were from Private sector banks and 100 from Public sector banks.

3.2 Data Collection:

Both primary and secondary data were used in this study. Qualitative and quantitative data was considered for the analysis and interpretation of results

3.2.1 Primary Data: The data has been collected from the clerks and officers through questionnaire which included; qualitative questions related to demographic information and through Likert type Questions. The questionnaire was distributed randomly by meeting the clerks and officers personally.

3.2.2 Secondary Data- Various websites containing journals, research papers & general information on multicultural practices and organisations, through the literature research, journal articles and PDF files available online were used.

3.2.3 Sample Frame: Employees belonging to ICICI, HDFC as private banks, Corporation Bank and Vijaya Bank as public banks were selected as sample frame by the researchers.

3.3 Scale used: For this study nominal as well as ordinal scales were used. Questionnaire was partially set up with Likert Scale. Questions were mostly close ended ones.

3.4 Research Tool:

Questionnaire design – The questionnaire comprised of 50 questions. The first 21 questions were demographic in nature. 11 questions were framed to know the multicultural practices, 13 questions were to find out the morale of employees and the last 5 questions were to know the challenges faced due to multiculturalism in the banks.

4. Results and Discussions:

Frequency Tabulation and percentages are used to analyse the multicultural practices and morale of the employees using SPSS and Excel Worksheet. Chi-square, Correlation and T- test are used to test the hypothesis.

Table No. 1(a) Demographic factors of the respondents:

Age of the respondents		
Age group	Respondents	Percent
21-30	36	24
31-40	23	16
41-50	47	31
50-60	44	29
Total	150	100
Gender		
Male	85	0.57
Female	65	0.43
Total	30	100
Work position		
Clerical Cadre	31	0.21
Officer Cadre	119	0.79
Total	150	100
Mother tongue		
Kannada	45	30
Tulu	39	27
Konkani	20	13
Hindi	17	11
Malayalam	18	12
Tamil	09	06
Marathi	02	01
Religion		
Christian	14	09
Hindu	128	85
Muslim	08	06
Total	150	100

Source: Primary Data

As per Table 1(a) the demographic factors show diversity in cultural background of the employees. 29% of the employees belong to the senior category of which 57% are male. 79% of the employees belonged to officer cadre. This indicates that majority of female employees are not in administration section of the bank. This is due to the banks promotion policies are linked to transfer policies. It is found that female employees refuse to get transferred in order to meet family requirements which affects their promotion. The majority of respondents are in the age group between the age group of 41-50 which is followed by the 21-30 age group. 43% of the respondents surveyed are females. Majority of employees speak Kannada as their mother tongue, followed by Tulu and Konkani. It is to be noted that in Mangalore, majority of Hindus speak Tulu as their mother tongue. A huge majority of the respondents are Hindus followed by Christians and a very small number of Muslims.

Table 1(b) Demographic Factors of Respondents

Marital Status	Respondents	Percentage
Single	53	35
Married	97	65
Total	150	100
Educational qualification of the respondents		
Doctorate	01	0.01
Post Graduation	72	0.48

Graduation	77	0.51
Total	150	100
Community		
General	86	0.57
OBC/Minority	44	0.30
Scheduled Caste	09	0.06
Scheduled Tribe	07	0.04
Others	04	0.03
Total	150	100
Place of Origin		
Within Karnataka State	92	0.61
Outside Karnataka	58	0.49
Total	150	100
Banking Sector		
Public sector	100	0.67
Private sector	50	0.33
Total	150	100

Source: Primary Data

The above table No.1(b) describes about the socio-economic factors of the respondents. It is observed that 65% of the employees are married which indicates that their work culture reflects their family values and culture. The educational qualifications of the respondents show that almost 50% of the employees are Post graduates. On the basis of communities to which the employees belong, majority of the employees are from general category, followed by Other Backward Community or Minorities and there are few employees in the category of Scheduled Caste and Scheduled Tribe. 61% of the employees belong to Karnataka, whereas 49% of them are from neighboring states which have a distinct culture with different mother tongue and other spoken and reading languages. It is found that the common language known to read, write and speak is English, which is not a local language, yet it helps the employees to communicate among the staff but also with customers.

This shows a mixture of communities working in private as well as public sector banks therefore multi-culture exists among the employees in terms of age, gender, nationality, mother tongue, educational qualification and community, place of origin and place of primary and higher education, years of experience.

4.1 Multicultural practices in the organisation:

Table No. 2: Comfort ability and Flexibility of employees

No.	Statements	Responses	No. of Responses	Percentage %
1	Comfortable to speak to another staff who is not fluent in your language	Strongly Disagree	-	-
		Disagree	12	8
		Neutral	21	14
		Agree	91	60.7
		Strongly Agree	26	17.3
2	Flexible and adaptable with staff of other cultural background	Strongly Disagree	4	2.7
		Disagree	4	2.7
		Neutral	12	8
		Agree	89	59.3
		Strongly Agree	41	41

Source: Primary data

As per table 2, it is to be noted that as 60.7% of employees are comfortable speaking to people of other cultures, 59.3% of them are flexible and adaptable with staff of other cultural background. It is observed that the employees accommodate multicultural work environment.

Table No. 3: Difficulty in following changes and participating and celebrating cultural events, using beliefs and ideas of other staff.

No.	Statements	Responses	No. of Responses	Percentage %
1	Difficult to follow changes	Strongly Disagree	18	12.0

	implemented by seniors of other culture	Disagree	40	26.7
		Neutral	36	24.0
		Agree	40	26.7
		Strongly Agree	16	10.7
2	All participate in celebrating national and regional festivals	Strongly Disagree	01	.7
		Disagree	06	4.0
		Neutral	20	13.3
		Agree	83	55.3
		Strongly Agree	40	26.7
3	Different beliefs and ideas of staff is used to finish a task effectively	Strongly Disagree	04	2.7
		Disagree	08	5.3
		Neutral	27	18.0
		Agree	77	51.3
		Strongly Agree	34	22.7

Source: Primary data

As per above table, it is found that 26.7% percentage of employees Agree and Disagree equally, as they find difficulty in following changes implemented by seniors of other culture. 24% of employees are not able to agree or disagree as they are neutral. It is also found that 55.3% of the employees participate in celebrating national and regional festivals, where a very small number disagrees. From the above table point 3, it is to be inferred that 51.3% of the employees agree that different beliefs and ideas are used to accomplish a task effectively, which indicates that they are able to use multicultural environment to get their work done.

Table No. 4: Learning new languages, smooth communication and attending ceremonies of other cultures.

No.	Statement	Responses	No. of Responses	Percentage %
1	It is interesting to learn new languages from colleagues	Strongly Disagree	03	2.0
		Disagree	05	3.3
		Neutral	14	9.3
		Agree	90	60.0
		Strongly Agree	38	25.3
2	Smooth communication in spite of language barrier among the staff	Strongly Disagree	02	1.3
		Disagree	08	5.3
		Neutral	13	8.7
		Agree	103	68.7
		Strongly Agree	24	16.0
3	Feel nice to attend cultural ceremonies of other communities	Strongly Disagree	0	0
		Disagree	06	4.0
		Neutral	13	8.7
		Agree	91	60.7
		Strongly Agree	40	26.7

Source: Primary data

It is observed that 60% of the employees are keen on learning a new language from their colleagues. This signifies that the employees are open to other cultures and are willing to accept other cultures for effective communication. The above table signifies that 68.7% of the employees agree that they have no major problem in communicating with people speaking and knowing different languages, which is an indicator that other languages are not a barrier to communicate smoothly. It is also observed that 60.7% of them agree that they feel nice to attend cultural ceremonies of other communities, and around 26.7% of the employees strongly agree to this, which shows an inclination of many employees towards other communities' cultural practices.

Table No. 5: Respecting other cultures, encouragement from the banks in supporting multi-cultures.

No.	Statement	Responses	No. of Responses	Percentage %
1	All staff respect the cultures of other communities	Strongly Disagree	0	0
		Disagree	4	2.7
		Neutral	18	12.0

		Agree	82	54.7
		Strongly Agree	46	30.7
2	Bank encourages family members to be part of bank's celebrations.	Strongly Disagree	02	1.3
		Disagree	18	12.0
		Neutral	19	12.7
		Agree	74	49.3
		Strongly Agree	37	24.7

It is to be noted that 54.7% employees respect the cultures of other communities, where as a significant 30.7 % of employees strongly agree. It can be inferred that 54.7% of the employees have a respect for other cultures and communities. The second statement in the table indicates that 49.3% of the employees are of the opinion that banks contribute very less in promoting multicultural practices, as they do not encourage family members to be a part of their celebrations.

4.2 Morale in the banking organisation:

Table No. 6: Clear idea regarding goals and mission, tasks are shared and banks follow rules to have uniformity.

No.	Statement	Responses	No. of Responses	Percentage %
1	All staff have clear idea regarding the goals or mission of the bank	Strongly Disagree	0	0
		Disagree	5	3.3
		Neutral	23	15.3
		Agree	83	55.3
		Strongly Agree	39	26.0
2	When staff on duty the work is shared by others	Strongly Disagree	6	4.0
		Disagree	5	3.3
		Neutral	29	19.3
		Agree	74	49.3
		Strongly Agree	36	24.0
3.	Bank always follows the rules and regulations to maintain uniformity	Strongly Disagree	4	2.7
		Disagree	7	4.7
		Neutral	33	22.0
		Agree	67	44.7
		Strongly Agree	39	26.0

Source: Primary data

It is observed from the above table that 55.3% of the employees have the clear idea about the goals of the banking organisation, which is needed for any employee to be motivated or plan their career. Point 2 clearly indicates that the work is not well shared by other staff as the majority of employees comprising of 49.3% only agree that their work is shared by others in their absence. This indicates not so high morale among the employees, because they are not inclined towards the goals of the organisation. Point 3, also indicates that only 44.7% of the employees agree that bank follows the rules to maintain uniformity, signifying not so fair treatment for all the employees.

Table No.7: Grievances are heard, all treated equally and superiors maintain confidentiality.

No.	Statement	Responses	No. of Responses	Percentage %
1	Grievances are heard by seniors	Strongly Disagree	4	2.7
		Disagree	14	9.3
		Neutral	22	14.7
		Agree	80	53.3
		Strongly Agree	30	20.0
2	All employees are treated equally	Strongly Disagree	7	4.7
		Disagree	9	6.0
		Neutral	29	19.3
		Agree	67	44.7
		Strongly Agree	38	25.3
3	Superiors maintain confidentiality	Strongly Disagree	3	2.0
		Disagree	15	10.0
		Neutral	37	24.7
		Agree	57	38.0

		Strongly Agree	38	25.3
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Source: Primary Data

From the above table it was noted that 53.3% of the employees agree that their grievances are heard, 2.7% of the employees strongly disagree, and 9.3% of them agree that their grievances are not heard by the seniors, this can affect the morale of the employees in the long run. Less than 50% of the employees agree that they are treated equally by their seniors. Point no. 3, shows that only 38% of the total employees agree that their superiors maintain confidentiality. This will affect the morale of the employees to a large extent.

Table No. 8: Safe from health hazards, priority for employees demands and higher officials are approachable.

No.	Statement	Responses	No. of Responses	Percentage %
1	Bank is safe from Health hazards	Strongly Disagree	4	2.7
		Disagree	8	5.3
		Neutral	21	14.0
		Agree	81	54.0
		Strongly Agree	36	24.0
2	Bank gives priority to meet the requests or demands of the employees	Strongly Disagree	4	2.7
		Disagree	15	10.0
		Neutral	32	21.3
		Agree	75	50.0
		Strongly Agree	24	16.0
3	Higher officials are always approachable in times of difficulty	Strongly Disagree	4	2.7
		Disagree	6	4.0
		Neutral	32	21.3
		Agree	78	52.0
		Strongly Agree	30	20.0

Source: Primary data

From the above analysis it was clear that banks are not very safe from health hazards as only 54% of the employees agree that they are safe. It may be noted that, only 50% of the employees agree that bank gives priority to meet the requests and demands and 52% of the employees feel that higher officials are always approachable when in need. It is a matter of concern that in statement no.2 and statement no.3, 21.3% of the employees gave a neutral response, which indicates that they cannot take a stand on the matters related to the management and the higher officials.

Table No. 9: Co-operation among higher officials, improvement in efficiency, happy feeling while dealing with customers.

No.	Statement	Responses	No. of Responses	Percentage %
1	Higher officials work in co-operation with each other.	Strongly Disagree	1	.7
		Disagree	10	6.7
		Neutral	33	22.0
		Agree	79	52.7
		Strongly Agree	27	18.0
2	Efficiency at work has improved over the years	Strongly Disagree	3	2.0
		Disagree	6	4.0
		Neutral	20	13.3
		Agree	78	52.0
		Strongly Agree	43	28.7
3	A happy feeling while dealing with all types of customers	Strongly Disagree	0	0
		Disagree	5	3.3
		Neutral	29	19.3
		Agree	68	45.3
		Strongly Agree	48	32.0

Source: Primary data

From the above table it was analyzed that 52.7% of the employees agree and 18% of them strongly agree that the higher officials co-operate with each other. 28.7% of them strongly agree that their efficiency has increased over the years signify that they are able to measure it on the basis of their performance. 52% of them agree that their efficiency has increased and improved, whereas 13.3% are not able to take a stand on this, which indicates that they are not able to assess themselves in terms of efficiency or performance. It was noted that 45.3% of them agree and 32% of them strongly agree that they are happy dealing with all types of customers indicating a good level of morale.

4.3 Testing of Hypotheses:

H1: Cultural background and employee morale are positively related:

Table No. 10: Chi-Square test: To find the relationship between cultural background and employee morale.

Test	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	21.644 ^a	1	.000		
Continuity Correction ^b	20.134	1	.000		
Likelihood Ratio	22.106	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	21.499	1	.000		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 29.92.

b. Computed only for 2x2 table

Source: Primary data

Interpretation:

Since $n > 50$; we interpret Chi-Square test value as, Pearson Chi-Square test value = 21.644 and p-value (Asymp.Sig) .000

Since $0.000 < 0.05$, we conclude that “there is a strong association between the multicultural background and employee morale in banking sectors and they are positively related”

Here, the multicultural background of the employees included the factors like Age, gender, languages learnt, spoken, known, community, religion, place of origin whether they were from within the state or outside the state, their qualification, marital status, family set up whether they come from joint family, nuclear or single were taken into account to consider the cultural background of the employees.

H2: Multicultural Practices and employee morale are positively correlated:

Table No. 11: Test of Correlation between Multicultural Practices and Employee morale.

Correlations		Multicultural Practices	Morale of employees
Multicultural practices	Pearson Correlation	1	.594**
	Sig. (2-tailed)		.000
	N	150	150
Morale of employees	Pearson Correlation	.594**	1
	Sig. (2-tailed)	.000	
	N	150	150

** . Correlation is significant at 0.01 level (2-tailed).

Source: Primary data

Interpretation: The two variables correlated at .594. Thus on a scale of zero to one, a value of .594 indicates that Multicultural Practices and Employee Morale is not strongly related.

It was observed that the multicultural practices did not have a major relationship to the morale of the employees, but they do have a relationship.

This signifies that morale of the employees does not completely depend on the culture of the employees. The factors that were considered to test the relationship were fairness in dealing with employees, participation in the festivities and cultural celebrations.

5. Findings:

In the study on Multicultural organisation and employee morale, the researchers found the following:

- There is a strong existence of multicultural practices in the banking organisations, in private as well as public sector.
- There are employees who belong to a different cultural background, where they differ in languages spoken, written and known.
- The employees belong to various categories of communities and with different places of origin signifying existence of multi-culture in the banks.
- As 54.7% of the employees had respect for other cultures and they were interested to learn a new language and it was not a barrier for effective communication.
- Equal percentage of employees agreed and disagreed, as a difficulty to follow the changes implemented by the seniors belonging to other culture.
- Banks contribution towards promoting multicultural practices was not very high.
- 44% of the employees agree, and 25.3% strongly agree that they were treated equally. This signifies that there was an existence of prejudice among the officials while treating the employees based on cultures.
- Only 38% of the employees agree that seniors maintain confidentiality.
- Moderately high level of co-operation was found among the higher officials.
- Employees had a happy feeling when they had interaction with the customers.
- The statistical tests revealed that there is a strong association between multicultural background and employee morale in the banks.
- The morale of the employees does not correlate with the multicultural practices that exist in the banking organisation.

6. Suggestions:

- Banks can contribute towards building of morale among the employees, by encouraging multicultural practices in the work place.
- The higher officials may be guided to treat all the employees equally as it affects the morale building of the employees.
- Banks need to create awareness among higher officials regarding maintaining of confidentiality of the employees.
- More family interactions among the bank employees may be encouraged, so that there will be a feeling of togetherness leading to enhancement of morale.

7. Conclusion:

Banks have been employing people from various backgrounds, culture and distinctive abilities. They need to make use of their diversified culture to bring out the best of their talents and skills. In this study as the morale of the employees and the multicultural practices do not have a strong relationship, it can be concluded that the performance of the banking organisations doesn't depend on the diversified culture of employees. The banks follow the policy of transferring employees from one place to another, posing challenges to work in multicultural set up and also contribute towards the performance of the banks, which in turn has affected the morale of the employees. This study has also revealed that though significant number of employees find it difficult to manage their cultural differences, they are able to perform and contribute towards the success of the organisation. In order to enhance the employee morale to increase productivity and profitability, it is necessary for the banks to give importance to multicultural practices and the employees' needs to establish congenial working environment in collaboration with multicultural practices.

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