



ORGANIZATIONAL CLIMATE IN BANKING SECTOR

Dr. Kamaljeet Bhatia
Principal

Radiant Institute of Management & Science, Indore

ABSTRACT

Climate in the natural sense is referred to as the condition of the weather at a place over a period of years as exhibited by temperature, wind, velocity and precipitation but these features of the natural climate cannot be incorporated to define organizational climate. Organizational climate study is necessary for any organization who wants to be dynamic and concerned with development or to prosper in a fast changing proficient and competitive environment. Organization can become go-ahead and develop only through the efforts and capabilities of their human resources. The most important asset of any organization is their human resources.

The banking industry has likewise identified it out that the human asset or employees have a vital role in accomplishment a high rate of development for the sector .employees is viewed as a trend-setter also, supporter of advancements and a cognizant designer of business in any Banking industry. Banking industry in our nation is fast emerging and it has been allotted a critical part in nation's financial growth. Firstly, banking is a work intensive industry. Secondly, employees of public sector bank have a greater job security in this highly competitive world. Also, reaching goals and objectives and quality of banking service depends mainly on their employees as they are the service renderers to the society. Thus, the investigation is focused on finding the perception of employees towards organizational climate in public and private sector banks.

Research studies carried out so far in the area of organisational climate have served a good purpose but more is yet to be done so as a to overcome or, at least, to minimize the difference in the opinions on relevant issues of organisational climate.

Keywords: Organisational climate (Interpersonal Relationship, Work Environment, Rewards and Recognition, Communication, Involvement and Commitment, Welfare Concern, Training and Development, Grievance Handling, Empowerment, Career opportunity), Public & Foreign sector Banks.

INTRODUCTION: -

Organisational climate plays a critical role in determining performance extent of an organization. It is the single biggest variable the personality of the organization. Organizational climate assessment surveys are a good tool for identifying organizational strengths and weaknesses. The results play a great role in providing a basis for effective action planning for organizational change and employee development. Organizational climate has a direct impact on staff motivation. In most companies, there is a big difference between what employees need to "survival" in the workplace and what they would do if put maximum effort. Positive organizational climate motivates employees to do their best for the success of the organization. Organizations that are able to create environments that employees perceive as benign and in which they are able to achieve their full potential are seen as a key source of competitive advantage (Brown & Leigh, 1996). Organizational climate can therefore be regarded as a key variable in successful organizations.

Meaning and Concept of Organizational climate:-

Organizational climate proves hard to be defined. The concept of organizational climate has been assessed by various authors, of which many of them published their own definitions. Climate is often defined as the recurring patterns of behaviour, attitudes and feelings that characterize life in the organization! Organizational climate is defined as "A set of measurable properties of the work environment, perceived directly or indirectly by the people who live and work in this environment and assume to influence their motivation and behaviour" Organizational Climate is a 'set of characteristics that (a) describe the organization and distinguish it from other organizations (b) are relatively enduring over time and (c) influence the behaviour of people in the organization. "Organizational Climate is a 'normative structure of attitudes and behavioural standards which provided a basis for interpreting the situations and act as a source of pressure for directing activities. The most appropriate definition states .Organizational Climate as a set of attributes specific to a particular organization that may be induced from the organization, deals with its members and its environment. For the individual member within an organization, climate takes the form of a set of attitude and expectancies which describe the organization in terms of both static characteristics and behaviour outcome and outcome-outcome contingencies.

SCOPE OF THE STUDY:-

The scope of the study is confined to provide a better understanding to identify the Organizational factors that related to employees Job Satisfaction. Based on the result the health care policy makers will be able to consider the redesigning and restructuring of the organizational system that will bring a positive work attitude among the employees. The satisfied employees would be more willing and committed to improve the quality of patient care and improve the profession. The scope of the study would provide the proper guidelines for various aspects of organizational climates and its importance and also helpful to identify the important dimensions of the organizational climate and to improve those dimensions for achieving the organizational success.

REVIEW OF LITERATURE: -

Sangvikumar (2017) in his study investigated the perception of employees about Organisational Climate on the basis of age, educational qualification and income with a sample size of 150 respondents from the article it was found that employees perception towards Organisational Climate on the basis of age educational qualification and on the basis of income. It was also revealed that Organisational Climate and work motivation are most fundamental playing an effective role in the organisation. As majority of respondents have better perception towards work motivation.

Collins Reuben Gaunya (2016) The study's findings shows that dimensions of Organisational Climate like identity conflict management and rewards have a positive relationship with Job satisfaction. Data collected from 271 respondents from public sector. Article concluded stating Organisational Climate has a significant influence on job satisfaction of employees. They also highlighted that a good work environment creates sound social relations and helps in maintain better relationship in the organisation.

Naganna (2015) in their work, the main objective was to compare and correlate Organisational Climate and Job satisfaction. Data collected from 93 employees out of 280 distributed questionnaires Organisational Climate is measured with 10 dimensions such as clarity of organisation goals, Supervision, Team work and loyalty, working condition, communication, Innovation and flexibility work relations, employee welfare measure, performance feedback and formalisation. Author highlighted that both the sector employees agreed that there is good Organisational Climate Article concluded stating their is a significant difference on Organisational Climate dimensions and Job satisfaction among employees of public and private project sector commercial banks.

Rashmi Rai (2014) Studied Organisational Climate in Indian. IT industries is measured with 9 dimensions like Role and Responsibility, Objectives and goals, Leadership and Management, Work Environment, Performance Management Career growth opportunities, Rewards and Recognition and pay Benefit. Her study revealed that these is a positive relationship between Organisational Climate and

employee job satisfaction. She concluded stating when employee performance is enhanced shows increase in job satisfaction which in turn results in positives Organisational Climate.

Sheoran (2012) in there discussed the 12 aspects of Organisational Climate such as Performance Standard, Communication Flow, Reward System, Responsibility, Conflict Resolutions, Organizational Standard, Motivational Level, Decision making Process, Support System, Warmth and Identity Problem. The study revealed that there is no significant difference in perceptions of employee regarding Organisational Climate with respect to managerial cadre, salary and experience. Also highlighted that there is a difference in perception of employee regarding Organisational Climate with regard to gender and qualification.

Tengku Marini (2007) revealed that male staff perceived organisational climate more favourable as compared to females. Meanwhile the friendly, precise and attentive style was found to be the predominant communication styles among the staff and the predominant organisational climate was achievement oriented climate. Male and female officers are influenced in a similar manner by organisational climate variables, although the magnitude of that influence varies by gender and suggest that climate variables have a greater impact on job satisfaction than individual level variables (Marie L. Griffin, 2001).

OBJECTIVE OF THE STUDY:-

1. To analyze various dimensions of organizational climate in public and foreign sector banks in Madhya Pradesh.
2. To evaluate the relationship between motivation and organizational climate.
3. To investigate the relationship between job satisfaction and organizational climate.
4. To examine the relationship between employee performance and organizational climate.

HYPOTHESIS OF THE STUDY:-

H01: “There is no significant difference in interpersonal relationship between public and foreign banks”.

H02: “There is no significant difference in work environment between public and foreign banks”.

H03: “There is no significant difference in rewards and recognition between public and foreign banks”.

H04: “There is no significant difference in communication between public and foreign banks”.

H05: “There is no significant difference in involvement and commitment between public and foreign banks”.

H06: “There is no significant difference in welfare concern between public and foreign banks”.

H07: “There is no significant difference in training and development between public and foreign banks”.

H08: “There is no significant difference in grievance handling between public and foreign banks”.

H09: “There is no significant difference in empowerment between public and foreign banks”.

H010: “There is no significant difference in career opportunity between public and foreign banks”.

RESEARCH METHODOLOGY: -

The Methodology to be adopted for a particular area would depend upon the purpose and objectives to be achieved. Based on the objectives and the hypothesis to be tested, the required data have been gathered from primary sources.

SAMPLE AND SAMPLE SIZE:-

Primary data needed for the study was collected from employees of public and foreign banks through a questionnaire, who constitutes the sample for the study. The represented wide spectrum of banks employees are located mainly in Indore district and sample consists of employees (clerks, probationary officers, junior and senior managers) in public and foreign banks. The study was conducted among the employees (clerks, probationary officers, junior and senior managers) in public and foreign banks, Indore district and the study includes 08 public and foreign banks located in Indore district and 75 employees were chosen.

STATISTICAL TOOL:-

Primary data has been collected from the respondents by administering a structured questionnaire and also through observation, consulting and discussions with bank employees.

The Statistical Package for the Social Science (SPSS) for Microsoft Windows 22.0 was used to complete the analysis of the collected data and tests were conducted at Five per cent level of significance. The objectively collected data have been suitably classified and analyzed in tables,

ANALYSIS AND INTERPRETATION: -**Table No .01****Group Statistics of Interpersonal Relationship between Public & Foreign sector Banks**

S.N.	Dimension	Bank	N	Mean	S.D.	“z” value	“P” value
1	Trusting each other is a foundation for building employee relation.	Public	40	13.51	2.55	0.728	0.4663
		Foreign	35	13.98	2.98		
2	Relationship existence is evidenced by compatibility of employees.	Public	40	12.05	1.96	0.282	0.778
		Foreign	35	12.18	2.02		
3	A good rapport builds in good relation among employees.	Public	40	12.01	1.44	0.233	0.8157
		Foreign	35	12.09	1.52		
4	. Empathy is essential to have a cordial relationship among employees.	Public	40	11.13	2.17	2.205	0.0274
		Foreign	35	12.41	2.77		
5	Communication and interaction between employees improves interpersonal relationship at work Place.	Public	40	10.15	2.05	0.124	0.9017
		Foreign	35	10.21	2.14		
6	Interpersonal relations positively Impact on organisational outcomes.	Public	40	11,27	2.16	2.44	0.0147
		Foreign	35	12.40	1.85		
7	There should be fairness and respect while interacting with superior and among employees.	Public	40	10.28	1.76	3.301	0.001
		Foreign	35	11.42	1.21		
8	Interaction is essential for good interpersonal relationship.	Public	40	9.38	1.12	5.041	0.000
		Foreign	35	10.62	1.01		
9	Individual personality has a impact in interacting with people.	Public	40	10.23	1.66	0.638	0.5233
		Foreign	35	10.48	1.72		

10	Openness (i.e., sharing their thoughts and feelings) among employees builds strong interpersonal relationship.	Public	40	10.22	1.87	2.559	0.0105
		Foreign	35	11.35	1.94		

1. Whereas P value is 0.4663 it has been found that there is no significant difference between Public and Foreign sector in terms of Relationship existence is evidenced by compatibility of employees.
2. Whereas P value is 0.778 it has been found that there is no significant difference between Public and Foreign sector in terms of Relationship existence is evidenced by compatibility of employees.
3. It was found that there was a significant difference between Foreign and Public sector ($P < 0.05$), showing significant difference for, a good rapport builds in good relation among employees.
4. It was found that there was no significant difference between Public and Foreign sectors employees with response to Empathy is essential to have a cordial relationship among employees. ($P > 0.05$).
5. As revealed in the Table, there was no significant difference between Public and Foreign sector banks Communication and interaction between employees improves interpersonal relationship at work place. ($P > 0.05$)
6. Interpersonal relations positively impact on organizational outcomes as value of 11.27, SD of 1.85 in case of Foreign sector, $P = 0.0147$ showing there was no significant difference between Public and Foreign sector banks.
7. It was found that there was no significant difference between Public and Foreign sectors employees with response to there should be fairness and respect while interacting with superior and among employees. ($P > 0.05$).
8. As revealed in the Table, there was no significant difference between public and Foreign sector banks regarding the perception on Interaction is essential for good interpersonal relationship. ($P > 0.05$).
9. There was no significant difference found between the perceptions of Individual personality has an impact in interacting with people. ($P > 0.05$).
10. It was found that there was no significant difference between Public and Foreign sectors employees with response to Openness (i.e., sharing their thoughts and feelings) among employees builds strong interpersonal relationship. ($P > 0.05$)

Table No .02**Group Statistics of Work Environment between Public & Foreign sector Banks**

S.N.	Dimension	Bank	N	Mean	S.D.	“z” value	“P” value
1	A good lighting system increases employees’ productivity.	Public	40	12.66	1.74	3.188	0.0014
		Foreign	35	11.32	1.88		
2	Office design makes an employee feel enthusiastic and energetic as it’s their place of work.	Public	40	12.11	1.32	3.693	0.0002 sig
		Foreign	35	10.94	1.41		
3	Controlled noise and temperature in workplace will make an employee to Concentrate on their job.	Public	40	13.18	1.21	3.746	0.0002
		Foreign	35	12.05	1.38		
4	. The space provide in the working area is comfortable and convenient to work with necessary equipment	Public	40	11.65	1.54	0.564	0.5727
		Foreign	35	11.83	1.22		
5	Proper allocation of office furniture increases employee efficiency and productivity.	Public	40	12.44	1.35	1.063	0.2879
		Foreign	35	12.10	1.41		
6	Work environment is flexible to arrange employee work schedule to meet family requirements.	Public	40	13.25	1.08	0.515	0.6066
		Foreign	35	13.12	1.10		
7	Work area has a safe working environment.	Public	40	12,82	1.33	3.993	0.0001
		Foreign	35	11.51	1.49		
8	The space provided in the working area is convenient to work.	Public	40	13.29	1.38	3.696	0.0002
		Foreign	35	12.15	1.29		
9	Organization provides neat and healthy working condition to its employees.	Public	40	12.66	1.26	1.812	0.07
		Foreign	35	11.59	1.44		
10	Suitable work is allotted to every employee with good working hours.	Public	40	11.58	1.07	0.369	0.7122
		Foreign	35	11.49	1.04		

1. It was found that there was a significant difference between Public and Foreign sector $P < 0.05$ showing significant difference for a good rapport builds in good relation among employees.

2.As revealed in the Table , there was a significant difference between Public and Foreign sector banks regarding the perception on Office design makes an employee feel enthusiastic and energetic as it’s their place of work. ($P < 0.05$)

3. There was a significant difference found between the perceptions of Controlled noise and temperature in workplace will make an employee to concentrate on their job. ($P < 0.05$)
4. It was found that there was no significant difference between Public and Foreign sectors employees with the space provide in the working area is comfortable and convenient to work with necessary equipment. ($P > 0.05$)
5. It was found that there was no significant difference between Public and Foreign sectors employees with response to Proper allocation of office furniture increases employee efficiency and productivity value was $P > 0.05$.
6. As revealed in the Table, there was no significant difference between public and Foreign sector banks Work environment is flexible to arrange employee work schedule to meet family requirements. ($P > 0.05$)
7. There is a significant difference found between the Work areas has a safe working environment. ($P < 0.05$)
8. It was found that there is a significant difference between Public and Foreign sectors employees the space provided in the working area is convenient to work. ($P < 0.05$)
9. There was no significant difference found between the Organizations provides neat and healthy working condition to its employees. ($P > 0.05$)
10. As revealed in the Table, there was no significant difference between Public and Foreign sector banks regarding Suitable work is allotted to every employee with good working hours. ($P > 0.05$)

Table No.03**Group Statistics of Rewards and Recognition between Public & Foreign sector Banks**

S.N.	Dimension	Bank	N	Mean	S.D.	“z” value	“P” value
1	Employees are recognized by their good work.	Public	40	11.38	1.64	0.052	0.9589
		Foreign	35	11.40	1.71		
2	Financial rewards (salary, bonus, Incentives) increase the motivation of employees.	Public	40	12.20	1.31	1.014	0.3106
		Foreign	35	11.90	1.25		
3	Reward system at bank constitutes financial as well as non-financial components.	Public	40	10.66	1.44	0.263	0.7924 n.s.
		Foreign	35	10.75	1.51		
4	. When performance is above expectation employee is rewarded.	Public	40	12.20	1.06	4.782	0.0001
		Foreign	35	13.55	1.08		
5	Non-financial rewards (praise, achievement certificate, responsibility and personal growth) increases the motivation of employees.	Public	40	10.34	1.33	0.233	0.8158
		Foreign	35	10.41	1.27		
6	Employees are rewarded in proportion on the excellence of their job performance.	Public	40	11.09	1.06	4.816	0.0001
		Foreign	35	12.23	0.989		
7	Recognition appreciation of hard work of employees increases the level of belongingness towards the organization	Public	40	11.18	1.34	4.523	0.0001
		Foreign	35	12.44	1.07		

8	There is recognition for performance, intellectual, talent and qualification in the organization	Public	40	12.49	1.44	3.767	0.0002
		Foreign	35	13.66	1.25		
9	Rewards are linked to efficiency and productivity of employees..	Public	40	11.61	1.40	0.395	0.6927
		Foreign	35	11.74	1.44		
10	Employees at bank receive praise and recognition for work done.	Public	40	11.36	1.33	3.763	0.0002
		Foreign	35	12.58	1.46		

1. Whereas p value is 0.9589, it has been found that there is no significant difference between Public and Foreign sector in Employees are recognized by their good work.
2. There was no significant difference between Public and Foreign sector as depicted in terms financial rewards (salary, bonus, incentives) increase the motivation of employees. Of p value which is 0.3106 >.05.
- 3.It was found that there was no significant difference between Public and Foreign sectors employees with response to Reward system at bank constitutes financial as well as non –financial components .P value was 0.7924 > 0.05.
4. As revealed in the Table, there is a significant difference between public and Foreign sector banks when performance is above expectation employee is rewarded P value was 0.0001 <. 05.
5. There was no significant difference found between the perceptions nonfinancial rewards (praise, achievement certificate, responsibility and personal growth) increases the motivation of employees. The P-value was 0.8158 > 0.05,
6. Table shows 03, it was found that there was a significant difference between Public and Foreign sector with reference to Employees are rewarded in proportion on the excellence of their job performance. p value was 0.0001 <.05.
7. Recognition appreciation of hard work of employees increases the level of belongingness towards the organization was found to be significantly different between sectors with p value was 0.0001 <.05,
8. It was found that there is a significant difference between Public and Foreign sectors employees there is recognition for performance, intellectual, talent and qualification in the organization. P value was 0.0002 < 0.05.
9. There was no significant difference found Rewards are linked to efficiency and productivity of employees. The P-value was 0.6927 > 0.05.
- 10.As revealed in the Table , there is a significant difference between public and Foreign sector banks regarding Employees at bank receive praise and recognition for work done, the p value was 0.0002 <.05.

Table No .04**Group Statistics of Communication between Public & Foreign sector Banks**

S.N.	Dimension	Bank	N	Mean	S.D.	“z” value	“P” value
1	Through communication information are properly communicated to the employees.	Public	40	10.75	1.19	0.287	0.7744
		Foreign	35	10.83	1.22		
2	There is an honesty and transparency while communicating.	Public	40	11.13	1.11	0.569	0.5693
		Foreign	35	11.27	1.02		
3	Communication clearly defines objectives of organization and duties of employees.	Public	40	10.66	1.32	0.935	0.3499
		Foreign	35	10.89	1.18		
4	. Information about new avenues is communicated to employees effectively by the grapevine.	Public	40	12.08	1.35	0.276	0.7827
		Foreign	35	12.17	1.46		
5	There is a free flow of communication between employee and employer.	Public	40	11.43	1.22	0.276	0.7826
		Foreign	35	11.51	1.28		
6	Effective communication is directly connected to employee performance.	Public	40	12.27	1.18	0.414	0.6786
		Foreign	35	12.39	1.31		
7	Communicational co-ordination and integrity exists among various departments in the banks.	Public	40	10.88	1.46	0.168	0.8665
		Foreign	35	10.94	1.61		
8	Communication is open and accurate in the organization.	Public	40	11.33	1.73	0.400	0.6894
		Foreign	35	11.48	1.52		
9	There is a clear and open communication between superiors and subordinates.	Public	40	12.25	1.88	3.042	0.0023
		Foreign	35	13.49	1.65		
10	Employees take initiative in communicating concern for the sake of organization.	Public	40	11.36	1.13	0.339	0.7344
		Foreign	35	11.45	1.16		

1. Through communication information are properly communicated to the employees, for public sector mean value =10.75, SD=1.19, for Foreign sector mean value=10.83, SD=1.22, P value is $0.7744 > 0.05$ which signifies there is no significant difference between public and Foreign sector.
2. There is an honesty and transparency while communicating. P value = 0.5693. There was no significant difference between the sectors
3. Communication clearly defines objectives of organization and duties of employees. P value was 0.3499 > 0.05 . Discloses there was no significant difference between the sectors.
4. Information about new avenues is communicated to employees effectively by the grapevine. P value is $0.7827 > 0.05$ which signifies there is no significant difference between public and Foreign sector.
5. There is a free flow of communication between employee and employer. P value = 0.7826. There was no significant difference between the sectors
6. Effective communication is directly connected to employee performance. P value is $0.6786 > 0.05$ which signifies there is no significant difference between public and Foreign sector.
7. Communicational co-ordination and integrity exists among various departments in the banks. P value = 0.8665. There was no significant difference between the sectors.
8. Communication is open and accurate in the organization, p Foreign value = $0.6894 > .05$. Unveils there was no significant difference between the sectors.
9. There is a clear and open communication between superiors and subordinates. P value is $0.0023 < 0.05$ which signifies a significant difference between public and Foreign sector.
10. Employees take initiative in communicating concern for the sake of organization .p value was $0.7344 > .05$. Shows there was no significant difference between the sectors.

Table No .05**Group Statistics of Involvement and Commitment between Public & Foreign sector Banks**

S.N.	Dimension	Bank	N	Mean	S.D.	“z” value	“P” value
1	Employees feel organization is like a part of the family.	Public	40	12.08	1.38	0.092	0.9266
		Foreign	35	12.05	1.43		
2	Employees are emotionally attached to the organization.	Public	40	11.29	2.05	2.196	0.0281
		Foreign	35	12.34	2.08		
3	Employees should be loyal to their organization.	Public	40	11.66	1.88	0.293	0.7697
		Foreign	35	11.78	1.67		
4	. Organization commitment has a positive association with involvement, trust and openness.	Public	40	10.88	1.35	0.270	0.7875
		Foreign	35	10.96	1.22		
5	Employee have independence for organizing their work.	Public	40	11.77	1.44	3.436	0.0006
		Foreign	35	12.89	1.38		
6	Employees feel it is the best place to work and a sense of belongingness.	Public	40	10.72	1.56	3.236	0.0001
		Foreign	35	11.83	1.41		

7	Every Employee works with high morale.	Public	40	12.09	1.77	0.251	0.802
		Foreign	35	12.19	1.68		
8	Employee stays in the organization as a matter of necessity and desire.	Public	40	12.23	1.75	0.218	0.8273
		Foreign	35	12.32	1.81		
9	Employees are highly involved in their work.	Public	40	11.67	1.18	0.344	0.7308
		Foreign	35	11.79	1.05		
10	Employees are strongly committed to the organization.	Public	40	10.56	1.44	3.707	0.0002
		Foreign	35	11.72	1.27		

1. Employees feel organization is like a part of the family. P value is $0.9266 > 0.05$ which signifies there is no significant difference between public and Foreign sector
2. Employees are emotionally attached to the organization. P value is $0.0281 < 0.05$ which signifies a significant difference between public and Foreign sector
3. Employees should be loyal to their organization. P value is $0.7697 > 0.05$ which signifies there is no significant difference between public and Foreign sector.
4. Organization commitment has a positive association with involvement, trust and openness. $p = 0.7875$, There was no significant difference between the sectors
5. Employee has independence for organizing their work. P value is $0.0006 < 0.05$ which signifies a significant difference between public and Foreign sector.
6. Employees feel it is the best place to work and a sense of belongingness. $p = 0.0001$, There is a significant difference between the sectors
7. Every Employee works with high morale. $p = 0.802$. There was no significant difference between the sectors.
8. Employee stays in the organization as a matter of necessity and desire. P value is $0.8273 > 0.05$ which signifies there is no significant difference between public and Foreign sector.
9. Employees are highly involved in their work. P value is $0.7308 > 0.05$ which signifies there is no significant difference between public and Foreign sector.
10. Employees are strongly committed to the organization. $p = 0.0002$. There is a significant difference between the sectors.

Table No .06**Group Statistics of Welfare Concern between Public & Foreign sector Banks**

S.N.	Dimension	Bank	N	Mean	S.D.	“z” value	“P” value
1	Trade unions have an important role in welfare of employees.	Public	40	12.62	1.33	0.595	0.5516
		Foreign	35	12.81	1.42		
2	Employees are provide with good recreational facilities (library, sports, cultural activities, canteen facility etc.) by bank.	Public	40	11.28	1.05	4.492	0.0001
		Foreign	35	12.44	1.17		
3	Suitable medical benefits are provided to employees in banks.	Public	40	10.65	1,25	3.759	0.0002
		Foreign	35	11.78	1.34		
4	. Employees are satisfied with education welfare scheme provided by bank.	Public	40	10.41	1.02	0.954	0.34
		Foreign	35	10.64	1.06		
5	Employees are provided with better house rent allowance and conveyance allowance facility.	Public	40	11.14	1.45	3.515	0.0004
		Foreign	35	12.22	1.21		
6	Importance is given by banks for safety measures at work place.	Public	40	10.53	1.36	3.742	0.0002
		Foreign	35	11.75	1.45		
7	Employees are satisfied with the promotion policy, increment policy, provided by the bank.	Public	40	13.51	1.37	1.109	0.2674
		Foreign	35	13.87	1.43		
8	Welfare facilities provided by this organization compared favourably with those provided by similar other organization.	Public	40	11.59	1.33	3.30	0.0001
		Foreign	35	12.66	1.46		
9	Bank provides better retirement benefits to its employees.	Public	40	12.67	1.22	3.734	0.0002
		Foreign	35	13.81	1.40		
10	Group Insurance and other facility (benevolent, leave fare concession) provided by the banks are beneficial.	Public	40	10.66	1.26	3.933	0.0001
		Foreign	35	11.75	1.14		

1. Trade unions have an important role in welfare of employees. p value is $0.5516 > 0.05$ which signifies there is no significant difference between public and Foreign sector
2. Employees are provide with good recreational facilities (library, sports, cultural activities, canteen facility etc.) by bank. . p= 0.0001, There is a significant difference between the sectors.
3. Suitable medical benefits are provided to employees in banks. P = 0.0002. There is a significant difference between the sectors
4. Employees are satisfied with education welfare scheme provided by bank. P value is $0.30 > 0.05$ which signifies there is no significant difference between public and Foreign sector.
5. Employees are provided with better house rent allowance and conveyance allowance facility, p= 0.0004. There is a significant difference between the sectors.
6. Importance is given by banks for safety measures at work place. P value is $0.0002 < 0.05$ which signifies a significant difference between public and Foreign sector.
7. Employees are satisfied with the promotion policy, increment policy, provided by the bank. P value is $0.2674 > 0.05$ which signifies there is a significant difference between public and Foreign sector.
8. Welfare facilities provided by this organization compared favourably with those provided by similar other organization. . p= 0.0001. There is a significant difference between the sectors.
9. Bank provides better retirement benefits to its employees. p= 0.0002. There is a significant difference between the sectors.
10. Group Insurance and other facility (benevolent, leave fare concession) provided by the banks are beneficial. . p= 0.0001. There is a significant difference between the sectors.

Table No .07**Group Statistics of Training and Development between Public & Foreign sector Banks**

S.N.	Dimension	Bank	N	Mean	S.D.	“z” value	“P” value
1	Employees acquainted new skills and knowledge through training.	Public	40	13.11	1.44	3.387	0.0007
		Foreign	35	14.26	1.49		
2	Employees gain adequate training related to their job and to meet professional standards.	Public	40	11.26	1.08	4.597	0.0001
		Foreign	35	12.37	1.01		
3	Bank invests considerable time and resource for employee training and development.	Public	40	11.58	1.35	3.47	0.0005
		Foreign	35	12.61	1.22		
4	. Training and development enhances the efficiency and effectiveness of the work being performed by the employees.	Public	40	11.20	1.83	3.182	0.0015
		Foreign	35	12.49	1.68		
5	Training programmes are periodically reviewed and improved.	Public	40	10.56	1.41	4.329	0.0001
		Foreign	35	11.91	1.29		
6	Training and development enhance the quality of services being performed by employees.	Public	40	10.31	1.20	6.256	0.0001
		Foreign	35	11.95	1.07		
7	Training and development minimizes the faults in their work	Public	40	12.45	1.32	3.744	0.0002

	operation and reduce the stress level of employees.	Foreign	35	13.66	1.46		
8	Bank provides adequate training programs and facilities to all its employees.	Public	40	12.61	1.62	3.54	0.0004
		Foreign	35	13.89	1.51		
9	Progress in incorporating the latest technology into training and development schedules.	Public	40	13.04	1.65	2.83	0.0047
		Foreign	35	14.10	1,59		
10	Training needs identified are realistic, useful and based on the business strategy of the bank.	Public	40	10.28	1.81	3.611	0.0003
		Foreign	35	11.74	1.69		

1. Employees acquainted new skills and knowledge through training. P value is $0.0007 < 0.05$ which signifies a significant difference between public and Foreign sector
2. Employees gain adequate training related to their job and to meet professional standards. $p= 0.0001$. There is a significant difference between the sectors
3. Bank invests considerable time and resource for employee training and development. $p= 0.0001$. There is a significant difference between the sectors.
4. Training and development enhances the efficiency and effectiveness of the work being performed by the employees. $p= 0.0015$. There is a significant difference between the sectors.
5. Training programmes are periodically reviewed and improved. $p= 0.0001$, There is a significant difference between the sectors.
6. Training and development enhance the quality of services being performed by employees. P value is $0.0001 < 0.05$ which signifies a significant difference between public and Foreign sector.
7. Training and development minimizes the faults in their work operation and reduce the stress level of employees. P value is $0.0002 < 0.05$ which signifies a significant difference between public and Foreign sector.
8. Bank provides adequate training programs and facilities to all its employees . $p= 0.0004$, There is a significant difference between the sectors.
9. Progress in incorporating the latest technology into training and development schedules. $p= 0.0047$, There is a significant difference between the sectors.
10. Training needs identified are realistic, useful and based on the business strategy of the bank. P value is $0.0003 < 0.05$ which signifies a significant difference between public and Foreign sector.

Table No .08**Group Statistics of Grievance Handling between Public & Foreign sector Banks**

S.N.	Dimension	Bank	N	Mean	S.D.	“z” value	“P” value
1	There is an effective grievance handling mechanism in the banks.	Public	40	12.43	1.12	0.318	0.7508
		Foreign	35	12.51	1.06		
2	Grievance redressal mechanism encourages the employees to put forth their grievances when there is injustice has been done.	Public	40	12.05	1.98	2.36	0.0183
		Foreign	35	13.12	1.94		
3	Superiors redress the grievance and complaints of the employees.	Public	40	13.06	1.01	4.70	0.0001
		Foreign	35	14.20	1.08		
4	Employees are very informal and discuss their personal problems with their superior as there is sympathetic consideration of their problems..	Public	40	11.20	1.30	0,229	0.819
		Foreign	35	11.27	1.34		
5	Grievance redressal mechanism promotes healthy relations between employee and organization as mistake of a person is handled with warmth	Public	40	12.63	1.48	0.173	0.8629
		Foreign	35	12.69	1.52		
6	Grievance redressal mechanism functions promptly	Public	40	13.22	1.55	3.604	0.0003
		Foreign	35	14.54	1.61		
7	I am aware of various committees that redress the grievance in the bank.	Public	40	10.79	1.25	0.302	0.7627
		Foreign	35	10.88	1.32		
8	Grievance handling procedure has made a positive effect on the way grievances are handled in bank	Public	40	12.79	1.03	0.440	0.6596
		Foreign	35	12.90	1.12		
9	The information provided in the grievance handling procedure policy is complete and sufficient.	Public	40	13.01	1.43	0.147	0.883
		Foreign	35	13.06	1.50		
10	Grievance is resolved when turned over to an arbitrator.	Public	40	12.83	1.01	0.083	0.9336
		Foreign	35	12.81	1.06		

1. There is an effective grievance handling mechanism in the banks. $p = 0.7508$, there was no significant difference between the sectors.
2. Grievance redressal mechanism encourages the employees to put forth their grievances when there is injustice has been done. $p = 0.0183$, There was is a significant difference between the sectors.
3. Superiors redress the grievance and complaints of the employees. $p = 0.0001$, there is a significant difference between the sectors.

4. Employees are very informal and discuss their personal problems with their superior as there is sympathetic consideration of their problems. $p= 0.819$, There was no significant difference between the sectors.
5. Grievance redressal mechanism promotes healthy relations between employee and organization as mistake of a person is handled with warmth. P value is $0.8629 > 0.05$ which signifies there is no significant difference between public and Foreign sector.
6. Greivance redressal mechanism functions promptly. $p= 0.0003$ there is a significant difference between the sectors.
7. I am aware of various committees that redress the grievance in the bank. $p= 0.7627$, There was no significant difference between the sectors.
- 8 Grievance handling procedure has made a positive effect on the way grievances are handled in bank p value is 0.6596 which signifies there is no significant difference between public and Foreign sector
9. The information provided in the grievance handling procedure policy is complete and sufficient. P value is $0.883 > 0.05$ which signifies there is no significant difference between public and Foreign sector.
10. Grievance is resolved when turned over to an arbitrator. P value is 0.9336 which signifies there is no significant difference between public and Foreign sector.

Table No .09**Group Statistics of Empowerment between Public & Foreign sector Banks**

S.N.	Dimension	Bank	N	Mean	S.D.	“z” value	“P” value
1	Employees have Job Autonomy in Bank.	Public	40	11.54	1.73	3.378	0.0007
		Foreign	35	12.80	1.50		
2	Empowerment makes employees feel that they are vital to the success of the organization	Public	40	10.02	1.14	4.602	0.0001
		Foreign	35	11.31	1.27		
3	Adequate resources (financial, information, tools and equipments) are provided to employees whenever they are required in undertaking their duties	Public	40	12.66	1.06	4.492	0.0001
		Foreign	35	13.79	1.11		
4	. Empowerment serves as a vote of confidence in the employees’ ability to significantly contribute to the organization objectives.	Public	40	12.65	1.38	0.152	0.8789
		Foreign	35	12.70	1.45		
5	Empowered employees facilitate the process of positive change in the organization.	Public	40	11.36	1.61	2.436	0.0148
		Foreign	35	12.28	1.65		
6	Empowerment builds trust and promotes effective communication in the organization.	Public	40	12.41	1.04	0.598	0.5497
		Foreign	35	12.56	1.12		
7	Employee empowerment increases organizational effectiveness and employee well-being.	Public	40	10.74	1.33	0.242	0.8089
		Foreign	35	10.82	1.51		
8	Empowerment of employees leads to job satisfaction, job involvement,	Public	40	13.27	1.46	0.168	0.867

	loyalty, performance and faster service delivery to customers.	Foreign	35	13.33	1.62		
9	Empowered employees have a high sense of self efficiency accompanied by significant responsibility and authority over their jobs.	Public	40	14.44	1.42	2.597	0.0094
		Foreign	35	15.37	1.65		
10	Empowerment leads to employees' long-term commitment towards achieving the organizational objectives/goals.	Public	40	13.58	1.22	4.053	0.0001
		Foreign	35	14.76	1.29		

1. Employees have Job Autonomy in Bank. p value is $0.0007 < 0.05$ which signifies a significant difference between public and Foreign sector.
2. Empowerment makes employees feel that they are vital to the success of the organization p value is $0.0001 < 0.05$ which signifies a significant difference between public and Foreign sector.
3. Adequate resources (financial, information, tools and equipment's) are provided to employees whenever they are required in undertaking their duties $p = 0.0001$. There is a significant difference between the sectors.
4. Empowerment serves as a vote of confidence in the employees' ability to significantly contribute to the organization objectives. P value is $0.8789 > 0.05$ which signifies there is no significant difference between public and Foreign sector.
5. Empowered employees facilitate the process of positive change in the organization. P value is $0.0148 < 0.05$ which signifies a significant difference between public and Foreign sector.
6. Empowerment builds trust and promotes effective communication in the organization. $p = 0.5497$, There was no significant difference between the sectors.
7. Employee empowerment increases organizational effectiveness and employee well-being. P value is $0.8089 > 0.05$ which signifies there is no significant difference between public and Foreign sector.
8. Empowerment of employees leads to job satisfaction, job involvement, loyalty, performance and faster service delivery to customers. $p = 0.867$, There was no significant difference between the sectors.
9. Empowered employees have a high sense of self efficiency accompanied by significant responsibility and authority over their jobs. $p = 0.0094$, There is a significant difference between the sectors.
10. Empowerment leads to employees' long-term commitment towards achieving the organizational objectives/goals. P value is $0.0001 < 0.05$ which signifies a significant difference between public and Foreign sector.

Table No .10**Group Statistics of Career opportunity between Public & Foreign sector Banks**

S.N.	Dimension	Bank	N	Mean	S.D.	“z” value	“P” value
1	There is a scope for future growth and development of employees as a individual.	Public	40	9.98	0.896	4.315	0.0001
		Foreign	35	10.96	1.05		
2	Supervisor encourages employees to develop professionally.	Public	40	11.12	1.46	0.350	0.7264
		Foreign	35	11.24	1.50		
3	Employee in the organization has continuously learning and trying to improve themselves.	Public	40	10.75	1.54	0.137	0.8911
		Foreign	35	10.80	1.61		
4	. Employees have opportunities to progress within the system through Promotion.	Public	40	12.22	1.09	4.384	0.0001
		Foreign	35	13.37	1.17		
5	Every employee has a equal opportunity for advancement at bank.	Public	40	11.50	1.64	2.686	0.0072
		Foreign	35	12.49	1.55		
6	Bank is supportive on employee’s long term career goals.	Public	40	13.33	1.12	4.403	0.0001
		Foreign	35	14.51	1.19		
7	Individual's and bank's growth needs are matched in this bank.	Public	40	9.96	1.32	0.168	0.8663
		Foreign	35	10.01	1.25		
8	There is adequate system for career development in the bank.	Public	40	11.66	0.982	0.351	0.7259
		Foreign	35	11.74	0.989		
9	The organization provides financial aids for career development.	Public	40	12.26	1.38	3.638	0.0003
		Foreign	35	13.44	1.42		
10	Career opportunities are pointed out to juniors by senior officers in the organization.	Public	40	10.60	1.32	4.236	0.0001
		Foreign	35	11.77	1.07		

1. There is a scope for future growth and development of employees as a individual. P value is 0.0001; there is a significant difference between the sectors.

2. Supervisor encourages employees to develop professionally p= 0.7264. There was no significant difference between the sectors.

3. Employee in the organization has continuously learning and trying to improve themselves. $p = 0.8911$. There was no significant difference between the sectors..
4. Employees have opportunities to progress within the system through promotion= 0.0001, There is a significant difference between the sectors.
5. Every employee has a equal opportunity for advancement at ban, $p = 0.0072$, There is a significant difference between the sectors
6. Bank is supportive on employee's long term career goals= .00. There is a significant difference between the sectors.
7. Individual's and bank's growth needs are matched in this bank $p = 0.8663$, There was no significant difference between the sectors
8. There is adequate system for career development in the bank. $p = 0.7259$, There was no significant difference between the sectors.
9. The organization provides financial aids for career development= 0.0003. There is a significant difference between the sectors.
10. Career opportunities are pointed out to juniors by senior officers in the organization , $p = 0.0001$, There is a significant difference between the sectors.

FINDINGS: -

1. It is observed that there is a significant difference between public and private sector banks with regard to Physical safety. In public sector the work environment is comfortable, Public sector bank employees have comparatively much better working hours as compared with private bank employees. Private Banks are relatively worse on this count with longer and Intense working hours which tend to affect the balance between work and personal life. They provide a highly competitive and exciting work atmosphere to grow as a specialized.
2. It is found that there is a significant difference found in public and private sector with regard to rewards and recognition,
3. Public sector banks rely on the number of years served with the bank for giving promotions so the pay scale also increases at a slower rate in these term, the matter of job security is always higher. Private sector bank Jobs provide promotions quite quickly so the remuneration also hikes pretty fast with them, as there the job is highly competitive. Only better employees receive bigger pay packages and job securities.
4. From employee's response it is revealed that Participation helps employees gain a wider view of the organization a successful participative management is the visible incorporation of employees' suggestions into the final decision or implementation enhances their commitment, motivation, and job satisfaction. Participative management is an effective mechanism to increase employee productivity, Employees participation in decision making is always viewed as positive, Employees in this bank are allowed to participate in decisions affecting those shows significant difference in public and private sector.
5. The study does not showed significant difference in public and private sector banks with respect to communication within departments in the banks; Communication is open and accurate in both the banks. Communication coordinates understanding, free flow of information from superior to subordinate and also communication also helps in socializing.
6. Necessity is the mother of invention whereas creativity is the mother of innovation. Innovation is the art of transforming the knowledge of employees into progress and prosperity in private sector banks .Bank ensures the use of modern technology, Work method changes according to the new technology conditions did not showed significant in public and private sector banks except for Employees are encouraged to be innovative in their work, Individuals with a keen interest in technology are among the preferred choices for premium private banking institutions of the day.
7. From the study it is highlighted that Employees are emotionally attached to the organization, Employee have independence for organizing their work, A strong endorsement for banks to create an empowering, continuously improving workplace is to involve people as much as possible in all aspects of work decisions and planning. This involvement increases commitment, preserves best employees, and nurtures an environment in which people choose to be motivated and contributing.

8. From the employee's response it is highlighted that good employers care for their employee's productivity, public sector banks offer their employees with a number of other benefits like, lower rates on loans, high percentage of interest on deposits, pension packages, Health, safety measures, welfare facilities is also major objective of most employee welfare programs and much more, Although private sector banks benefits like, higher interest rate on fixed deposits, paid holidays based on the performance of employees, much more are provided to the employees for encouragement to carry on the good work.

9. It is a well-known fact that most public sector banks spend a lot of funds, time and time training their employees. So this is considered to be an equipped training area for freshers. On the other hand, private sector banks also concentrate on training and development, but they also strongly believe in hands-on experience.

10. On the basis of employee response a good grievance handling encourages employees to raise concerns without fear of reprisal. It provides a fair and speedy means of dealing of grievances; it prevents minor disagreements developing into more serious disputes. It finds solutions for workplace problems and it helps in organizational climate based on openness and trust.

11. Study spectacles that Employee empowerment enables employees to make more and bigger decision without having to refer to his superior, it involves employees in taking responsibility for improving the way that things are done and encouraging employees to play more active role in their work.

12. In public sector banks career growth opportunities generally depend upon the level of seniority and not on performance. So you might not be deemed a promotion even after an excellent year of good performance on your part. But this is exactly the contrary to private sector ones where good performance receives appreciation and rewards promptly.

CONCLUSION:-

The growth of banking sector relies on the personnel who are considered as the asset of the banks. The more competed staffs are, the more joyful and then some proficient in rendering services. At the point when the employees are fulfilled in their activity, it is reflected on the quality and magnificence in their work. At that point the banks will scale more remarkable prominences of achievement.

Organizational climate is the charmed word which has the influence to bring out the superlative ability, proficiency, skilful, understanding and capability of the employees in the direction towards achieving success. in this study organizational climate comprises sixteen sun factors those are interpersonal relationship, work environment, rewards and recognition, team work and confrontation, participative management, communication, innovation, involvement and commitment, welfare concern, motivation, training and development, grievance handling, empowerment, career opportunities, job satisfaction and employee performance. All these factors have an influential direction towards organizational climate.

Interpersonal relationship must share common goals and objectives. Employees in an interpersonal relationship must respect each other's views and opinions. A sense of trust is important Individuals must be attached to each other for a healthy interpersonal relationship. Work environment is also important in creating a positive mindset a workplace be comfortable and stimulating as it promote maximum employee satisfaction and it enhances productivity. When employee performance is recognized then it automatically increases the efficiency and productivity. Confrontation brings people together to work in the organization to share their opinions and feelings and to achieve organizational goals as a team. Participation helps employees gain a wider view of the organization a successful participative management is the visible incorporation of employees' suggestions into the final decision. Organizational behaviour indication that the presence of appropriate organizational climate and influential and resilient communicative services in employees are amongst the laying factors for the accomplishment and dominance of the organization. Innovation helps employees to be acquainted with new skills and new talents which is required, Innovation enhances a better way of executing affairs of banking business, Technological innovation enables to do job effectively and improve service quality of employees.

SUGGESTIONS:-

- For better working environment banks must make a pleasant work climate by organizing the job with improved amenities by having better devices and machines, furniture's with well working conditions ,Shared comprehension, liberality among workers, eagerness and better comprehension between the unrivalled and subordinates brings the effective workplace.
- With regard to Public sector bank has to concentrate more on rewards and recognition of employees, special incentives should be provided for those who are working for long hours and handling more responsibilities.
- Employee assessment committee are formed to assess employee performance feedback and special technical training session are conducted to enhance their performance.
- More functions and activities can be arranged to induce employee's Organizational commitment. to prove their creativity and innovative skills. Innovative and creative employee rewarding practice should be adopted.
- Reforming and rearrangement of work should be done considering the present work load and system of banking operations.
- Effective participative management creates a good relation between employees and management. There should be frequent discussion, meeting between management and employees to deliberate about various problems to solve with frankly and fairly. The management has to follow open door policy and implement staff suggestion schemes for the betterment of the organization.
- Trade unions should stand for the foundation of their employees and for the being, subsistence and growth of the organization.
- Innovation is the backbone of every successful organization. Innovation makes stronger to face competition, helps it grow and prosper. Innovation empowers employees to attempt new ways of doing things, to be creative. The employees will be made to learn latest methods training methods and skills, encouraging brainstorming, reward their creativity, new uses of technologies, meeting changing customer demands or needs, better systems and processes.
- Technology training should develop skills, proficiency, capability and knowledge of the employees. Training should be delivered with a view of attainment and continued survival of the industry.
- Banks should create a policy to their staff to achieve their personal goals and professional goals by utilizing the capacities of the employees providing chances to move forward in the profession.
- Transparency in the incentive and appreciation system of the organization is utmost obligatory. This will encourage the employees to work with more reassurance and involvement.
- Employee performance in banks can be improved with open communication with clear objectives, sharing of information, encouraging innovation, creating a sense of trust and belongingness, building strong team environment, providing feedback, delegation of authority will enhances employee overall performance.

REFERENCES: -

Dr. SrinivasaRao, M.V.K. (2014). The Impact of Organizational Climate on Job Satisfaction, Morale and Team Performance: A Study In Visakhapatnam, A.P, India, Zenith International Journal of Multidisciplinary Research, ISSN 2231-5780, Vol.4 (7), Pp. 204-218.

Kumar, R. (2014), "Impact of organisational climate on job satisfaction: A study of Bharti Airtel India Ltd., Shimla Zonal Office, International Journal of Development Research, 4(5), 958 – 964.

Alharbi Mohammad Awadh And Alyahya, Mohammed Saad., (2013). Impact Of Organizational Culture On Employee Performance. International Review Of Eanagement And Business Research, Vol. 2 , Issue.1

Aiswarya, B. and Ramasundaram, G.(2012). A Study on Interference of Work–Life Conflict between Organizational Climate and Job Satisfaction of Women Employees in the Information Technology Sector, Asia Pacific Journal of Management Research and Innovation, 8(3): 351–360.

Veni, K. and Ramachandran, P. (2012), "An organisational climate study in TVS Sundaram Fastners Limited, Kushnapuram, J. Bloomers Res, 5, 11 – 13.

Singh, R. R., Chauhan, A., Agrawal, S. and Kapoor, S. (2011), “Impact of organisational climate on job satisfaction: A comparative study”, *International Journal of Computer Science and Management Studies*, 11(2), 9 – 18.

Stringer, R.A. (2002), *Leadership and Organisational Climate*, (1st ed.), New Jersey, Prentice Hall

Reddy, T.C., Gajendran, M. and Gayathri, S. (2000), “Organisational climate and dual commitment in private and public sector enterprises”, *Indian Journal of Industrial Relations*, 36(1), 53 – 66.

