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## A Study on Building and Sustaining a positive work culture in the Banking Sector at State Bank of India

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### ABSTRACT :

This study looks at how work-life balance, employee appreciation, and leadership techniques contribute to a positive workplace culture in the banking industry, particularly at State Bank of India. Both quantitative data from employees and qualitative data from team leaders and senior management were gathered using a mixed-methods approach. The results show that leadership quality, open communication, and recognition initiatives are important determinants of employee satisfaction. The study also shows that work-life balance programs, employee engagement, and leadership practices are strongly correlated. The results give bank management practical suggestions for creating long-term plans that balance corporate objectives with worker welfare, guaranteeing sustained success in a cutthroat banking market. This study adds to the expanding body of knowledge regarding organizational culture in the banking industry.

### INTRODUCTION

This study explores the concept of a positive work culture in the banking sector at State Bank of India (SBI). The study aims to identify key factors that contribute to building and sustaining a positive work culture, as well as the challenges and obstacles faced by SBI in maintaining a positive work culture. The study also seeks to provide recommendations for SBI to enhance its work culture and improve employee engagement, motivation, and productivity. SBI, India's largest public sector bank, plays a crucial role in the country's financial system, and maintaining a positive work culture is critical for employee well-being and service excellence. The study also aims to provide valuable insights into how a positive environment can be built and maintained despite challenges such as heavy workloads, customer expectations, and regulatory pressures.

State Bank of India (SBI), employs a vast workforce and serves millions of customers. The bank's ability to maintain a motivated and satisfied workforce is crucial to delivering high-quality services. However, challenges such as high workloads, customer expectations, and regulatory pressures can impact employees' morale and productivity. Studying SBI's work culture will provide valuable insights into how a positive environment can be built and maintained despite these challenges.

This study aims to explore the concept of positive work culture in the banking sector, with a specific focus on SBI. The study seeks to identify the key factors that contribute to building and sustaining a positive work culture, as well as the challenges and obstacles that SBI faces in maintaining a positive work culture. The study also aims to provide recommendations for SBI to enhance its work culture and improve employee engagement, motivation, and productivity.

### REVIEW OF LITERATURE

According to **Ajay Kumar Singh and N C Gupta (2010)** Impact of Work Culture on Motivation and Performance Level of Employees "The objective of the present study is to examine the dominant work culture prevalent in the two private sector manufacturing organizations X and Y and to study its impact on the contextual performance and motivation level of the employees at the middle management level. The findings show that the technocratic culture has the strongest partial correlation or the purest relationship with role motivation. The findings imply that when individuals are satisfied with their roles and feel their supervisor or leader supports them, their contextual performance is expected to increase.

According to **Addisalem Tadesse Bogale and Kenenisa Lemi Debela (2024)** "Organisational Culture" The study focuses on the measurements, perspectives, and orientations of OC, providing comprehensive analyses of recent research on the subject. Employing a systematic literature review methodology, rigorous screening criteria were applied to select articles from reputable databases. The findings emphasize the significant impact of OC on workplace dynamics, influencing employee interactions, treatment, and management. The dimensions most frequently explored within OC include innovation, teamwork, result orientation, masculinity, involvement, and power distance.

According to **Sharma and Gupta (2023)** "Impact of Transformational Leadership and Work Life Balance on Employee Engagement in IT Sector" This article explores how transformational leadership and work-life balance influence employee engagement in the Indian IT industry. The authors argue that transformational leadership can inspire employees while maintaining a balance between work and personal life is essential for sustaining their engagement

and productivity. A survey was conducted with 150 IT professionals from Bangalore, Hyderabad, and Pune, with data analysed using SEM. The results reveal that both transformational leadership and work-life balance positively influence employee engagement independently; however, their interaction effect did not show a significant impact.

According to **Cameron and Quinn (1999)** “Diagnosing and Changing Organizational Culture” This work focuses on how organizations can assess and modify their cultural frameworks to enhance effectiveness. Using the Competing Values Framework, the study categorizes organizational cultures into four types: clan, adhocracy, market, and hierarchy. Case studies of organizations that applied this framework were examined. The findings suggest that organizations that align their culture with strategic goals tend to have higher levels of employee satisfaction and performance, reinforcing the importance of culture in organizational success.

According to **Bass and Avolio (1994)** “Transformational Leadership and Performance Beyond Expectations” This paper investigates the relationship between transformational leadership and employee performance across various sectors. The authors argue that transformational leaders inspire employees by fostering trust, admiration, and respect, which leads to enhanced motivation and performance. The study uses quantitative analysis of survey data from both corporate and government employees. The findings strongly suggest that transformational leadership is positively correlated with increased employee performance and satisfaction, highlighting its effectiveness across different organizational contexts.

According to **Goetzel and Ozminkowski (2008)** “The Value of Wellness Programs in the Workplace” This research evaluates the impact of wellness programs on employee health and organizational outcomes. The underlying framework suggests that healthier employees lead to reduced absenteeism, lower healthcare costs, and improved productivity. Through a meta-analysis of wellness programs implemented across various industries, the study finds that wellness initiatives lead to significant cost savings and improved employee morale, particularly when employee participation is high. This emphasizes the value of investing in employee wellbeing for organizational success.

According to **El-zeideyeh Ahmed, Maged and Barjoyai (2024)** “The Moderating Role of Organizational Culture on The Relationship Between Human Resources Management Practices and Knowledge Economy.” This study examined the effect of organizational culture as a moderator on the relationship between human resources management practices and the knowledge economy in the Jordanian telecom company. The study applies the quantitative method using a Questionnaire survey as the research methodology. A total of 321 questionnaires were successfully collected. The results found that organizational culture positively partially moderates the effects of the Decentralization of self-managed Teams and Selective Hiring on the knowledge economy. Organizational culture was found to negatively moderate the effect of compensation Policy, Information Sharing, Job Security, and knowledge economy in the Jordanian telecom company.

According to **Goleman and Daniel (1995)** “Emotional Intelligence: Why It Can Matter More Than IQ” In this work, Goleman explores the concept of emotional intelligence (EI) and its significant role in leadership and workplace success. EI includes self-awareness, self-regulation, motivation, empathy, and social skills, all of which are crucial for effective leadership. Through a series of case studies and interviews with leaders from various industries, Goleman demonstrates that leaders who score high on EI are more effective at fostering collaboration, adaptability, and emotional connections within teams. These leaders are better able to manage their own emotions and respond to those of others, ultimately creating a more positive work environment. His findings suggest that EI can sometimes outweigh traditional cognitive intelligence (IQ) in predicting leadership success and employee satisfaction.

According to **Denison and Daniel R. (1996)** “What Is the Difference Between Organizational Culture and Organizational Climate” Denison’s study focuses on differentiating between organizational culture and climate and exploring their respective effects on performance. Culture refers to the deeply embedded values and beliefs that shape behaviours within an organization, while climate refers to the current perceptions and experiences of employees about their work environment. Through empirical studies across various industries, Denison finds that organizations with a strong, shared culture and a positive climate are more adaptable to change and tend to outperform their peers. The study highlights that when both culture and climate are aligned with organizational goals and values, they create an environment where employees are more engaged and productive, ultimately driving success.

According to **Shore and Lynn M. (2011)** “Inclusion and Diversity in Work Groups: A Review and Model for Future Research” Shore and colleagues review the importance of inclusion and diversity in workgroups, focusing on their impact on collaboration, innovation, and overall performance. The research suggests that inclusive work environments, where employees feel a sense of belonging, lead to greater creativity and enhanced problem-solving abilities, as diverse perspectives are actively encouraged and leveraged. The study also emphasizes that inclusion promotes higher employee engagement, fosters trust, and creates an atmosphere where individuals feel valued regardless of their background. These factors contribute to greatest organizational effectiveness and overall success. The paper also calls for future research to better understand how inclusion influences both individual and organizational outcomes.

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## STATEMENT OF THE PROBLEM

A healthy work environment is critical to the happiness, performance, and success of any organisation. Creating and maintaining a healthy workplace in the banking sector in which an average employee has to deal with hefty workloads, customer hype, and regulatory requirements becomes critical. As the largest public sector bank in India, SBI has one of the largest workforces in the country across a variety of functions making it all the more difficult to create and nurture a healthy workplace culture.

SBI has been an active player in introducing initiatives to enhance employee engagement, motivation and well-being; however, problems of stress, job dissatisfaction and attrition still persist. Workplace morale and organizational commitment may be affected by factors like strict hierarchies, performance pressure, and transformation of banking dynamics. Hence it is essential to comprehend the vital factors determining a positive work culture and to find out sustainable methods of its enhancement.

The current study thus attempts to investigate the existing work culture at SBI and study the challenges of cultivating a positive environment through various suggestions to build and maintain a work culture of respect, integrity and accountability that enhances employees' well-being, job satisfaction and the organization's performance.

## OBJECTIVES OF THE STUDY

- To Study on Building and Sustaining a Positive Work Culture in the Banking Sector in State Bank of India.
- To Explore the factors that contribute to a positive work culture in the banking sector and assess their impact on employee performance, engagement, and retention.
- To Analyse how leadership practices shape work culture in the banking sector.
- To Investigate the role of employee recognition and rewards in motivating staff and improving morale.
- To Evaluate how work-life balance initiatives impact employee job satisfaction and performance.
- To Provide recommendations for enhancing work culture to boost employee retention and overall organizational success.

## SCOPE OF THE STUDY

This study focuses on understanding the factors that contribute to building and sustaining a positive work culture in the banking sector, specifically within the State Bank of India (SBI). The study aims to analyse the current workplace environment, employee perceptions, challenges, and best practices that can enhance organizational culture.

1. **Organizational Context:** The research is limited to SBI, considering its status as India's largest public sector bank, with a vast workforce and diverse operational challenges.
2. **Key Focus Areas:** The study will explore elements such as leadership style, employee engagement, work-life balance, job satisfaction, team dynamics, and HR policies that influence workplace culture.
3. **Target Population:** The study will include employees across different levels—senior management, middle management, and frontline staff—to provide a comprehensive perspective on workplace culture.
4. **Geographical Coverage:** While SBI operates across India, the study may focus on selected branches or regional offices to provide a manageable and in-depth analysis.
5. **Time Frame:** The study will examine both past and present workplace culture trends, as well as future strategies for sustaining a positive work environment.

**Practical Implications:** The findings will help SBI leadership and HR policymakers implement effective strategies to enhance employee well-being, retention, and organizational performance.

## RESEARCH METHODOLOGY

The concepts, tactics, and processes utilized to carry out a research project methodically are referred to as research methodology. It describes the general methodology of the study, including the choice of research design, data gathering strategies, sample tactics, and analysis processes. The validity, reliability, and precision of the results are guaranteed by a clearly defined research technique, which makes them suitable for use in making decisions. Depending on the type of investigation, it can be broadly divided into qualitative and quantitative approaches. The goals of the study, the kind of data needed, and the resources available for carrying out the investigation all influence the methodological choice.

## SOURCES OF DATA COLLECTION

These techniques used to gather data for research are

- Pilot test
- Actual Data Collection

**Pilot Test:** A pilot test is a small-scale preliminary study conducted before the main research. It helps identify and fix any issues in research instruments, ensuring better accuracy and reliability.

**Actual Data Collection:** This is the process of gathering data from respondents after finalizing research instruments. It involves surveys, interviews, or experiments based on the selected research methodology. It has two types, namely:

- Primary data
- Secondary data

**Primary Data:** Primary data is original information collected directly from respondents through surveys, interviews, and observations. It is specific to the research objective and provides firsthand insights.

**Secondary Data:** Secondary data refers to information collected from existing sources such as books, journals, reports, and government records. It saves time and cost but may not be specific to the research study.

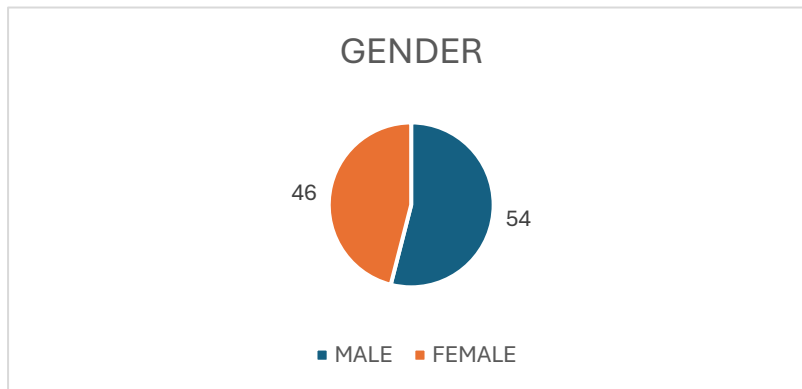
## DATA ANALYSIS AND INTERPRETATION

### PERCEPTION OF “A STUDY ON BUILDING AND SUSTAINING A POSITIVE WORK CULTURE IN THE BANKING SECTOR AT STATE BANK OF INDIA”

#### 1. GENDER RESPONDENTS

GENDER	FREQUENCY	PERCENT
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MALE	65	54
FEMALE	55	46
TOTAL	120	100

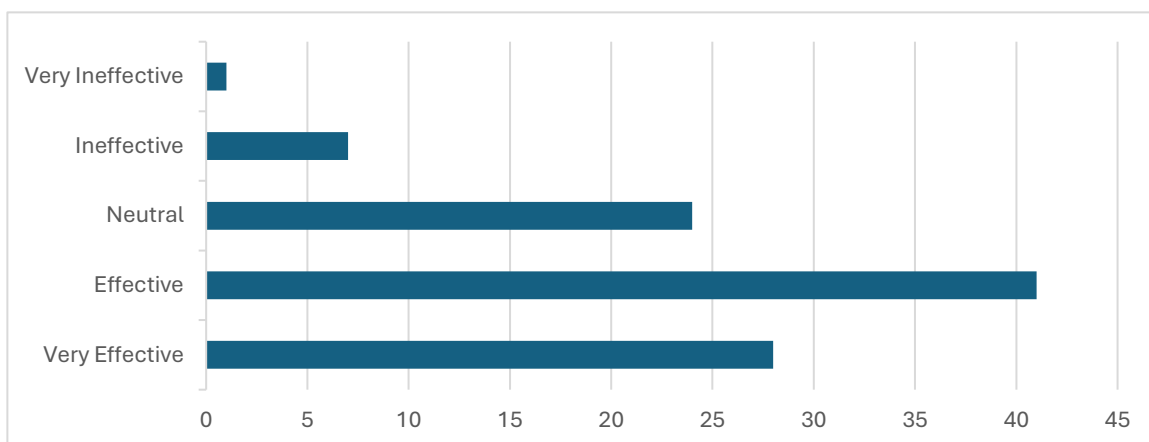


**INTERPRETATION:** From the above table, 54% of the respondents are Male, 46% of the respondents are Female.

## 2. MANAGEMENT SUPPORT OF THE EMPLOYEES

MANAGEMENT SUPPORT	FREQUENCY	PERCENT
Very Effective	33	28
Effective	49	41
Neutral	29	24
Ineffective	8	7
Very Ineffective	1	1
TOTAL	120	100

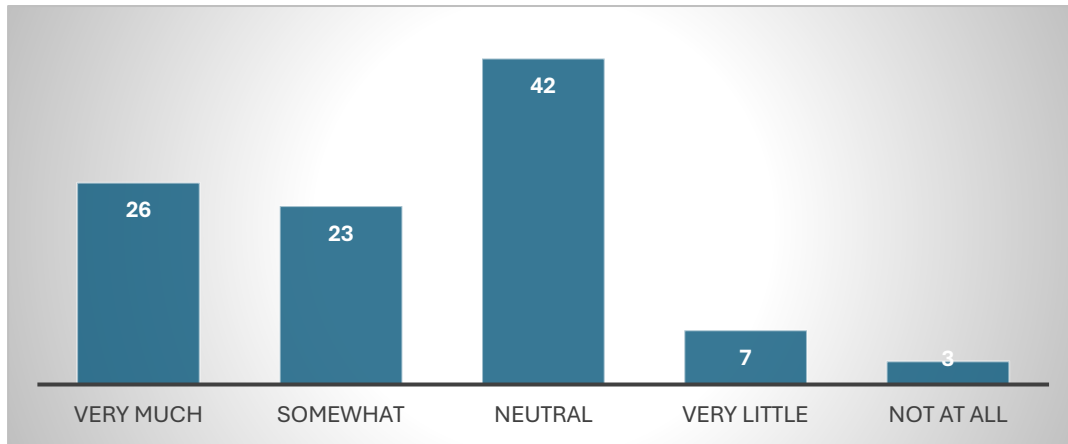
**INTERPRETATION:** From the above table, 28% of the respondents are very effective with the management support of the employees, 41% of the respondents are effective with the management support of the employees, 24% of the respondents are neutral with the management support of the



employees, 7% of the respondents are ineffective with the management support of the employees, and 1% of the respondents are very ineffective with the management support of the employees

## 3. Achievement of Career goal

ACHIEVEMENT OF CAREER GOAL	FREQUENCY	PERCENT
Very much	31	26
Somewhat	28	23
Neutral	50	42
Very little	8	7
Not at all	3	3
TOTAL	120	100



**INTERPRETATION:** From the above table, 26% of the respondents said very much they can achieve their career goal, 23% of the respondents said somewhat they can achieve their career goal, 42% of the respondents said neutrally they can achieve their career goal, and 7% of the respondents said very little they can achieve their career goal, and 3% of the respondents said not at all they can achieve their career goal.

## FINDINGS

- Majority of 54% of the respondents are Male
- Majority of 46% of the respondents are from the age group 21 to 31
- Majority of 44% of the respondents are experienced below 5 years
- Majority of 22% of the respondents are from Finance department
- Majority of 31% of the respondents are middle level employees
- Majority of 39% of the respondents have a neutral level of trust and collaboration among the employees
- Majority of 41% of the respondents are effective with the management support of the employees
- Majority of 45% of the respondents said that the diversity and inclusion of the employees is good
- Majority of workplace communication effectiveness, with 49.2% of respondents perceiving it as open and transparent
- Majority of 33% of the respondents said there is frequently a team collaboration for the employees
- Majority of 34% of the respondents said there is sometimes an alignment of goals for the employees
- Majority of 33% of the respondents said there are satisfied and neutral with the development programs of the employees
- Majority of 42% of the respondents said neutrally they can achieve their career goal
- Majority of 34% of the respondents said they agree with the commitment of ethical practices
- Majority of Monetary bonuses or incentives (46.7%) and verbal appreciation from supervisors
- Majority of 32% said that their leaders would handle the challenges neutrally
- Majority of 34% of the respondents said there is always a leadership engagement among the employees
- Majority of 33% of the respondents said they are neutral with the reward system
- Majority of 34% of the respondents are neutral with the motivation level of the employees
- Majority of 40% of the respondents said that public recognition is important for the employees
- Majority of 38% of the respondents said they agree with the sustainability of opportunities
- Majority of 34% of the respondents are very effective with the work-life balance for the employees
- Majority of 33% of the respondents said there are neutral with the satisfaction level of the employees
- Majority of Limited resources (49.2%) and lack of effective communication
- Majority of Regular feedback sessions (50.8%) and professional development opportunities
- Majority of 33% of the respondents said that the work culture of the employees is fair

## SUGGESTIONS

- The finding that 39% of respondents have a neutral perception of trust and collaboration suggests potential areas for improvement in team dynamics
- The most commonly cited workplace challenges include limited resources (49.2%) and ineffective communication
- With 33% of respondents stating they are neutral regarding employee development programs, there may be a need to reassess these initiatives to increase engagement and satisfaction
- A significant 34% of respondents feel their work-life balance is highly effective, suggesting that current policies are beneficial. However, further assessment is needed to understand the experience of the remaining 66%
- SBI should enhance career growth opportunities by introducing structured career progression frameworks and mentorship programs to support employees in achieving their professional goals

Foster teamwork by implementing cross-departmental projects, team-building activities, and transparent communication policies to enhance collaboration

SBI should implement structured feedback mechanisms like quarterly performance reviews, 360-degree feedback, and skill development training programs to enhance career growth opportunities.

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## CONCLUSION

A positive work culture plays a crucial role in enhancing employee satisfaction, productivity, and overall organizational success, especially in the banking sector, where employees face high-pressure environments. This study on the State Bank of India (SBI) highlights the key factors that contribute to fostering a supportive and engaging work culture.

The findings indicate that effective leadership, transparent communication, employee recognition, and a well-defined work-life balance significantly impact workplace morale and efficiency. SBI has implemented several initiatives aimed at employee well-being, such as professional development programs, employee engagement activities, and policies that promote inclusivity and diversity. However, challenges such as work-related stress, hierarchical structures, and the need for better digital adaptation remain areas for improvement.

To sustain a positive work culture, continuous improvement through feedback mechanisms, leadership training, and mental health support programs should be prioritized. Encouraging an open and inclusive workplace environment will further strengthen SBI's position as a leading banking institution with a strong organizational culture.

Ultimately, investing in workplace culture not only benefits employees but also enhances customer satisfaction, leading to long-term organizational success.

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