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**AN ANALYSIS OF EMPLOYEE EXCELLENCE IN THE BANKING SECTOR WITH
SPECIAL REFERENCE TO STATE BANK OF INDIA IN PERAMBALUR DISTRICT OF
TAMILNADU**

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ABSTRACT

State Bank of India plays a vital role in the global economy, and its employees are the best source of providing services to customers. Excellent services are offered by employees who create an optimistic perception and enduring image in the eyes of the bank's customers. The motivation of a bank employee plays a key role in realizing high-level satisfaction among its customers. The banking industry, viewed from the staff's angle, has its peculiarities. It is a labour-intensive industry, and the excellence of employees has an impact on the quality of services offered. Though the management of employees should have gained better significance but unfortunately, employees happened to be the neglected aspect of bank management. The typical working of banks is such that employees do not require any professional training, and it is strongly believed that everyone can do all the work of the bank. This aspect is further accentuated by the fact that banks operate in a sellers' market with a total absence of an element of competition. Banks, though, operate in a protected environment controlled by RBI, the need for professionalization of bank management was never felt because the workforce happened to be managed by a non-expert regarding management. With the implementation of the recommendations of the Pillai Committee, a controversy was raging among bankers whether or not Personnel Management is a specialized function. Hence, the present study focuses on employee excellence in the State Bank of India with reference to Perambalur district, and the study is based on both Primary and Secondary sources of data collection.

KEYWORDS: Employee Excellence, labour-intensive, personnel, bank

INTRODUCTION

Employees have diverse motives for acquiring wealth to fulfil their basic physiological needs. Hence, it is not an astonishing fact that currency alone is not a motivating factor for employees. So, it is also



essential to include the non-financial reinforcements. Competent Employees are the greatest source and strength of an organization. The expertise of employees plays a vibrant role in the context of diverse challenges faced by modern organizations to compete in the dynamic competitive environment. Compensation is an integral part of managing human resources that helps in motivating employees and improving organizational effectiveness.

The necessity arises to understand the relation between individuals and organizations in terms of employees' commitment towards the organization. Motivated employees sustain a high level of innovation, while producing higher quality service, which tends to satisfy the customer the most. The Compensation with non-financial rewards plays a major role in driving the employees to make them excel in the workplace. The excellence of employees would enable the organization to deliver high-quality services to make it highly competitive in the environment.

REVIEW OF LITERATURE:

The following is the review of related literature for the present study.

Maya Babu B.P., et. al. (2019). Work pressure is a universal element, and every employee in every walk of work has to face it. Work pressure is considered as the most elusive enemy in the workplace, not just because there is no single way to measure it, but because no one really knows how to reach the right balance between a healthy work environment and toxic work pressure. The employees working in different fields have to deal with stress and work pressure. Bank employees are under a great deal of work pressure due to many reasons, such as lack of administrative support, excessive work demand, problematic customer relations and co-workers' relationships, family-work life balance and riskiness of the job. These work pressures adversely affect the overall performance and efficiency of bank employees. This also leads to inactive involvement or participation of employees in various banking operations. The objectives of the present study are to assess the work pressure of bank employees, evaluate the employee involvement in strategic banking operations and also to examine the relationship between work pressure and employee involvement in banks. For this, State Bank of India (SBI) and its employees at various branches in Trivandrum are selected, since SBI is the largest and strongest bank in India. The present study is exploratory as well as descriptive in nature, and it is based on primary as well as secondary data. The study concludes that there is an inverse relationship between work pressure and employee involvement. When work pressure increases, employees' participation in work decreases.

Roopendra Singh, et al. (2020). The success and growth of an organization is dependent on the level of employees' performance. The performance of the employees is determined by the level of employee engagement. Engagement has the potential to significantly affect employee retention, productivity, and loyalty. The study attempts to identify the predictors of Employee Engagement and investigate its level among the employees of State Bank of India falling in Non-Managerial Executive cadre, with



special reference to Raipur region of Chhattisgarh state situated in Central India. The research is based on the primary data collected from 104 employees on multiple dimensions related to Employee Engagement and its drivers. The research showed that the level of employee engagement in the organization is dependent on seven Factors, namely employee job satisfaction, employee pay and financial benefits, employee sustainability and career progression, employee job profile, working environment and organization culture. Further, the association of demographic factors with employee engagement drivers is analyzed. The research also showed that whereas the male employees are more driven by career progression and better job opportunities, the female employees are more inclined towards stability and sustainability in jobs.

Pallavi Dubey, et. al. (2022), Over the last few years, life has changed for everyone. The COVID-19 pandemic has taken many lives, changed working patterns, and introduced a new normal in our lives. The new normal has introduced work from home, social distancing, alternate working hours, and much more. Employees' expectations of their jobs have changed. The mindset of family life after retirement has perished. Uncertainty of life has suggested that family life is as important as a career. People now don't look for jobs that are high-paying, but they are seeking a balance. The present study is an effort to understand the work-life balance among bank employees. Researchers have surveyed SBI and ICICI employees to know their work-life balance status. The present study examines the contemporary work-life balance in public and private sector banks in India. The finding of the research suggests that work-life balance is not so good among bank employees. Though there are some advantages in public sector banks and a few others in private sector banks, overall, employees need reform at both ends.

Based on the review, the objectives of the present study are framed.

OBJECTIVES OF THE STUDY

The present study is conducted with the view:

- To know the importance of employee excellence for better performance.
- To analyse the various factors of employee excellence in the State Bank of India.
- To give valuable suggestions to improve the employee excellence level in the State Bank of India.

METHODOLOGY:

Primary data is collected from 200 employees working in SBI in the Perambalur District of Tamil Nadu with a well-structured questionnaire. It has been analysed with the aid of statistical tools such as percentage analysis, mean, standard deviation, Garrett ranking method and a valid conclusion has been arrived at. Secondary data is collected from the website of the Bank, articles and readily available from other sources. The other sources include websites, magazines, journals and publications.

ANALYSIS AND DISCUSSION:

The study of Employee Excellence of SBI, in Perambalur District of Tamil Nadu, has been completed with the help of the following analysis:

Demographic Profile:

Table 1: Demographic profile of the Employees

Main Factors	Sub - factors	Frequency	Percentage
Gender	Male	100	50
	Female	100	50
	Total	200	100
Age	Below 35	50	25
	35 - 50	86	43
	Above 50	64	32
	Total	200	100
Education	Under Graduate	80	40
	Post Graduate	78	39
	Professionals	40	20
	Other	02	1
	Total	200	100
Position Held	Manager	08	4
	Senior Principal Banking Officer	24	12
	Senior Banking Officer	36	18
	Banking Officer	112	56
	Personnel Secretary	08	04
	Other	12	6
	Total	200	100

Source: Primary data.

From the above Table it is found that, out of 200 respondents selected from the employees in SBI, Perambalur District, 50% of the employees are male and 50% were female. With regard to age, it is found that 43% of employees belong to the age group between 35 to 50. About the educational level of employees, it is found that majority of them are under graduates and post graduates. The majority employees belong to top level and middle level and majority of them hold the position of bank officer

Factors of motivation:

Table-2: Descriptive factors of motivation

Sl. No	Description	Mean	S. D
1.	Even without motivation some employees still perform well	4.48	0.976
2.	Fat salaries are the best tool to motivate employees	4.03	1.267
3.	Festival parties are good and encourages employees	3.46	1.185
4.	It is worthwhile to reward good work and excellence	4.73	0.539
5.	Motivation is important in a banking industry	3.73	1.081
6.	It is worthwhile to reward good work and excellence and well-motivated employees have positive attitude towards work	4.78	0.692

Source: Primary data.

The above describes the various factors of motivation which lead to excellent performance based on mean and standard Deviation. It is found that the employee feel that motivation is an important factor in better performance in Banking industry. It is found that fat salaries are the best tool to be motivated to perform better in SBI banks because the work is monotonous in nature and they will be tired in doing the same work by sitting in the same seat. State Bank of India pays well for its employees and it provides other amenities to them and they do not feel like quitting the job. They feel that festival parties are important and celebration of important festivals such as Deepawali, Christmas, Pongal and New Year will really bring joy in the minds of the employees. This will help them to mix with others easily and enjoy the festive mood among the employees. The employees feel that the Banks should motivate the employees and it is an important factor for employee excellence in banking industry.

Work life shows their creativity; they want to work with banks and their belongingness to the co-workers and to the bank. It is their priority that except proper appreciation from their immediate boss and also from the co-workers, they are willing to work hard. Banks should come forward to assign right man for the right job to make the work move interesting and for their better performance; by doing so the workers can excel in their work and as a result SBI can perform better than other banks.

Work organisation based on the Gender of the Respondents:

The following table 3 shows the work organisation based on the gender of the respondents in SBI.

Table 3. Analysis showing the opinion about work organisation based on the Gender of the Respondents in SBI

Opinion about work organisation	Women		Men		Total		Rank
	Mean	S. D	Mean	S. D	Mean	S. D	
To work with something that is interested in it is important	6.31	0.78	6.06	0.91	6.19	0.85	1
To have an interesting work task if it is important	6.13	0.83	6.16	0.77	6.14	0.79	2
Belongingness to co-workers is important	6.09	0.82	5.69	0.97	5.89	0.91	3
Belongingness to the bank is important	5.66	0.87	5.72	0.96	5.69	0.91	4
To get appreciation from co-workers are important	5.72	0.85	5.56	0.84	5.64	0.84	5
To have time for leisure and other activities is more important than the job	5.22	1.45	5.06	1.11	5.14	1.28	6
To work physically close to my colleagues is important	5.25	1.32	4.94	1.22	5.09	1.27	7
To work in team makes to perform better	4.59	1.10	5.19	1.06	4.89	1.11	8
To have the possibility to be promoted makes to work harder	3.84	1.69	4.38	1.41	4.11	1.56	9
Less Number of working days would make to work hard.	4.09	1.44	3.97	1.82	4.03	1.63	10

Source: Primary data.

From the above table it is found that employees of SBI both Men & Women feel that there will be excellence in work only when it is really interested, and feel that the work they are doing should be interesting and not boring. The employees feel that they are ready to face the challenges in work life and show their creativity, they want to work with banks and their belongingness to the co-workers and to the bank are their priority. They expect proper appreciation from their immediate boss and also from the co-workers, come forward to assign right man for the right job to make the work more interesting and for their better performance. By doing so, the workers can excel in their work and as a

result SBI can perform better than other banks.

Employee excellence Factors

Table 4 Important Employee excellence Factors Perceived by SBI Respondents

No.	Employee excellence Factors	Mean	Standard Deviation	Ranks
1.	Achievement	4.58	1.11	I
2.	Recognition	4.36	1.21	II
3.	Work itself	4.19	1.57	III
4.	Responsibility	4.09	1.29	IV
5.	Advancement	4.08	1.42	V
6.	Interpersonal Relations	4.05	1.63	VI
7.	Supervision	3.89	1.67	VII
8.	Policy	3.69	1.65	VIII
9.	Working Conditions	3.53	1.43	IX
10.	Personal Life	3.33	1.76	X

Source: Primary data.

Motivational Level of employees.

Table 5 Motivational Level among the Respondents of State Bank of India

Motivation Level	No. of Respondents	Mean Value	Standard Deviation
Self-actualization	200	4.30	0.44
Self Esteem	200	3.95	0.52
Love/Belonging/Social	200	4.29	0.52
Safety needs / Protection	200	3.83	0.58
Psychological / Basic needs	200	3.88	0.49

Source: Primary data

From the table it is found that majority of the employees work in SBI in order to meet their safety needs and want to protect their family by earning in the banks. Since they love their family and they

have sort of belongingness to the whole family, they feel that they have to work in SBI where they pay good salary. By working in SBI they feel that they attain social status and the people will give respect automatically just because they are SBI employees. Their self-esteem needs are also satisfied and their psychological and basic needs are also fulfilled by working in SBI.

Factors Responsible for Job Satisfaction

Table 6: Factors Responsible for Job Satisfaction in SBI

Factors for job satisfaction	No. of Respondents	Percentage	Rank
Flexibility & independence	196	98.00	1
Association of job with individual aspiration and ambition	190	95.00	2
Interpersonal relationship	186	93.00	3
Level of salary with respect to experience	182	91.00	4
Participation in decision making	180	90.00	5
Conflict resolution	188	89.00	6
Level of job security	196	88.00	7
Implementation of change & innovation	172	86.00	8
Extent of personal growth & development	158	79.00	9
Job itself	150	75.00	10

Source: Primary data.

Relationship between Employee attributes and Employee Excellence:

The following null hypothesis and alternate hypothesis has been framed and with the help of one-way ANOVA and it is intended to find out whether there is any association between employee attributes and employee excellence.

H₀: There is no significant association between employee attributes and employee excellence.

H₁: There is significant association between employee attributes and employee excellence.

Table 6: Association between Employee attributes and Employee Excellence in State Bank of India – One way ANOVA

Employee attributes.	SA	A	N	DA	SDA	Level @5%
Participative Management and Empowerment	5	12	102	65	16	21.87846 Significant
Teamwork	4	16	56	100	24	
Job Enrichment and Job Redesign	2	16	56	88	38	
Modified Work Schedules	2	14	42	70	72	
Job Sharing	1	10	38	69	82	
Flex time Programs and Alternative Workplace Strategies	3	4	38	73	82	
Reinforcement/Behaviour Modification Theory	2	9	35	73	81	

Source: Primary data.

From the table, it is inferred that table value is 2.80. The calculated value is, 21.87846. Since the calculated value is more than the Table value, the null hypothesis is rejected. Hence, it is found that there is significant association between employee attributes and employee excellence of the respondents.

Based on the above analysis of all the above tables the following are the findings of the study.

FINDINGS:

- With regard to gender, 50% of the employees are male and 50% were female. With regard to age, it is found that 43% of employees belong to the age group between the age group of 35 to 50. About the educational level of employees, it is found that majority of them are under graduates and post graduates. The majority employees belong to the top level and middle level and majority of them hold the position of bank officer and they belong to Banking Department.
- It is found that the employees feel that motivation is an important factor in better performance in banking industry. It is found that fat salaries are the best tool to be motivated to perform better in SBI banks because the work is monotonous in nature and they will be tired in doing the same work by sitting in the same place. Banks pay well for its employees and it provides other amenities to them and they do feel that even without motivation they can perform well on the Job, they feel that festival parties are important and celebration of important festivals such as Deepawali, Christmas, Pongal and New Year will really bring joy in the minds of the employees.



This will help them to mix with others easily and enjoy the festive mood among the employees. The employees feel that the Banks should motivate the employees and it is an important factor for employee excellence in banking industry.

- It is found that employees of SBI both Men & Women feel that there will be excellence in work only when it is really interested, and feel that the work that they are doing should be interesting and not boring. The employees feel that they are ready to face the challenges.
- It is found that the majority of the employees work in SBI in order to meet their safety needs and want to protect their family by earning in the banks. Since they love their family and they have sort of belongingness to the whole family and they pay good salary. By working in SBI they feel that they attain social status and the people will gain status automatically just because they are SBI employees. Their self-esteem needs are also satisfied and their psychological and basic needs are also fulfilled by working in SBI.
- It is found that there are various factors such as job security, communication, interpersonal communication, Job freedom, value to the work, salary fixed according to their experience, their personal growth and development, innovative nature of work and the employees' aspiration & ambition in their careers and participation in decision making are the various factor which are responsible for job satisfaction in SBI.
- It is found that there is significant association between the employee attributes and employee excellence of the respondents.

SUGGESTIONS:

The following are the suggestions based on the findings of the study.

- The management of SBI should see to it whether there is balance between magnitude of efforts and size of the reward. Appropriate reward schemes should be coined so that the employees will be satisfied in their work achievement.
- Employee involvement in executing the task in an excellent manner plays a vital role in employee excellence. Hence it is the duty of the management to involve the employees in evaluating their own performance. Once the employees are able to evaluate, they can find out their own limitation and take efforts to improve their own performance as per the standards laid by the management. This leads to self-appraisal and employee excellence.
- The job that has been assigned to each employee should be according to their own interest and it should create enthusiasm among the employees. If the employees love their own job, they can do it in a better way than expected. If freedom is given to the employees to perform the job in a more independent manner they can excel in their own role and take a participative role in making important decision by the management. By assigning right man for the right job led to excellent performance and benefits can also be added according to their level of performance.



- With regard to monotony and boredom in executing the job in the banks, the employees should be provided with leave travel concession, stay in holiday homes, formation of clubs will ease their mind and they can be relaxed during these days. Once their mind is relaxed the employees can work with more vigour and this leads to excellent performance of work.
- It is found that the motivational factors are achievement and recognition by banks. It is found that the employees really want to achieve by performing better and should always be recognised by the banks, so that they may excel in their work by taking more responsibilities in work, besides that they are of the opinion that career advancement is one of the motivating factors for better performance. They feel that proper working conditions should be provided to them and HR policies framed by the bank should be more favourable to them. They expect that their immediate supervisor can be kind to them while extracting work. They are of the opinion that their personal grievances should also be redressed and the bank should come forward to solve their personal problems so that they have peace of mind to work in order to achieve the goals of SBI.

The above suggestions should be taken into consideration for employee excellence.

CONCLUSION

Secure job environment enhances the degree of job satisfaction. Job satisfaction leads to employee excellence. SBI Management must create an environment of job security among employees. Indians work with emotions, so any legal job contract will not motivate them, instead, there should be a psychological or emotional bond between employees and the Bank. Due to different social, economic and cultural backgrounds, the hire and fire system is not effective in India. In fact, Indian culture is neither individualistic nor collective, rather it is "Karma" (according to Indian mythology it is do your duty, and don't worry about the results) oriented. Indians always accept effective leadership. So, when management can provide effective leadership and a secure job environment, Karma (job duty) will be in the right direction. Apart from job security, management must provide job stability. There should be a challenging environment. The job structure should comprise horizontal as well as vertical growth. The job should provide enough scope for the employees in terms of promotion and transfer. A good career path with good salary will definitely lead to employee excellence. If the employees excel well in their work, the performance of SBI will improve and there will be vertical and horizontal growth and development.

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