

## **Components influencing Employees' accomplishment: Focusing on the productivity of Indian Banking Sector.**

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**ABSTRACT:** *There are numerous factors that are influencing the performance of employees in the banking sector. Employee's dependence in the banking sector is much higher as the employees are in direct contact with a customer of bank therefore performance of employees is much crucial for banking employees. Each bank is expecting that employees should perform optimum because it is helpful to achieve corporate goals. To know the factors that is influencing the performance of banking employees in India. The quantitative study is being conducted. Data is being obtained from 150 employees of five different private sector banks in India. There are seven variables are chosen after considering the previous studies on the service industry. These seven variables are manager's attitude, performance appraisal system, personal problems, job content, job security, financial rewards and teamwork and cooperation. This study also establishes the relation in between dependent variables and independent variables through multiple regression analysis using SPSS.*

**KEYWORDS** - *Performance; Job content; Banking employees; Banking sector.*

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Date of Submission: 03-02-2019

Date of acceptance: 19-02-2019

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### **I. INTRODUCTION:**

The productivity of employees is affected by the many factors. Considering Fortune Magazine's list of 100 top companies that show higher the productivity and satisfied employees in these companies therefore they are at the top list in of Fortune 100 companies of the word. It means these companies are doing something different as compared to others. Employees are satisfied highly of these companies therefore revenue is raising year to year. There are certain factors of these reputed companies are different as compared to those do not be able to list in top 100 Fortune companies. So there is a need to know the variable in the context of employees the organization has to do to achieve its goal. This research is in the context of banking sector. Therefore, the area of research is limited. In this research, only Banks' employees are taken to collect the ideal data to conduct the research. The findings of this research are helpful to establish the ideal of optimum employee's productivity. It finds out the answers to the problem are facing banks to improve the productivity. The problem statement for the researcher "productivity and satisfaction are directly proportional or not". Changing working surroundings is not an easy task for the employer because changing environment means changing independent variables. It is time was being taken and costly affair. It is necessary for the organization to find out where is the problem what should be the solution of that problem. It is important to know the role of various variable and impact on their productivity. To improve the productivity of the employees. Factors are keeping in mind Managers' attitude, Job contents, Job security, working climate, Teamwork and cooperation of other employees, performance appraisal system, training and development, personal problems and financial rewards. These are the variables that can improve productivity and how much. As the competition is rising employee's productivity is the issue for banks to survive in the environment. Low productivity is the serious problem in front of bank organization forcing companies to analyze the real cause of low productivity of the employees. There are many strategies and approached to improve the productivity, but these could be implementing to know the real cause of low productivity. Therefore, the problem statement is to know the factors that are affecting the employee's productivity of bank's employees.

This research is conducted to establish the relationship in between the dependent variables and independent variables. Information is being collected from the working employees in banks than results, and conclusions are given.

### **II. LITERATURE REVIEW:**

Exhaustive literature examines to know the factors that are influencing the employees productivity .There are numerous factors that are affected the employees productivity these factors are varying organization to organization best-suited factors are being taken for banking sector. The comprehensive literature reviewed of service industry because banking industry is in service sector therefore somehow the factors could be similar. Most researchers are used questionnaire to collect the information from the respondents

According to BOSS 'that the factors may affect the productivity of employees in the workplace are varying nature of the job, and it's also depend upon the function of job and job content .Systematic development and job satisfaction are weakening over the time this change increase as the tenure of the organization increase if the employees remain in the organization for the longer period it is reflected employee is more satisfied this means negative factors are not influencing employees .It reflected that employees turnover rate is inversely proportion to job satisfaction as the job satisfaction increases turnover rate is also being increased.

Managerial skill and support can be a factor to enhance the productivity of the employee .It also depends upon the behavior and communication of the supervisor of the employee. Motivation or demonization is the important factors to increase the productivity of the employee how you treat with the employee some time a low skill worker could increase its productivity with the motivation of the supervisor.

(Chen, G. et.al, 2011) The basic reason of this investigates the area to evaluate the relationship between team empowerment and effective team performance with a moderate effect of individual interaction. The independent variable includes Team Empowerment, and dependent variables include effective team performance-process development and customer need fulfillment. The moderate variable is personal interaction. There are many other variables that may augment or lesser the employees' performance. There are definite factors that individually and collectively effect on the performance of employees. An association among them is found out in this study. Self-determining variables are conscientiousness, loyalty. Customer satisfaction, employee participation, work atmosphere, Dependent variables contain worker effort performance, and customer product In this examination information were collected by sending the questionnaire either direct or through e-mail. A statistical test was being used like multiple regression analysis used to find out the relationship along with independent T-test. A sample of the fifty restaurants of different cities in different parts of Pakistan was used to fulfill the need of the study. Carefulness and extraversion forced a major crash on employees' act while related factors. Work environment and employee involvement placed a judicious impact on the study. The results outcomes were the employees productivity level associated with customer satisfaction and loyalty but not with customer evaluation of overall service value provided to the customers. Factors of office environment play an important role towards the employees' performance. The factors of workplace environment give an enormous impact the employees' either towards the negative outcome or the positive outcomes. (Chandrasekhar,2001). More than the previous decades, the factors of work surroundings of the organization personnel had altered due to the change in some factors. Such as the community environment, information technology and the flexible customs of organizing work process. These days, organizations must be responsive of their prospective workforce due to the aggressive business environment. There are key factors in the employees' place of work environment that could give a great force towards the inspiration and performance rank. The factors of office environment also give a great impact towards the change of standard of living, work-life balance and also the condition physical fitness whether towards the constructive or pessimistic impact.

Saeed Rashid et al. (2013) there are a lot of variables that influence the act of employees at the workplace. These variables consist of manager's attitude, organizational culture, personal problems, and job content and financial rewards. All of these variables have encouraged impact on the recital of the employees except individual problems of the human resources that hinder the act of the workers. This inquiry is quantitative in nature and will see the consequence of these variables. The impact of the following variables manager's attitude, organizational culture, personal problems, and job content and economical incentives in the banking sector of Pakistan focusing Sahiwal banks as a sample based on 200 employees. The study will be examined by applying multiple regression analysis using SPSS software. There are five independent variables, and their consequences have to be a check on the concert of the employees which is the (Hasun & Makhbul, 2005). According to Boles et al. (2004), Employees are physically and psychologically have the aspiration to occupation, then their act outcome shall be augmented. They also stated there should be the proper place of a work environment. It assists in dipping the figure of absenteeism and thus can add to the employees' performance that will lead to the growing number of efficiency at the place of work. Some investigation had shown that there are some encouraging effects when applying a suitable office environment. A policy is such as a machine design, work design, surroundings, and amenities design (Burri & Halander, 1991) only dependent variable.

The important dependent variable is the employees' performance (Borman, 2004). According to Sinha (2001), that human resources' act is depending on the enthusiasm and as well the directness of the workers itself on doing their work. Additionally he affirmed that by having this motivation and sincerity of the employees in doing their profession, it could amplify the workers' productivity that also leads to the show. Human resources'

performance can also be examined as a person's skill to carry out also as well as the chance and eagerness to perform. The sense of enthusiasm to execute earnings that they want of the workers in putting as much attempt towards their act (Eysenck, 1998). Conversely, Howell and Hall-Merenda (1999) has a different opinion concerning the workers' act. Howell stated that employees' performance is all about community reputation that also connected to the standpoint. Greenberg and Baron (2000). Greenberg and Baron had stated that it give a constructive impact on the association in between of the job performance and also the occupation. There are some variables that living being elaborate by Stup (2003) towards the achievement of the workers' act. The influencing factors are such as physical work environment, equipment, meaningful task, performance expectation, and feedback on performance, reward for the good or bad arrangement. Standard operating schemes, knowledge, activities, and attitude. Stup (2003) explained A standard act; employers have to get the employees task to being done a way as to attain the group goal or objective. Using having the job or work done on the way. Employers possibly will be clever to check their workers and assist them in getting better their act. Also, payment structure be supposed to be implement base on the act of the workers. It is to stimulate the workers to carry out additional on their assignment.

There are two types of workers behavior that could lead to the workers' Act (Borman & Motowidlo, 1993). The two types of working behaviors ' behavior are the task performance and also the contextual performance (Kiker & Motowidlo, 1999). Motowidlo and Van Scotter (1996), a working performance can be measured by seven criteria. Based on the result of the job analysis; it could being used for the identification of task and behavior of the employees. In the other hand, in term of the contextual performance, based on the previous study, twenty five related acts were produced. Some tools are being deployed produced and being put into practiced in the municipality. Since to watch the staff performance effectively, an arrangement should be implemented. This scheme is called the employees' review system. This arrangement usually consists of on-the-job coaching, performance appraisals, psychoanalysis session, dialogs and also the performance development arrangements which shows the development of workers performance (Stark & Flaherty, 1999). It is for the examination of the place of the work environment. The way that the factor of the workplace setting that is being offered by the owner to their workers that could maintain the employee's performance at the job (Clements-Croome, 2006). A sky-scraping level performance of employees, it will add to the levels of the corporate output and thus will increase the corporation's profit. According to Leaman (1995), he affirmed that those workers who have their act influenced by the place of work situation. Those employees always complaints on the uneasiness and displeasure at the workplace. A corporal work environment can result in a human being to fit or eccentric to the environment of the administrative center. A physical work surroundings can also be familiar within as an ergonomic place of work. Research on the workplace environment needs to be done to get an ergonomic workplace for every employee. This ergonomic physical workplace at their workplace, it will help workers from not in receipt of the nerve injury. Cooper & Dewe, (2004). Moreover, based on Brill et al. (1985), they had stated that there are a few factors of physical work environment that need to be improved. The factors are such as lightings, the floor configuration, office layout and also the furniture layout. The result of the employees' performance can being increased from five to ten percent depending on the improvement of the physical workplace design at their place of work (Brill, 1992). According to Amir (2010) there are elements that related to the physical environment. There are two main components that are the office layout plan and also the office comfort. Amir (2010) also stated that a physical workplace is an area in an organization that is being arranged so that the goal of the company could being achieved.

According to Rossett and Gauier (1991), they stated that the purpose of job aid is to direct and guide as to enlighten the employees performance. Job aid also helps to support the employees' performance. Moreover, Moore had stated in her article that the job aid is being used to guide the job performance in real time. In this article, it means that by having this job aid it will support the employees to perform. She also stated that the job aid needs to be a plan as for the development so that it can be used as to obtain the optimal use for performance. An example of a military performance had been reviewed by Duncan (1985) regarding the military reliance on job aids between 1958 and 1972 which is significant and positive contribution toward the army performance. Duncan also stated that based on the results of a military analysis, job support saved money without jeopardizing employees work performance. A supervisor support could lead to the employees' performance, but there is in a case that the controller had failed in helping their employees. For example, the miscommunication between the employees and the supervisor in term of delivering the information or process on the job to the employees (Harris et. al., 2000). As a result of this miscommunication, it will lead to the employees' job performance (Chiaburu & Takleab, 2005).

In the other hand, Foxon (1993) and Nijman (2004) stated that if the supervisor has an excellent communication skill, especially during the training program. The employees will probably increase their competency and job performance. Both parties in between the employees and supervisor need to play their part that is to commit to the relationship. If the full commitment is given, it will lead to positive result to the performance from the employees (Blau, 1964). Nowadays, a different mindset is being argued as to create the

commitments between the employees and supervisors which will explain the employees' performance. Therefore, Meyer et al. (2004) had stated that the supervisor commitment mindset may be the intermediaries between the employees' engagement and performance.

Research study had been done by Landry and Vandenberghe (2012). The research study is mainly about how the supervisor commitment can influence the commitment of employees towards the job performance. Research had found that the willingness of the mentoring the employees could result in employees performance (Bauer & Green, 1996).

Furthermore, McCoy and Evans (2005) stated that once the employees had become stressors at the workplace. The employees have the high potential of getting their job done very slowly, and it will affect the employees' performance.

#### **Objectives of Study:**

- To establish the relationship between Manger's attitude and employee's performance in the banking sector.
- To examine the effect of working climate on the employee's performance in the banking sector.
- To find out the importance of Job content on employee's performance in the banking sector.
- To establish the relationship teamwork cooperation and employee's performance in the banking sector.
- To know the effect of job security on the performance of employees.
- To analyze the impact of personal problems on performance in the banking sector.
- To know the impact of performance appraisal system on the employee's productivity in the banking sector.
- To evaluate the impact of financial rewards on employee.

#### **Hypothesis:**

- There is a positive relationship between the manger's attitude and employees' performance in the Banking sector.
- There is a positive relationship between the working climate and employees' performance in the Banking sector.
- There is a significant relationship between the Job content and employees' performance in the Banking sector.
- There is an optimistic relationship between the job security and employees' performance in the Banking sector.
- There is a significant relationship between the teamwork cooperation and employees' performance in the Banking sector.
- There is a depressing relationship between the personal problems and employees' performance in the Banking sector.
- There is a positive relationship between the performance appraisal system and employees' performance in the Banking sector.
- There is a positive relationship between the financial rewards and employees' performance in the Banking sector.

### **III. RESEARCH METHODOLOGY:**

In the present research, a sample is randomly selected from the Information Technology sector employees. All the respondents are working in a different banking firm. There is no revelation of the name of banks to maintain the privacy of the name of an organization. The questionnaire would be constructed by making closed ended so that there is a maximum boundary to know the impact of the different factors. Total 150 respondents are being participated in the survey; through questionnaire information is collected from the respondents. The statistics were being analyzed using the Statistical Package for Social Science (SPSS). Multiple regression analysis will be applied as there are more than one independent variables affecting the dependent variable.

#### **Reliability test:**

Reliability test shows how do the items in a set is positively related to each other in the reliability coefficient. According to the result of the reliability test, the closer the Cronbach's Alpha is to 1, the higher the internal consistency reliability. If the reliability is less than 0.60, then it is considered as poor. Meanwhile, if it is in the range of 0.70, it is considered as acceptable. As for those which are more than

0.80, is it considered as good (Sekaran, 2007).The value of Cronbach Alpha for is 0.814 this clearly indicates that the results are consistent. The consistency scale shows that it must be more than .7 and this outcome is visible in this survey.

**Table 1:Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.814	.812	7

In the above table the value of Cronbach's Alpha is .814 which shows high level of internal consistency of this scale .It is showing that data derived from this scale is highly reliable.

**Table 2:**

In the Table 2 Cronbach's Alpha if Item Deleted vale for all the variables is lower than the .814 for personal problem is equal to .814 but corrected item total correlation is .389 which is lower all the value of corrected item total correlation ,removal of personal problem is lead small improvement in Cronbach's Alpha.

**Item-Total Statistics**

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
MA	15.5600	25.201	.639	.577	.774
JC	15.5867	25.224	.590	.512	.782
TC	15.5867	24.486	.611	.500	.778
JS	15.6000	25.436	.557	.427	.788
PP	15.8533	28.569	.389	.559	.814
PA	15.7133	27.763	.480	.589	.800
FR	15.3000	25.674	.589	.440	.782

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**Determining how well the research model fits**

Table 3:  
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.853 <sup>a</sup>	.727	.714	.63263

a. Predictors: (Constant), FR, PP, JC, JS, TC, TA, PA

**Table 3** shows that regression model is fits for the data or not .The value of R represents is in the above table is .853.R shows the quality of prediction of performance as the value is .853 it reflect good level of prediction after adopting this model.R<sup>2</sup> value is .727 means 72.7% of the variability of our dependent variable, performance. Adjusted R Square is .714 means this model of research is keeping 71.4% of total variability.

**Statistical significance**

**Table 4:**

ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	151.462	7	21.637	54.064	.000 <sup>b</sup>
Residual	56.831	142	.400		
Total	208.293	149			

a. Dependent Variable: PERF

b. Predictors: (Constant), FR, PP, JC, JS, TC, TA, PA

F ratio in the above table shows that over all regression model is fit for the data or not. The table no 4 shows that the independent variables statistically significantly predict the dependent variable, F (7,142) =54.064,p<.0005 ,the regression model is good fit for the data.

**Estimated model coefficients**

**Table 5:**  
**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	.840	.174		4.836	.000	.497	1.184
MA	.401	.066	.408	6.058	.000	.270	.531
JC	-.239	.058	-.257	-4.097	.000	-.354	-.124
TC	.232	.055	.263	4.252	.000	.124	.341
JS	.150	.053	.164	2.838	.005	.046	.255
PP	-.264	.071	-.246	-3.733	.000	-.403	-.124
PA	.235	.075	.214	3.137	.002	.087	.383
FR	.341	.057	.350	5.981	.000	.228	.454

a. Dependent Variable: PERF

**General form of equations to predict the relation in between dependent variable and independent variables is given below.**

$$\text{Performance} = .840 + .401 * \text{TA} - .239 * \text{JC} + .232 * \text{TC} + .150 * \text{JS} - .264 * \text{PP} + .235 * \text{PA} + .341 * \text{FR}$$

Unstandardized Coefficients indicating in the above table reflecting how much dependent variable varies with an independent variable when the other variable kept constant. For 's attitude Unstandardized Coefficients is .401 It means for 1% change in manager's attitude than performance will increase by 40.1% like was there would be the impact on other variables. if  $p < .05$  we can see in the above table all the variables are statistically significant .

A multiple regression was run to predict performance from manager's attitude, Job content, team member's cooperation, job security, personal problems, performance appraisal and financial rewards These variables statistically significantly predicted performance of employees in the banking sector,  $F(4, 95) = 32.393$ ,  $p < .0005$ ,  $R^2 = .577$ . All seven variables added statistically significantly to the prediction,  $p < .05$ .

#### IV. CONCLUSION:

In this research, mixed results are being obtained. This research shows that the factors manger's altitude, job security, Teamwork and cooperation, Performance appraisal system and financial rewards positively affected the performance of employees in banking sector. Job content and personal problems have negatively influenced the performance of employees. The past researcher concluded there is no role of manager's attitude to motivate the employees this research indicated in banking sector manager's attitude for motivation is important to enhance the productivity of banks' employees. This study also tells that job content is important to increase the efficiency of employees. Banking should design job content in such a way that it should not be change month to month. Routinely change in job content has a negative impact on employees' performance. There is a significant relationship between personal problems and employee's performance. The results are being significantly used for the hypothesis testing. In the results it is reflected that entire hypotheses are true. Further research could be conducted to check the relationship among independent variables, to establish more valid results.

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Gulshan" Components influencing Employees' accomplishment: Focusing on the productivity of Indian Banking Sector." *International Journal of Business and Management Invention (IJBMI)*, vol. 08, no. 02, 2019, pp 74-80