Intraprenuerial Decision Making and Employee Motivation – A Case Study of SBI Employees in Delhi

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Abstract – To the successful and sustained development of Indian banks, it is basic to make a pool of competent and committed administrative personnel who can work with an aim to further the objectives of the Institution. This can be achieved if they can function in an environment of freedom in decision-making processes. Innovative methods of operations and management of a Bank can bring competitive edge and thereby great amount of job satisfaction among its personnel. Since employee satisfaction affects their performance and commitment, which has a bearing on the banks' growth and profitability, no banking organization, can risk itself to ignore it. This paper attempts to look at experimentally whether Intraprenuerial condition in keeping banking organizations encourages managerial satisfaction. The sample study is carried out through a structured questionnaire developed to elicit the responses from the respondent- managers of SBI working in Delhi.

Keywords: Intrapreneurship, Managerial Motivation, Public & Private Sector Banks, Job & work Contents, Career Development, Demographic Factors

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INTRODUCTION

The present workplace environment is experiencing a noteworthy move; factors, for example, globalization, developing economies, and enhanced technology are always exhibiting new difficulties and making new open doors for individuals. With these changes, individuals' recognitions in regards to their employments are additionally evolving. The banking Industry is the same. As saving money establishments are the foundation of a country's economy, the productive management of HR and the support of higher occupation fulfillment levels influence the development and execution of a whole economy.

The Indian managing an account area is a quickly developing financial management segment that has seen colossal improvement following advancement. The Indian managing an account framework can be extensively arranged into "booked business banks" and "non-planned business banks". Planned business banks can be additionally ordered into open division banks, private area banks (old and new) and remote banks. After some time, contrasts have been seen between open area banks and private division banks as far as different operational and productivity parameters.

In this develop or-pass on financial center; the accomplishment of any association depends on its workforce. Fulfilled and submitted representatives are the most noteworthy resources of any association, including banks.

Regardless of whether in the private or public sector, associations are looked with just two choices: Innovate or Perish! It is in this setting the present investigation was attempted in a huge open segment company in India – State Bank of India affectionately known as SBI or "Small scale RBI". This article would be valuable to Indian banks trying to make a pioneering atmosphere in order to persuade their faculty towards enterprenuerial commitment Infact, the need for redefining the roles of managerial personnel has to be acknowledged in the present working styles of Indian banks. This article would help towards attainment of this goal.

LITERATURE REVIEW

Research has demonstrated that the association's capacity to advance developments in their business atmosphere is the way to their survival and development in this ever-dynamic business condition. Different phases of the advancement procedure beginning with thought origination

pursued by improvement, execution, and combination to the current business portfolio is normally an authoritative procedure which definitely requires intrapreneurial introduction among the workers.

Much has been written in the board writing about inspiration all in all and about corporate business enterprise (business undertaking) as an intense conveying instrument for development and inspiration specifically (Pinchot, 1985; Hamel, 2002). Intrapreneurial advancement can be steady or radical. Sharma and Chrisman (1999) characterize corporate business enterprise as "the procedure whereby an individual or a gathering of people in relationship with a current association make another association or impel recharging or advancement inside that association." Covin and Miles (1999) go above and beyond by expressing that corporate enterprise essentially suggests the business nearness of development despite the fact that there is a whole other world to the significance of the idea than just advancement. Stopford and Baden-Fuller (1990) depict corporate business as 'revival' inside a current association. Different wordings are now and again utilized between variably to mean corporate business. These incorporate vital recharging (Guth and Ginsberg, 1990), intrapreneuring (Pinchot, 1985), and interior business enterprise (Schollhammer, 1982).

Associations can take part in CE and enterprise endeavor to a higher or lesser degree. Their devotion to business endeavor can be seen as a range, (figure 1 pg. 3), that ranges from the exceptionally devoted firm that empower imagination and free reasoning to the non-committed firm where hierarchal structures and individual work errands are normal (Antoncic&Hisrich, 2003; Brazeal& Herbert, 1999; Covin&Slevin, 1989).



Highly devoted firms are the individuals who invite change and risk taking, advances creativity and have exclusive standards on representatives to make something new.



Low committed firms places themselves in safe separation from the vulnerability that encompasses business endeavor, they opposes change and don't esteem inventive workers and characteristics as valuable enough for the firm to put time or cash in aquiring/creating them.

Source: "The range of business endeavor" created by the creators with hypothesis from Antoncic&Hisrich, 2003; Brazeal& Herbert, 1999; Covin & Slevin, 1989

The reason for this investigation is to inquire about the diverse inspirational variables that give a push to the intraprenuerial ability explicitly with regards to SBI representatives. In light of past research it is seen that representatives utilized in people in general division will organize work inspiration in unexpected courses in comparison to their partners utilized in private area. It is additionally seen that open division and private area work vary at numerous dimensions.

Writing demonstrates that the execution of the private and outside banks have been more grounded than that of open division banks IBA (2008). An ongoing report Selvaraj (2009) uncovers that private banks are more effective than open area banks regarding actualizing Total Quality Management (TQM) activities, for example, human asset the board, client center, and best management duty.

Besides, open and private segment banks contrast as for their remuneration structures, working conditions, innovation, development openings, and employer stability gave to the representatives. Open area banks structure pay in a way with the end goal that there are bring down pay differentials between the representatives, long haul residency is remunerated and there is a high base pay, though in the private part banks, there are bigger pay differentials, less rewards for residency, and pay for execution D'Souza (2002).

Furthermore, the workplace in private segment banks has been found as development driven, mechanically progressed, and without management, where representatives' advancements are profoundly dependent upon their execution and legitimacy. Be that as it may, private part banks don't give employer stability and would lay off their workers in instances of poor execution or antagonistic economic situations (Jha, Gupta and Yadav, 2008; Singh and Kohli, 2006; Thakur, 2007). Bajpai and Srivastava (2004) considered fulfillment dimensions the of representatives of two open part and two private division banks in India. The outcomes showed that cutback dangers, snappy turnover, less welfare plans, and less degree for vertical development disappointment. expanded employment Conversely, secure employment condition, welfare strategies, and occupation dependability expanded the level of employment fulfillment. In their investigation, Kumudha and Abraham (2008) analyzed 100 supervisors from 13 open and private

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part banks and found that the projects identified with self-improvement, data about employment opportunities, chances to learn new aptitudes and retirement readiness programs enormously impact the sentiments of vocation fulfillment.

Open and private area banks additionally vary as for their experience and work culture. It has been seen that the work culture of open area banks depended on the idea of financial obligation, in which gainfulness is auxiliary. Then again, private segment banks progress in the direction of gainfulness. Since these contrasts between the parts hold a critical factor in forming the work culture of an association, it should be investigated how they would almost certainly influence work fulfillment.

Oneself created survey was utilized to decide the individual data of Sample respondents. The factors picked were, for example, age, sexual orientation, dimension of the board, training, conjugal status, etc.

If there should be an occurrence of sexual orientation dissemination, it tends to be seen that since the days when ladies initially started entering the work drive researchers have contemplated seen sex contrasts identified with inspiration in authoritative settings. From the vantage purpose of the mid 21st century, ladies have entered the workforce in huge numbers. In spite of the fact that ladies have started to accomplish authority positions in government and center management levels in business, the individuals who achieve top positions speak to a little bit of the population Eagly, Karau, Miner, and Johnson (1994) directed a meta-investigation of the inspiration to oversee issue that spread over 30 years. Their examination contrasted male and female inspiration with oversee inquire about that utilized the Miner Sentence Completion Scale as it identified with sexual orientation in hierarchic associations. The investigation stressed that it is basic to comprehend the progressive system of conventional business association and the power that executives have over subordinates. Since the best authoritative positions are predominately male, administrative jobs have generally been characterized from a manly perspective. Eagly et al. (1994) called attention to that a manly situated administrative job portraval was an obstruction for females needing to expect such a job. He suggested a few different scholars, including Bass (as refered to in Eagly et al., 1994), who communicated worry that ladies would experience job clashes. Inspiration kept on being viewed as a vital component to accomplishing the executives levels Alderfer (1969). Analysts are as yet examining whether there are sexual orientation contrasts in inspiration; thus an endeavor has been had to think about effect in inspiration because of sex.

Further, explore on age and inspiration is restricted and thoughtfully questionable. Aftereffects of writing survey demonstrate that most age-related elements can negatively affect the work inspiration of more seasoned age representatives. Be that as it may, prior research Paynter (2004), Rhodes (1983) has additionally discovered a positive connection among age and work inspiration. Besides, various components mediate in the connection between the distinctive conceptualizations of age and work inspiration. Subsequently, the present examination needs to address age-related elements affecting the work inspiration of bank representatives.

Notwithstanding age and sexual orientation contrasts, educationhas the capacity to upgrade a man's social and monetary status, more elevated amounts of training are for the most part anticipated that would have a more extensive viewpoint as are their states of mind, qualities, recognitions and inspirations.

The dimension of business and the activity attributes inalienable to the activity likewise affect work inspiration that ingrains intraprenuerial ability representatives. Studies demonstrate in that inspiration dimensions of representatives can essentially run up or down with change in their assignments/levels. official As per DebasisChatterji, CEO, Netxcell "most management segments, for example, telecom, saving money, accommodation, retail, and so on has many individuals working in territories where they straightforwardly need to manage clients or customers at such occasions if the assignment is alluring as it ingrains trust in the individual and prepares him/her to deal with the circumstance with certainty". No big surprise work environments today are thinking of intriguing jobs like CEO, official tasks so on. Likewise with assignment there is a sure dimension of power that is given and the individual feels elated to work with that sort of power.

Juggling among work and family jobs has turned into a piece of regular daily practice for people in numerous callings. As per (Greenhaus and Beutell 1985), representatives who are hitched bring to the table their time, vitality and pledge to play out their work and family obligations. Such a circumstance expects them to accept various undertakings as workers, mate and parent at the same time. Working during end of the week, for instance, may keep a parent from dealing with their kids at home. Furthermore, when representatives bring home their work environment issues and stress, the nature of family life might be contrarily influenced. The requests of these various jobs are not constantly perfect, which may prompt the event of work-family struggle (Hammer et el. 2003).

OBJECTIVES OF THE STUDY

The objectives of the current study is to:

To assess the Intraprenuerial orientation (dependent variable) and decision making ability of SBI employees on the basis of six demographic factors as independent variables. In brief the present study aims at focusing on the following objectives to study impact of:

- 1. Age of the Respondent on the Intraprenuerial orientation of SBI employees.
- 2. Education Level of the Respondent on the Intraprenuerial orientation of SBI employees.
- Management Level of the Respondent on the Intraprenuerial orientation of SBI employees.
- 4. Marital Status of the Respondent on the Intraprenuerial orientation of SBI employees.
- 5. Branch of the Respondent on the Intraprenuerial orientation of SBI employees.
- 6. Gender of the Respondent on the Intraprenuerial orientation of SBI employees.

RESEARCH DATA & METHODOLOGY

A. Survey Instrument:

This study is an exploratory work based on field survey. Data was collected through a structured questionnaire followed by open-ended interviews with bank employees. The study has been conducted in SBI, a Public Sector Bank located in Delhi and National Capital Region.

Primary data were collected through the distribution of questionnaire to the bank employees. A nonprobability sampling design, namely, convenience sampling was used to draw the sample.

The estimating instruments incorporated the Work Satisfaction and Motivation Questionnaire created based on 13 builds recognized by OOSTHUIZEN, J.H. (2006). As stated above, the following 7 have been used:

- Management support
- Tolerance for risk, mistakes and failure
- Innovation, creativity and encouragement of new ideas
- Suitable rewards and strengthening
- Optional time and work
- Resource accessibility and availability
- Well-structured customer orientation

The survey used to determine the personal information of Sample respondents. It includes independent variables such as Age, Gender, Level of Management, Education, Branch and Marital status.

Further, secondary data were collected from various manuscripts and research papers in the similar field of study.

The respondents of the present study were selected from four branches of State Bank of India, New Delhi -Mansarover Garden, Local Head Office (Parliament Street)- LHO, Parliament Street Branch, CPCC. 80 questionnaires were distributed among the employees. Responses were received from 60 among whom 9 had missing values. Thus, the balance 51 responses have been considered for analysis.

B. Statistical Techniques

The SPSS was utilized for every single factual computation. The practiced review frames were examined encoded and factually broke down and deductions were drawn. A total score is calculated for each respondent in terms of the six demographic categories. Measurement Scale is based on 5-point Likert scale anchored by "Strongly agree", "Slightly agree", "Neither agree nor disagree", "Slightly disagree", "Strongly disagree".

In order to ensure credibility of findings by empirical research, the survey instrument should have reliability and validity.

In this study, statistical analysis is performed by SPSS package of computer to verify the dimensionality of constructs. The Cronbach coefficient alpha is used to measure the internal consistency of variables; the Cronbach's and item to correlation are adopted. (See Table A)

Table A- Reliability Statistics

Cronbach Alpha	N. of Items
0.936	35

Table B: Test of Normality

	Kolmogorov- Smirnov*		Shapir	o-Wilk					
	Statistic df		Sig.	Statistic	df	Sig.			
Total	0.107 51		.200*	0.968	51	0.183			
Lilliefors Significance Correction									
This a a lower bound of the true significance									

Analysis of Variance (ANOVA)

This section presents the results of Anova and 't' test performed between motivation and respondents profile.

Anova was employed to determine whether there is a difference in the motivation dimensions based on respondent's profile (namely Age of the Respondent, Education Level of the Respondent, Management Level of the Respondent, Marital Status of the Respondent, Branch of the Respondent, Gender of the Respondent).

DATA & RESULTS

Result of Analysis - Variable Specific

The results of the study are based on the analysis of data using the following statistical tools:

- KS and SW Test: Since KS test and SW test significance value is less than 0.05, thus the summated Intraprenuerial orientation score is normally distributed.
- Also the Cronbach coefficient alpha is used to measure the internal consistency of variables, we can see from the results that our data is highly reliable as the Cronbach Alpha is 0.936.
 - Further the analysis is aimed at addressing all the five variables being (Gender, Age of Respondent, Education Level, Level of Management and marital Status of respondent) and their impact on Intraprenuerial orientation of employees towards their work. Each of these variables have been examined using the following three Tests:
 - Mean Score
 - Levene Test
 - Null Hypothesis of Levene's

 There is homogenous variance of samples for ANOVA
 - Anova-(Value of "P")
 - Null Hypothesis of Anova There is no significant difference in the intraprenuerial orientation score of SBI employees on the basis of the demographic variables
 - Kruskal Wallis Test

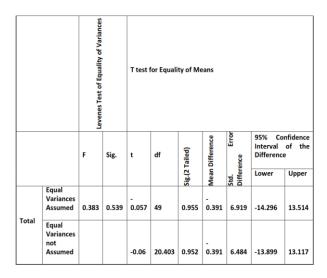
The analysis has been presented variable wise so as to have an unambiguous interpretation of the results.

1. Gender Distribution

Table 1 (A): Group Statistics

	Gender	N	Mean	Std Deviation	Std. Error Mean
	Male	39	87.03	21.485	3.44
Total	Female	12	87.42	19.038	5.496

Table 1(B): Independent Samples Test



As revealed from Table 1(A), the average motivational mean score of female employees is 87.42 that's statistically higher than that of male population which is 87.03. In other words, female population is more intraprenuerially inclined towards their work. Further, the Levene test statistic where the result significant value is greater than 0.05 which points towards the homogeneity of variance. ANOVA statistic where the P-value is 0.952, suggests thatthe null hypothesis is accepted.

2. Age Distribution

Table 2(A): Descriptive

			ation		95% Confidence Interval of the Difference			
Total	N	Mean	Std. Deviation	Std Error	Lower Bound	Upper Bound	Minimum	Maximum
<=29	4	911.25	0.5	0.25	90.45	92.05	91	92
30-39	5	82	15.89	7.106	62.27	101.73	56	97
40-49	13	82.62	23.386	6.486	68.48	96.75	43	112
50-59	29	89.45	21.823	4.052	81.15	97.75	41	135
Total	51	87.12	20.751	2.906	81.28	92.95	41	135

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Table 2(B): Test of Homogeneity of Variances

Total			
Levene Statistic	df1	df2	Sig.
2.367	3	47	0.083

Table 2(C): ANOVA

Total	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	620.295	3	206.765	0.465	0.708
Within Groups	20908.999	47	444.872		
Total	21529.294	50			

As per results shown in series of Table 2, it was found from table 2(A) that age category of 50-59 depicts the most agreeable standard of average motivational mean score of 89.45 with N=29 which lies between the highest and lowest Mean value of 91.25(N=4) and 82(N=5) each representing employees in age category of <= 29 and 30-39 respectively. Since the N is significant for the age category 50-59, we can infer that the employees in this category are more inclined towards stability in their organisation.

Further, table 2(B) reveals the Levene test statistic where the result significant value is greater than 0.05 i.e. .083 which points towards the homogeneity of variance. Additionally, table 2(C) tests ANOVA where the P-value is 0.708, so the null hypothesis is accepted and there is no significant difference to believe that the age factor is a dependent variable to explain motivation for Intraprenuerial Decision Making among the employees of SBI.

3. Educational Background

Education has the ability to enhance a person's social and economic status. Higher levels of education are generally expected to have a broader outlook and so are their attitudes, values, perceptions and motivations.

			ation					
Total	N	Mean	Std. Deviation	Std Error	Lower Bound	Upper Bound	Minimum	Maximum
Senior Secondary	1	47					47	47
Graduate	31	90	20.748	3.726	82.39	97.61	41	135
Post Graduate	19	84.53	19.179	4.4	75.28	93.77	43	126
Total	51	87.12	20.751	2.906	81.28	92.95	41	135

Table 3(A): Descriptives

Table 3(B): Test of Homogeneity of Variances

Total			
Levene Statistic	df1	df2	Sig.
.121*	1	48	0.729
* Groups with ignored in com homogeneity of va	puting	the	test of

Table 3(C): ANOVA

Total	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1994.557	2	997.279	2.45	0.097
Within Groups	19534.737	48	406.974		
Total	21529.294	50			

As per results shown in series of Table 3, following analysis can be inferred:

Table 3(A) reveals that the mean score for "Graduate" category is highest i.e 90 against the other 3 categories. Table 3(B) shows theLevene test statistic i.e. 0.729, a value greater than 0.05 which points towards homogeneity of variance. Finally table 3(C) shows the results of ANOVA where p= 0.097, so the null hypothesis is accepted and there is no significant difference to believe that educational factor is a dependent variable to explain motivation for Intraprenuerial Decision Making among the employees of SBI.

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4. Level of Employment

Table 4(A): Descriptives

Total	N	Mean Rank	Mean	eviation	Std 95% Confidence 5 Error Interval for Mean				Maximum
				Std. D		Lower Bound	Upper Bound		
Top/Senior	10	21.55	75	29.082	9.197	54.2	95.8	41	112
Middle	33	29.08	92.64	17.033	2.965	86.6	98.68	59	135
Technical	2	23.5	79.5	33.234	23.5	-219.1	378.1	56	103
Supervisory	6	17.33	79.5	10.877	4.44	68.09	90.91	61	94
Total	51		87.12	20.751	2.906	81.28	92.95	41	135

Test Statistic- Table4 (D)

	Total
Chi-Square	4.41
Df	3
Asymp. Sig.	0.22

- a. Kruskal Wallis Test
- b. Grouping Variable

As per results shown in series of Table 4, following inferences can be drawn:

Table 4(A) reveals that middle level of management with highest N=33, depicts the most agreeable standard of average motivational mean score of 92.64. Since the N is most significant for this category, we can infer that middle management employees are more inclined towards stability and thus possess higherintraprenuerial acumen in their organisation.Levene test statistic is shown in table 4(B) where the result significant value is 0.002, thus the null hypothesis is rejected. Since the assumption of ANOVA is not true, so we run the Kruskal Wallis Test.Table 4(D)shows the results of testing KW where the asymptomatic value is 0.220, so the null hypothesis is accepted and there is no significant difference to believe that management level factor is a dependent variable to explain motivation for Intraprenuerial Decision Making among the employees of SBI.

5. Marital Status

Table 5(A): Descriptives

			ation		95% Confidence Interval for Mean			
Total	N	Mean	Std. Deviation	Std Error	Lower Bound	Upper Bound	Minimum	Maximum
Married	47	87.79	20.778	3.031	81.69	93.89	41	135
Unmarried	2	91.5	0.707	0.5	85.15	97.85	91	92
Divorced/ Seperated	2	67	28.284	20	- 187.12	321.12	47	87
Total	51	87.12	20.751	2.906	81.28	92.95	41	135

Table 5(B): Test of Homogeneity of Variances

Total			
Levene Statistic	df1	df2	Sig.
1.36	2	48	0.266

Table 5(C): ANOVA

Total	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1994.557	2	434.461	1.009	0.372
Within Groups	868.922	48	430.424		

On marital status vis-à-vis intraprenuerial orientation, it was found that the mean score for "Married" category is relatively on a higher side i.e 87.79 with N=47. Though the "Unmarried category is higher too @ 91.50 but the N=2 which is an insignificant value as shown in Table 5(A). Levene test statistic which is 0.266, a value greater than 0.05 which points towards homogeneity of variance can be viewed from Table 5(B). Results of ANOVA where p = 0.372, can be seen from table 5(C), so the null hypothesis is accepted and there is no significant reason to believe that marital status factor is a dependent variable to explain motivation for Intraprenuerial Decision Making among the employees of SBI.

6. Branch

Table 6(A): Descriptives

Total	N	Mean	Mean Rank	Std. Deviation	Std Error	95% Confidence Interval for Mean		Minimum	Maximum
				Std.		Lower Bound	Upper Bound		
CPPC	10	97.7	34.8	13.857	4.382	87.79	107.61	72	112
NDMB	12	96.42	32.5	13.681	3.949	87.72	105.11	87	126
MG	8	72.12	16.5	32.45	11.473	45	99.25	41	135
LHO	12	78.33	20.21	21.356	6.165	64.76	91.9	44	112
Others	9	88	23.72	7.632	2.544	82.13	93.87	79	103
Total	51	87.12		20.751	2.906	81.28	92.95	41	135

Table 6(B): Test of Homogeneity of Variances

Total			
Levene Statistic	df1	df2	Sig.
4.737	4	46	0.003

Test Statistic- Table6(D)

	Total
Chi-Square	11.112
df	4
Asymp. Sig.	0.025

As per results shown in series of Table 3, on impact of "Branch" on intraprenuerial behavior, table 6(A) reveals that the mean score for New Delhi Main Branch(NDMB) and CP Branch(CPPC) are high and more or less similar i.e 96.42 with N=12 and 97.70 with N=10 respectively. Thus, it can be inferred in both the branches employees are somewhat equally inclined towards Intraprenuership. Further, table 6(B) reveals the Levene test statistic i.e. 0.003, a value less than 0.05 which points towards homogeneity of variance. So the Null Hypothesis is rejected and there is significant difference in samples drawn. Thus ANOVA cannot be applied. Instead we have applied Kruskal Wallis Test.Table 6(D) shows the results of KW Test – 0.025, so the null hypothesis is rejected and there is significant difference and reason to believe that branch factor is a dependent variable to explain motivation for Intraprenuerial Decision Making among the employees of SBI.

SUMMARY & CONCLUSION

Despite the widely used and recommended variables to study, majority of them could not succeed to prove the difference among them. The summated score of all the parameters namely, "Management support, tolerance for risk, mistakes and failure, Innovation, creativity and encouragement of new ideas, Appropriate rewards reinforcement, and Discretionary time and work, Resource availability and accessibility, Strong customer orientation" after being studied on grouping the sample on the basis of factors of age, gender, Level of Management, education, Branch and Marital status has arrived on the following conclusion. Firstly, all the other underlying factors are found to be insignificant, except the branch. The branch is infusing intrapreneurial environment more or less is the most dominant factor. From the given sample size, the branch manager or the regional reasons are somehow evenly distributed among all the employees to develop intrapreneurial behavior. Secondly, the study focuses to recommend the higher initiatives towards inter-branch discourse to bring up the levels of motivation for the employees. For the success and sustained growth of Indian banks, it is imperative to create a pool of competent and committed managerial personnel who can work with an aim to further the objectives of the Institution. Thirdly, gender equality has been witnessed in the given study. Fourthly, all the experience groups (Age, Level of Management, education) are given due weightage and promoted retaining efficiency at a good pace.

LIMITATIONS AND FUTURE DIRECTIONS

The purpose of this paper was to make an empirical study on Intrapreneurship with various variables for the managers of SBI Bank. However, the research results have shown thatexcept Branch, all other factors do not influence the Intraprenuerial acumen of employees. This conclusion though limits our understanding, but it opens door for other researchers to explore the idea. Therefore, it's suggestive that further research can be examined to other regions and environments by achieving a larger population sample size. Additionally, the current study can be replicated by using other statistical tools.

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