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A STUDY ON EMPLOYEE MORALE IN PUBLIC AND PRIVATE SECTOR BANKS – SBI AND HDFC PERSPECTIVE

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Abstract: Employees face numerous problems in their personal as well as work life, which tend to lower their morale. The work-life stress hampers employee's capabilities and lowers their productivity. Being service-oriented human organizations, banks need a workforce which is capable, efficient, and happy for their smooth working. In the present study, entry-level and middle-level officers of public-sector and private-sector banks. The present study has been taken with the prime objective of measuring the employee morale on selected dimensions. For this purpose, the researcher selected both public and private sector banks, those are SBI and HDFC Bank. On a selective random sampling method, 300 employees are selected from 12 branches of two banks in the Hyderabad and their responses have analyzed and the appropriate suggestions has given in this study for the betterment of banking sector.

Index Terms: Employee Morale, Banking Sector, SBI, HDFC, Dimensions.

I. INTRODUCTION

Banks are basically human organizations; they need human expertise, time, and effort for achieving their objectives of maximizing profits and wealth through customer satisfaction. For providing better customer service, the employees should possess positive work attitudes, strong commitment, and high morale. In fact, a happy worker is a productive worker and it is the responsibility and necessity of an organization to satisfy its employee's needs and to provide them a work-conducive environment. There are certain factors in an individual's personal and work life which give rise to stress and have an adverse effect on his physical and mental health, morale, his personal relationship, and professional capabilities. These factors have to be identified and understood so that their creation and effect can be better controlled for the benefit of the employees as well as the organization. In the banks, human resources serve as the main competition tool. The stiff competition in the banking sector and the revolutionary impact of information technology requires skilled and motivated manpower. One of the most important tasks for a bank, like any other business organization, is to retain them. This can be achieved only by creating an atmosphere of recognition of their talent, to encourage them, and to reward the talented employee energized to cope up with the increasing work load and responsibilities and rendering qualitative service to the customer. An employee in an organization is a member of a team. The organization irrespective of its nature and type is a world by itself and the employees lead a social life in it. Therefore, the employee rarely functions as an isolated individual and it is in fact impossible to deny the existence of the social structure in any organization. According to Blum "to do so is to refuse to face reality, men and women lead a social life in the job and they make friends and enemies, they exchange confidence, meet socially after working hours, talk together and so on. In short, consciously or unconsciously they form groups. These groups at last become the basic core of morale formation. Morale is the most frequently used term in organizational literature. Almost all scientists unanimously agree to the importance of morale for it is a hallmark of sound behavioral climate. Morale is a fundamentally psychological and multi-dimensional concept. It is an individual's attitude in a group endeavor. It refers to the spirit of the organization and the managerial climate. It is mostly regarded as a long-term condition of the employees in an organization. According to Jucius (1971) morale is the extent to which an individual needs are satisfied and the extent to which the individual person perceives that satisfaction is stemming from his total job satisfaction. Morale can also be understood as a group phenomenon. It refers to the operation of the group. It is the way the group thinks, feels and acts. In the context of an organization, it develops a 'we' feeling among the employees. It also develops a sense of belongingness to the group. Blum (1949) holds the view that morale is a by-product of the group and is generated by the group. A similar view was expressed by Tiffin and McCormick said that morale usually has an implication of group notions. Thus, morale is the vital ingredient of organizational success for it reflects the attitudes and sentiments and individual and group has towards the organizational objectives. Management relies on morale measurement as a basis for estimating motivation level of the employees because direct measurement of motivation has several complications. Dwivedi (1995) also strongly opines that high morale can help enhance

job performance, job satisfaction and employment stability in any organization irrespective of its nature and type. Thus, today the emphasis of industrial psychologists, business executives, academicians and researchers have shifted from the studies of isolated individuals and physical environment to the studies of motivation, morale and job satisfaction in group. The problem of morale has drawn the attention of many organizational experts today. The zeal, vigor and enthusiasm that are found in the work of a group are never found in a single-minded work, perhaps because of the absence of morale. Similarly, the difference between the organization or group that cooperates and unites and the one that does not is surely due to the difference in morale and cohesiveness. There exists a general impression that if morale is high employees are satisfied and happy about their jobs, working conditions, pay, allowances and perks and various other employment situations. Greater the motivation the greater would be the job satisfaction and resultantly, the greater would be the morale. Individual's morale is related with knowing one's own expectations and living up to them. If one is clear of his own needs and how to satisfy them most of the time, his morale is high. Individual's morale is a single person's attitude towards life. While group morale reflects the general export of corps of a collective group of personalities (Amudha, 2009). These are the factors that come under the domain of control of management.

Goals of an organization: If the goals set by management are worthwhile, valid and useful, then workers develop a positive feeling toward job and the organization. Allowing workers participation in setting goals enhances morale of the employees to a larger extent.

Structure: In a sound structure where lines of authority are clearly specified and responsibility is precisely defined and where there is candid the organization is such that employees associate with management at least now and then, helps remove the sense of isolation and misunderstanding among employees, about the organization serves to build morale. Normally, in decentralized structures morale will be high.

Nature of Task: Perhaps the biggest factor that affects morale of employee is the nature of the task he confronts. If he is asked to do time and again the dull, monotonous and repetitive jobs, he might feel depressed adversely affecting his morale. On the other hand, if an employee is asked to do some challenging tasks his morale may be high. Management has to consider the skills, competence and willingness of the individual to perform the job. A job that may be quite dull and dead may be satisfying to the individual resulting in high morale.

Managerial Philosophy: An employee's strong feeling toward his job may be seen by some as caused by how permissive his supervisor is. The treatment of subordinates by their leader can have profound influence on the morale of the employees. Further, the style of leader also affects morale. It is generally felt that a participative style will enhance morale and a directive style will have a negative impact on the morale.

Working Conditions: Morale will be generally high when employees are placed in a clean, safe, comfortable and pleasant environment. People generally feel suffocated if they are placed in a congested environment, which adversely affects the morale. Good working conditions are, therefore, sine-qua-non for high morale of the employees in an organization.

Compensation: Morale of the employees is also influenced by the compensation schemes in the organization. Inadequate compensation leads to low morale and low job satisfaction and may also result in low productivity. Organizations cannot afford to ignore the financial and non-financial rewards to the employees.

Group: Each individual has a unique storehouse of perceptions, attitudes and beliefs about the work environment, organizations and people. Social forces and work groups also exert strong influence on these individual perceptions and attitudes and to this extent the morale of individual employees will also be affected.

II. REVIEW OF LITERATURE

Morale refers to the possession of a feeling, on the part of the employee, of being accepted by, and belonging to, a group through adherence to common goals and confidence in the desirability of such goals. McKnight, Ahmad, and Schroeder (2001) defined morale, in the context of the workplace, as "the degree to which an employee feels good about his work and work environment." Morale is important because low morale affects the productivity of employees and causes them to lose interest in their work. High morale is represented by the use of such terms as team spirit, zest, enthusiasm, loyalty, dependability, and resistance to frustration. Low morale is described by words, such as apathy, jealousy, pessimism, and disloyalty to the organization. It is reflected in the employees' dissatisfaction towards their work and work environment, lack of cooperation, and willingness with which they perform the organizational activities. Some researchers have defined morale as an individual characteristic. Guion (1958) considered it as a personal phenomenon. He noted that morale defined a range within which all personal needs were satisfied and the person perceive that this satisfied need resulted from his job status. According to Kanter (1977), morale is an attitudinal and relational response of people to job status, which affected their behavior inside the organization. Child (1941) considered morale as a state of mental health which enabled the person to act effectively and hopefully and performed his duties enthusiastically and eagerly. Some of the researchers have emphasized the concept of morale in group expressions. According to Glimmer, 1961, morale is a group concept and common description of staff's attitude in an organization. He noted that morale in an organization or what was called 'organizational morale' was a morale which resulted from group interactions. Viteles (1953) defined morale as an attitude towards satisfaction of objectives, tendency to maintain with objectives and decision-making for satisfying the objectives of the group or special organization. Smith and Westen (1951) considered morale as satisfaction resulting from the tendency and interest to achieve the objectives of a special group. Theoretical works on morale show that it has been considered as a multi-dimensional construct. In order to demonstrate the complexity of this theory, Johnsrud (1996) concluded that morale was an umbrella notion, which included satisfaction of job environment and some characteristics as excitement and emotion, commitment and loyalty to the organization, tendency towards the job, and loyalty to the group goals and objectives. Researchers on employees' morale include the effects of stress and work climate (Schaefer and Moos, 1996), management behavior and situational factors (Wofford, 1971), collaboration in decision-making, work type and its relation with management (McFadzean and Mcfadzean, 2005), administrative skill (Hunter, 1982), compassion in work environment (Gautam, 2008), positive attitude to work and work evaluation Linz, Good, and huddleston, 2006, downsizing Makawatsakul and Kliner, 2003), and organizational structure (Worthy, 1950). Morale is one of the major dimensions of a healthy organization. Most of the theorists have emphasized on the theoretical and practical significance of the organizational morale as a precise and delicate variable, and as the most effective factor on job performance (Analoui, 2000). High morale compensates the weakness in other required resources for increasing the productivity. While the high morale is associated

with job satisfaction, creativeness and innovation, job respectability, commitment to organization, eagerness to satisfy group objectives, instead of individual objectives, and improvement in the organizational performance, low morale results in the increase in costs, absence from job, refusal to provide services, strike and murmur, lack of inter-organizational collaborations, preventing the satisfaction of organizational objectives, and finally reducing the efficiency (Read, 2009). A work environment where management supports professional growth makes employees feel that the company is committed to them. Scott (2001) claims that employees are less focused on their immediate pay- cheque if they feel they work in the organization that encourages growth and provides opportunities for training and education and skill improvement. He urges managers not to follow the current trend of many companies drastically reducing their education budget and creating workplace that produces overworked employees who have no time for learning and reflection. The providing of ample staff development and training opportunities will not only boost their morale, but will also allow them to stay current in the ever- changing information field. Based on the data collected from two groups of teachers and executives, Mackenzie (2007) concluded that workload status of teaching and a limited access to quality professional development had an effect on employees' morale. Buvanewari (2008) noted that corporate culture, as a management program, had a positive impact on employees' morale and motivates them to improve their own and the organization's performance.

III. OBJECTIVES OF THE STUDY

The main objective of this study is to find out the relationship between morale aspects of the employees to that of the total morale in select private sector commercial banks. However, the specific objectives are to:

To perceive the employee morale on various aspects of private banking sector.

To suggest measures for formulating human resource strategies and policies for achieving high morale among the bank personnel.

IV. METHODOLOGY

A sample of 300 respondents, 75 each from amongst the entry- level and middle- level officers from public- sector and private- sector banks, was taken. The age of the respondents ranged from 30 to 40 years and the level of education varied from graduation to post- graduation. The study is basically an empirical in nature. However, secondary data have also supplemented the findings. Primary data have been collected by administering a structured questionnaire among the managers/officers and the clerical staff. The questionnaire is so framed with an intention to elicit the opinion of the employees on various aspects of job environment on eight dimensions in the private commercial banks. These dimensions include salary, awards & rewards, supervisory system, working conditions, communication system, decision- making process, employer-employee trust and innovation and change practices. Again, under each dimension some statements are given ranging from 5 to 1 and sought the opinion on a five-point scale – strongly agree with a score of 5, Agree with a score of 4 neutral with 3 score, 2 for strongly disagree and the last score of 1 for disagree. Secondary data have also been collected from the published books, journals, newspapers and official documents of the banks. As to get firsthand information, bank managers and some trade union leaders are also personally contacted and had informal discussions on various aspects of working of banks and bank employees and the same is included. The collected data have been processed, compiled and tabulated with the help SPSS. The well-known statistical techniques like median, mean, standard deviation mean in percentages and ranks have been deployed for analysis of the data.

V. RESULTS

Table: 1 Means, Standard Deviations, Mean in Percentage and Ranks of Employee Morale Aspects

Sl. No.	Aspects of Morale	Mean Score	S.D.	Mean in Percentage	Rank
1.	Salary	3.4167	1.32578	66.7	1
2.	Awards and Rewards	2.5833	1.19230	29.2	6
3.	Supervision	3.3750	1.15273	57.13	4
4.	Working Conditions	2.2917	1.21196	20.9	8
5.	Communication	3.2083	1.19450	53.13	5
6.	Job security	2.4583	1.19450	25.0	7
7.	Trust	3.3333	1.25245	62.5	2
8.	Innovation and change	3.4250	1.13510	60.8	3

In order to assess the overall morale of the selected employees in the banking sector, their responses on all the individual variables are summed up and divided with the number of respondents and thus arrived the mean scores, standard deviation and means in percentage are calculated. Finally, ranks are allotted to the dimensions of morale based on mean percentages. It is clear from table 1 that employees have been viewed different dimensions of morale with different levels – high and low.

Accordingly, salary packages have received the highest rating of 66.7 percent, followed by trust 62.5 per cent and innovations and change 60.08 per cent. However, working conditions received 20.9 per cent with the lowest rank followed by job security 25 per cent and awards and rewards 29.2 per cent. The details are demonstrated in Figure No. 4.2. Thus, the analysis implies that the employees have favored the morale factors such as salaries, mutual trust and readiness to accept innovation and change more than any other factors.

Table 2 intends to find out the relationship between morale aspects of the employees to that of the total morale. It has been statistically found that there is a close relationship between the individual factors of morale with the morale total.

Table 2: Employee Perception on Level of Morale

Score	Level of Morale	Frequency	Percentage
86 and above	High	66	55.00
Up to 85	Low	54	45.00

In order to measure the employees' perceptions of overall morale, their scores on all the individual variables are summed up and taken median values and then classified into 'high' (score 86 and above) and low score (up to 85) level categories. The results in table 2 reveal that majority (55.00 per cent) of employees have felt high morale existing in private commercial banks. The results also indicate that 45.00 per cent of employees have expressed a low-level morale. This signifies the fact that the morale among the bank employees is observed to be high as is witnessed according to the score values.

Morale of Low- and high- Stress officers

In order to assess the effect of stress on morale, the respondents were categorized into high- and low- stress groups on the basis of their median scores. The t- value was also calculated to test the significance. The significant differences existing between the mean scores of the two groups are presented in Table 3. As shown in the table, the high- stress group has a lower-level of morale, whereas the low- stress group has a high level of morale. The mean value of morale of low-stress group was comparatively higher than the mean values of morale of the high-stress group, implying that the officers with lower stress had higher morale. The difference between the low-stress group and the high-stress group was found to be significant at 0.01 levels.

We compared the four groups (entry- and middle- level officers from the private- sector banks and entry- and middle-level officers from public-sector banks) on the basis of dimensions of stress. The significant differences found are presented in Table 4.

Table 3: Differences between Mean Scores on Morale of Low- and High-stress Groups (N=300)

Variable	Low-stress Group			High-stress Group				t-value
	N	Mean	S.D.	N		Mean	S.D.	
Morale	148	89.57	20.18	152		76.22	21.34	20.87**

Note: NS- Not Significant, *- Significant at 0.05 level, **- Significant at 0.01 level

Table 4: Dimensions of Employee Stress using Duncan's Mean Test

Dimensions of stress	G1(N=75)		G2(N=75)		G3(N=75)		G4(N=75)		Significant Pairs (*)	F-value
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.		
SDIM 1	67.83	10.49	80.67	11.69	76.20	11.44	81.20	13.66	G3 /V/SG1 G2 /V/SG1 G2 /V/SG3 G4 /V/SG1 G4V/SG	10.76* *
SDIM 2	117.27	19.43	136.73	20.04	131.73	18.19	137.07	17.62	G3 /SG1 G2 /SG1 G2 /SG3 G4 /SG1 G4V/SG3	14.66* *

Note: 1. G1=PvtE, G2=PvtM, G3=PubE, G4=PubM, NS-- Not Significant, *- Significant at 0.05 level, **- Significant at 0.01 level
From the table, we note that the middle- level officers of the public-sector banks scored the highest mean value for personal-life stress (SDIM1) and work- life stress (SDIM2), followed by middle- level officers of the public-sector banks, and entry- level officers of the private- sector banks, in decreasing order of mean scores. It is also noted that the different mean scores of the Groups G1, G2, G3 and G4, on SDIM1 and SDIM2, have F-values of 10.76 and 14.66, respectively, which were significant relation with groups G1 and G3, Groups G1 and G3, Group G4 had a significant relation with Groups G1 and G3. Groups G3 and G1 had a significant relation.

DIMENSIONS OF MORALE

We also compared the four groups of officers (entry-level and middle- level officers from the public- and private- sector banks) on the various dimensions of morale. The significant differences found are shown in Table 3. The table presents the comparison among the Group G1 (private bank entry- level officers), Group G2 (private bank middle- level officers), Group G3 (public bank entry- level officers), and Group G4 (public bank middle- level officers) on the basis of morale. Public bank middle- level officers scored the highest mean values for morale, followed by private bank middle- level officers, public bank entry- level officers in the decreasing order. These differences have an F- value of 9.41, which was significant at the 0.001 level. While, Group G2 had a significant relation with Group G1 and Group G3, Group G4 had a significant relation with Group G1 and Group G3. Moreover, Group G3 and Group G1 also had a significant relationship.

Stress and Morale of Bank officers

It is noted that stress is related with morale of public- and private- sector bank officers. The correlation coefficients are presented in Table 4.

Table 5: Morale among Different Employee Groups, Using Duncan's Mean Test

Dimensions of Morale	Group G1 (N=75)		Group G2 (N=75)		Group G3 (N=75)		Group G4 (N=75)		Significant Pairs (*)	F- value
	Mean	S. D	Mean	S. D	Mean	S. D	Mean	S. D		
MDIM	73.15	16.18	86.47	17.60	82.00	15.75	88.20	16.53	G3 V/S G1 G2 V/S G1 G2 V/S G3 G4 V/S G1 G4V/S G3	9.41**

Note: 1. G1= PvtE, G2= PvtM, G3= PubE, G4= PubM,

2. NS- Not significant, * Significant at 0.05 level, ** Significant at 0.01 level

Table 6: Correlation Coefficients between Dimensions of Stress and Morale of Banks Officers

Morale	Dimensions of Stress			
	Private- sector Banks (N=150)		Public- sector Banks (N=150)	
	SDIM 1	SDIM 2	SDIM 1	SDIM 2
MDIM	0.4140**	0.7954**	0.4679**	0.7440**

Note: NS- Not Significant, * Significant at 0.05 Level, ** Significant at 0.001 Level

The table presents the inter-correlation values between the two dimensions of stress and morale of the officers of private and public banks. As shown in the table, morale has a significant correlation with the work-life stress (DDIM2) of private-bank officers. The correlation of morale with work-life stress of public-bank officers is significant. Moreover, morale has a significant correlation with personal-life stress (SDIM1) of officers of both the private-sector and public-sector banks.

VI. SUGGESTIONS

The preceding analysis and findings of the study has led to offer the following suggestions to enhance employee morale in private sector commercial banks. It is found in the study that majority of the employees in selected commercial banks in the study area have opined a slight high morale but with moderate job satisfaction. There are a number of studies gratifying that high morale will lead to high job satisfaction and this in turn lead to better performance. Therefore, it is suggested that the efforts are to be initiated by the bank authorities to enhance a positive morale on various aspects of the banks so as to ensure job-satisfaction and therefrom high productivity per employee and per branch. In the wake of liberalization of the economies across the globe, tremendous changes have taken place in the functioning and philosophy of financial institutions in general and commercial banks in particular. As a part of these global changes, the banks have bound to adopt strategies such as down-sizing, mergers, and implementation of voluntary retirement scheme. This has resulted in the minds of banking personnel a sense of job insecurity. Hence, measures are to taken and create a sense of confidence ensuring their job security in the years to come. This can, indeed, boost up the morale among the employees and therefrom job satisfaction. In the competitive world as of today, employees work in an environment of competition and comparison and perform their jobs. They expect due awards and rewards for their excellence. Absence of reward or award for better performance would lead to low morale and low job satisfaction. This is what exactly found in the study. Hence, banking authorities should once again have introspection towards the existing awards and reward packages for better work and implement new methods of awards and incentives for excellent performance. Owing to heavy working hours majority of the employees have said that their personal life is affected. Therefore, actions are to be initiated and see that the working hours are to be reduced.

VII. CONCLUSION

On the basis of the above results and discussion, we can conclude that middle-level officers in public-sector banks have the lowest level of the personal-life stress as well as work-life stress in all the four categories of bank officers. Middle-level officers of the public-sector bank enjoy more job security, greater autonomy, and better pay and benefits, due to which they have less stress. They are also found to have the high level of morale. The middle-level bank officers are seen to have lower stress and higher morale in comparison to the entry-level bank officers. Personal-life stress has been seen to have significant inverse relation with morale among the bank officers, and work-life stress was seen to have a highly significant inverse relationship with morale among bank officers. Low-stress group of bank officers has been seen to have a higher level of morale. The success of the organization depends on the performance of the employees in the organizations. Organizational stress and employee morale are considered as important moderators of performance. Hence, the banks ought to seriously think of adopting the appropriate coping strategies for managing organizational stress, which would result in improved performance and high morale of bank employees. It has hoped that the findings of this study would be of interest to managers of both the public- and private- sector banks. This study will also help the banks in assessing the stress level and its impact in their employees' morale, and provide impetus to researches to explore other correlates of these variables for minimizing the negative impact of the organizational stress and improving their employees' morale.

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