



REVIEW OF RESEARCH

ISSN: 2249-894X

IMPACT FACTOR : 5.7631 (UIF)

UGC APPROVED JOURNAL NO. 48514

VOLUME - 8 | ISSUE - 9 | JUNE - 2019



PERCEPTION OF EMPLOYEES ON HUMAN RESOURCE MANAGEMENT PRACTICES IN BANKING SECTOR IN INDIA

Dr. J. Mohammed Sajid Iqbal Ph.D.

Assistant Professor , Department of Business Administration

Khadir Mohideen College , Adirampattinam , Thanjavur District , Tamil Nadu State.

ABSTRACT:

Human resource management has a multifaceted impact on the performance of other functional areas of banks. In this light, Human resource management can make a significant contribution to the effective marketing management process of the firm through which customer satisfaction is intended. Human resource management strategies make a significant impact on customer satisfaction in the banking industry. Successful implementation of these Human resource strategies can enhance a sort of behavior and performance in employees which is resulting in customer satisfaction. The understanding of the HRM in the banking industry by the management can contribute to the sustainable growth in them through enhancing the satisfaction of their customers.



KEYWORDS: Human Resource management contribution, marketing management, customers.

I INTRODUCTION

The Indian banking industry is standing at an important cross-road. There are critical choices should be made and initiatives must be taken to enhance its performance. The time is ripe for leaving the old baggage and taking bold measures. These measures would determine the future path of Indian banks and it would ensure them to continue to retain their position of pre-eminence in the banking space on the other hand if they fail to take timely steps it would result in yielding the pressure from their peers in the foreign banks. Considering the importance that banks have in the nation-building process, the

choices made now could have a bearing on the economic future of the country and on the lives of crores of people of India, many of whom are yet to be touched by the formal financial system. If the aforesaid recommendations are implemented sincerely, Indian banks will succeed in the future.

II EDUCATIONAL QUALIFICATIONS OF THE RESPONDENTS

The educational qualifications of the sample respondents in the selected public and private sector banks are shown in table 1.

Table 1
Educational Qualifications of the Respondents

S. No	Educational Qualifications	No. of Respondents		
		Public Sector Banks	Private Sector Banks	Total
01	Up to HSC	18 (10.06)	06 (10.71)	24 (10.21)
02	Under Graduate	111 (61.01)	38 (67.86)	149 (63.40)
03	Postgraduate	50 (27.93)	12 (21.43)	62 (26.38)
	Total	179 (100.00)	56 (100.00)	235 (100.00)

Source: Primary data

Note: Figure in the bracket is percentage to total.

Table 1 indicates the educational qualifications of the respondents. About 63 per cent of the respondents are under graduates, nearly 26 per cent of the respondents are post graduates, and 10 per cent of the respondents have studied up to higher secondary school. Majority of the respondents in public and private sector banks are undergraduates; nearly 27 per cent and 21 per cent are postgraduate. About 10 per cent and 11 per cent of the respondents have studied up to higher secondary education in public and private sector banks in the study area. It is noteworthy to mention that there are no wide differences between educational qualifications of the respondents in the public and private sector banks.

2. DESIGNATION OF THE RESPONDENTS

The designation wise distribution of the sample respondents in the study units is given in table 2.

Table 2
Designation of the Respondents

S. No	Designation	No. of Respondents			Total
		Public Banks	Sector	Private Banks	
01	Officers	57 (31.84)		19 (33.93)	76 (32.34)
02	Clerical staff	89 (49.72)		27 (48.21)	116 (49.36)
03	Sub staff	33 (18.44)		10 (17.86)	43 (18.30)
	Total	179 (100.00)		56 (100.00)	235 (100.00)

Source: Primary data

Note: Figure in the bracket is percentage to total.

It is observed from the table 2 that out of 235 sample respondents, as many as 49 per cent of the respondents are clerical staff followed by 32 per cent in the officers cadre. About 18 per cent of the respondents are sub staff. In public sector banks, nearly 50 per cent of the respondents are clerical staff, 32 per cent are officers, and 18 per cent are sub staff. In the case of private sector banks, nearly 48 per cent are clerical staff, 34 per cent are officers and 18 per cent are sub staff.

3. Length of Service

The years of experience of the sample respondents in the study units is given in table 3.

Table 3
Length of Service

S. No	Length of service (years)	No. of Respondents			Total
		Public Banks	Sector	Private Banks	
01	Less than 10	21 (11.73)		24 (42.86)	45 (19.15)
02	10 - 20	95 (53.07)		26 (46.43)	121 (51.49)
03	More than 20	63 (35.20)		06 (10.71)	69 (29.36)
	Total	179 (100.00)		56 (100.00)	235 (100.00)

Source: Primary data

Note : Figure in the bracket is percentage to total.

Table 3 shows the working experience of the sample respondents in the public and private sector banks. Out of 235 respondents, nearly 51 per cent of the respondents have the experience of 10-20 years and 29 per cent of the respondents have more than 20 years of experience, followed by 19 per cent who have below 10 years. The majority of the respondents in public and private sector banks have the experience of 10 – 20 years. About 35 per cent and 11 per cent of the respondents have the experience of more than 20 years. Nearly 12 per cent and 43 per cent of the respondents have the work experience of less than 10 years in the selected public and private sector banks in the study area. The table reveals that the public sector banks have a large number of experienced workforce when compared to private sector banks.

4. Income of the Respondents

The annual income of the respondents in the selected public and private sector banks is shown in table 4.

Table 4
Income of the respondents

S. No	Income (Rs.)	No. of Respondents			Total
		Public Banks	Sector	Private Banks	
01	Less than Rs. 2 lakhs	31 (17.32)		20 (35.71)	51 (21.70)
02	Rs. 2 – 3 lakhs	44 (24.58)		23 (41.07)	67 (28.51)
03	Rs. 3 – 4 lakhs	58 (32.40)		8 (14.29)	66 (28.09)
04	Above Rs. 4 lakhs	46 (25.70)		5 (08.93)	51 (21.70)
	Total	179 (100.00)		56 (100.00)	235 (100.00)

Source: Primary data

Note: Figure in the bracket is percentage to total.

Table 4 shows the annual income wise distribution of the respondents. Out of 235 respondents, about 29 per cent and 28 per cent of the respondents' annual income is Rs. 2 – 3 lakhs and 3 – 4 lakhs. Nearly 22 per cent of the respondents annual income is above Rs. 4 lakhs and 21 per cent of the respondents' annual income is less than Rs. 2 lakhs. It can be understood from the table that the public sector banks employees are paid higher salary than that of private sector banks.

III FINDINGS

The major findings of the study are summarized here under;

The study revealed that the officers in both public and private sector banks have high level of perception whereas clerical and sub staff have poor perception about recruitment and selection policy of the banks.

It is noteworthy to mention that all the respondents in the public and private sector banks except officers in private sector banks have got the mean score of less than fifty per cent, which indicates low level of perception of the respondents.

The study revealed that the officers have sound perception about appraisal and rewards as compared to clerical and sub staff both in public and private sector banks. The minimum mean score obtained by the clerical and sub staff indicates that they have poor perception about the appraisal and rewards system practiced by the banks.

The study indicates that the clerical and sub staff have low perception about performance management when compared to officers in the public and private sector banks.

The officers in public and private sector banks have secured high mean score than that of clerical and sub staff. Therefore, it is presumed from the study that the officers have high degree of perception about managing people in the public and private sector banks as compared to clerical and sub staff.

Irrespective of category all the respondents in public and private sector banks have secured very low mean score, which indicates, that all the employees in public and private sector banks have low degree of perception about promotion and transfer policy of the Indian banking sector.

All the respondents in the public and private sector banks have secured the mean score of less than 50 per cent. Therefore, it can be inferred from the study that all the employees in the public and private sector banks have low degree of perception about compensation management and welfare measures provided by the Indian banking industry.

The officers in the public sector banks have secured the mean score higher than that of clerical staff and sub staff and in private sector banks all the respondents have secured the mean score of less than fifty per cent. Therefore it is inferred from the study that all the respondents except officers in public sector banks have low degree of perception in respect of industrial relations.

The examination uncovered that in people in general and private part banks the administrative and sub staff have low discernment and pretty much saw correspondingly about the general HR the executives rehearses. The officers both in public and private sector banks have high degree of perception about overall human resource management when compared to clerical and sub staff.

The officers in the public and private sector banks have moderate perception whereas majority of the clerical and sub staff have poor perception about recruitment and selection practices. Therefore, it can be inferred from the study that in the public and private sector banks, clerical and sub staff are very much dissatisfied with recruitment and selection practices of the banks.

The majority of the respondents in the public sector banks and majority of the clerical and sub staff in private sector banks have revealed poor perception. It indicates that all the respondents in the public sector banks and clerical and sub staff in private sector banks are highly dissatisfied with the training and development practices of the Indian banks. Itself is the cause of complaint or it is because of reasons which are not under control of the branch.

Improving upon the services is an ongoing process. The essential inputs are customer feedback, market surveys and the complaints received by banks. No banks can say that they have zero customer complaints. The banks should have robust mechanism to redress the complaints and resolve problem of the customer to get recognition as a customer friendly bank.

IV CONCLUSION

To finish up, the investigation uncovered that both in broad daylight and private segment banks consolidated together, the officials have moderate recognition, administrative and sub staff have low observation about generally speaking human asset the board practices of the banks. Also, officials in broad daylight and private segment banks have moderate recognition and administrative and sub staff uncovered low observation. It tends to be derived from the investigation that all officials in people in general and private part banks are tolerably happy with the general human asset the executives rehearses while administrative and sub staff have communicated exceptionally low fulfillment with the general human asset the board practices polished by the banks. The examination further uncovered that the private part banks give better administration quality when contrasted with open segment banks in the investigation zone.

There is a noteworthy relationship between human asset the executives practices and administration quality measurements, for example, substantial quality, unwavering quality, responsiveness, affirmation, sympathy and generally consumer loyalty. It is apparent that all human asset the executives practices are profoundly adding to the improvement of consumer loyalty of the example bank.

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