

EFFECT ON EMPLOYEES' PERCEPTION WITH SPECIAL REFERENCE TO PUBLIC SECTOR BANKS IN CHENNAI METROPOLIS

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ABSTRACT

The Banking and Financial sector plays a significant role in the economy's growth and the country as a whole by helping finance the many economic sectors. Employee productivity affects the standard of services provided in the service sector. Following the banking sector reforms of 1998 and the liberalisation of the Indian economy in 1991, the Indian banking industry has seen the implementation of a practical change model. India's banking industry was created to adhere to the Basel Accords with the RBI's dependable insolvency. By reducing legal preemption, defragmenting interest rates, and promoting prudential regulations, this regulation attempted to loosen direct credit constraints in priority sector lending measures. After the liberalisation of the Indian economy in 1991 and the banking sector reforms of 1998, the Indian banking sector has witnessed the realisation of a realistic model of change. India's banking sector was designed to comply with the Basel Accords with the trustworthy insolvency of the RBI. This regulation aimed to ease direct credit restrictions in priority sector lending measures, reduce legal preemption, deregulate interest rates and promote prudential rules. This is an area where the banking sector needs a considerable change in the basic premises for the management and development of human resources. Therefore, the present study titled "Effect on Employees' Perception With Special Reference To Public Sector Banks in Chennai Metropolis". The area covered is the Chennai metropolis, and the study is limited to public sector banks. This study examines the impact of public sector banks and some employees of public sector banks in the Chennai metropolis.

This study was considered to be both analytical and descriptive. It depends on both primary and secondary data.

Keywords: Public Sector Bank, Perception, Employee's Performance.

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INTRODUCTION

The banking and financial sector is vital for a nation's economic and overall development. This sector helps provide the necessary financing to the different sectors of the economy. In a service industry, employee efficiency impacts the quality of service offered. However, it would have been natural that the professionalisation of personnel management had a higher priority. However, unfortunately, personnel management turned out to be the most neglected aspect of banking management. This aspect is further accentuated by the fact that the banks operate in a seller's market with a total absence of any element of opposition and that the prices of the deposits accepted are determined by the banks but by an external body such as the RBI and the Government from India. In a privileged environment like this, the need for professionalisation of bank management was never felt as the staff were managed by a non-expert and usually by a poor civil servant who could not otherwise thrive in banking operations. After the liberalisation of the Indian economy in 1991 and the banking sector reforms of 1998, the Indian banking sector experienced a fundamental change in the model. The Indian banking sector was designed to comply with the Basel accords with the reliable insolvency of the RBI regulations aimed at relaxing direct credit limitations in the framework of credit measures in the priority sector, reducing legal preemption, liberalising interest rates and promoting prudential regulations.

STATEMENT OF PROBLEM

Banking is now a part of the larger financial company agency in India. It is a number one player in the Indian economy. The variety of game enthusiasts inside the market and the type of services and facilities furnished are increasing, thereby signifying greater competition. In the past, research has confirmed the relationship and effect of HRM practices in banking ordinary overall performance, but only a few precise statistical works have been achieved to look at the relationship between HRM practices and ordinary overall performance basis and employees' belief in banking location. Finally, the global places within the growing ranges like India need to recognise the contribution of different factors and the intensity of their impact on the employee's ordinary overall performance that leads towards monetary development. This is an area where the banking agency needs massive trade within the essential premises for human resource management and development. Hence, the winning look entitled "Impact of employee Perception and Performance of Public Sector Banks in Chennai" has been undertaken. The area covered is Chennai, which is constrained to the overall public location banks.

SIGNIFICANCE OF THE STUDY

Employees whose workforce is sufficiently educated, educated, trained and mobilised to take advantage of new advances in production techniques in the organisation that create an industry of progress becomes possible. The ever-growing importance of HR practices in today's environment has led to a wider range of human resource dimensions moving away from treating humans as means towards a perspective where they are valued as an end in their own right.

Empowerment depends on expanding people's capacities, which implies an expansion of choices and, therefore, an increase in freedom. People's development must involve them as active participants rather than making them passive beneficiaries. Human behaviour is the result of power, the interaction between individual consciousness and the forces and pressures of the outside world. Power resides in every aspect of the web of strengths, values and beliefs that determine human behaviour.

REVIEW OF LITERATURE

Harriet Kales Gather (2015): In the present competitive world, the banking sector is facing tough competition, talent crunch, and skill shortage. All these have made the banks feel that the internal customer is more important than external customers. So banks try to devise innovative HR practices to attract the best talents and give them a comfortable environment to work with, enabling the banks to retain talents.

The banking sector is the financial pillar of the Indian economy. In the present study, forty-nine innovative HRM practices used by the Indian public and private sector banks have been identified. However, the level of implementation of these innovations may not be satisfactory. However, favourable results in productivity will make these banks realise the importance of the practices for their growth. It has been found that the convergence of new and innovative HR practices will benefit the banks to become more competitive in the global market. Researchers might also want to look at the differences, if any, in the adoption of innovative HRM practices from developed and emerging market perspectives. Industry-wise comparisons can also be made using some secondary financial data.

Oyeniya, K.O, (2014) this research paper investigated the effect of HRM practices on job satisfaction among Nigerian bank staff. The study used five HRM practices such as compensation practice, supervisory role practice, promotion practice, training practice and performance evaluation practice. The findings show that compensation practice, promotion practice and performance evaluation have a positive effect on job satisfaction among Nigerian banks staff but supervisory role practice and training practice have negative effect on job satisfaction. The study revealed that performance evaluation performance is most important factor for creating satisfaction among employees in Nigerian banks.

OBJECTIVES OF THE STUDY

The objectives of the study are as follows:

1. To observe the worker belief and overall performance of Public Sector Banks in Chennai metropolis
2. To examine on belief of financial institution personnel toward the general public area banks.
3. To dealings with overall performance degree of personnel in public area banks.

RESEARCH METHODOLOGY

This study is impact employee perception and performance of selected public sector banks employees in Chennai. This study is both analytical and descriptive. It depends upon both primary and secondary data.

RESEARCH DESIGN

The study was designed based on the descriptive method. Therefore, both primary and secondary data were needed. Secondary data for the study was collected from sources such as the annual report of public sector banks, RBI newsletters, RBI quarterly reviews, government publications, and textbooks.

HYPOTHESIS OF THE STUDY

- **Ho1:** There is no significant relationship among the bank employees in their perception towards the employees of the selected banks.
- **Ho1:** There is no significant among employees performance of selected public sector banks.

Field Work and Collection of Data

This study was conducted using the questionnaire method and personal interview by the researcher. The researcher used a structured interview program for personal interview purposes. Interviews are being conducted at some public sector banks in Chennai.

Sample Size

The researcher has adopted simple random sampling method. Initially 400 questionnaires were distributed to the customers spread over in Chennai. However, 22 questionnaires were found inadequate response. Hence, they were rejected, but only 378 respondents returned the filled questionnaires out of 300. In which 378 of them are found usable. Hence, the accurate sample of the study is 378.

Framework Analysis

The sources of statistics are number one in addition to secondary—the data collected from the chosen public area banks in Chennai. The survey constitutes number one and data amassed via books, journals, magazines, reports, and dairies are considered because of the secondary source. The statistics amassed from each the reasssets is scrutinised, edited and tabulated. The statistics is analysed the usage of statistical bundle for social sciences (SPSS).

Limitations of the Study

The study is limited to the segment of public sector banks in Chennai only. Private banks were not included due to their limited presence in the study area. In addition, non-residents and account holders were not interviewed for apparent reasons. Although adequate security measures have been taken to minimise respondent reporting bias, a certain degree of error or prejudice is likely to be overcome.

Perception towards Personnel Policies of PSBs

Personnel policies play a vital role among the employees of any organisation. This section examines the perception that bank employees have of PSB personnel policies. The following null hypothesis was formulated to test the significant difference between the mean value of the variables measured and the mean test response of 3 (mean score).

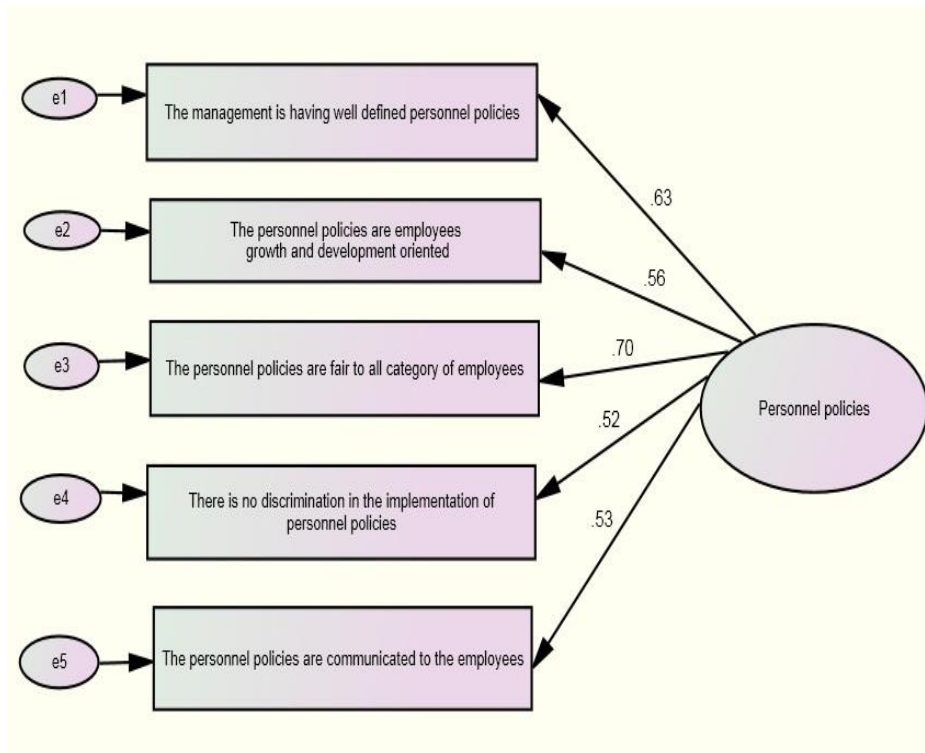
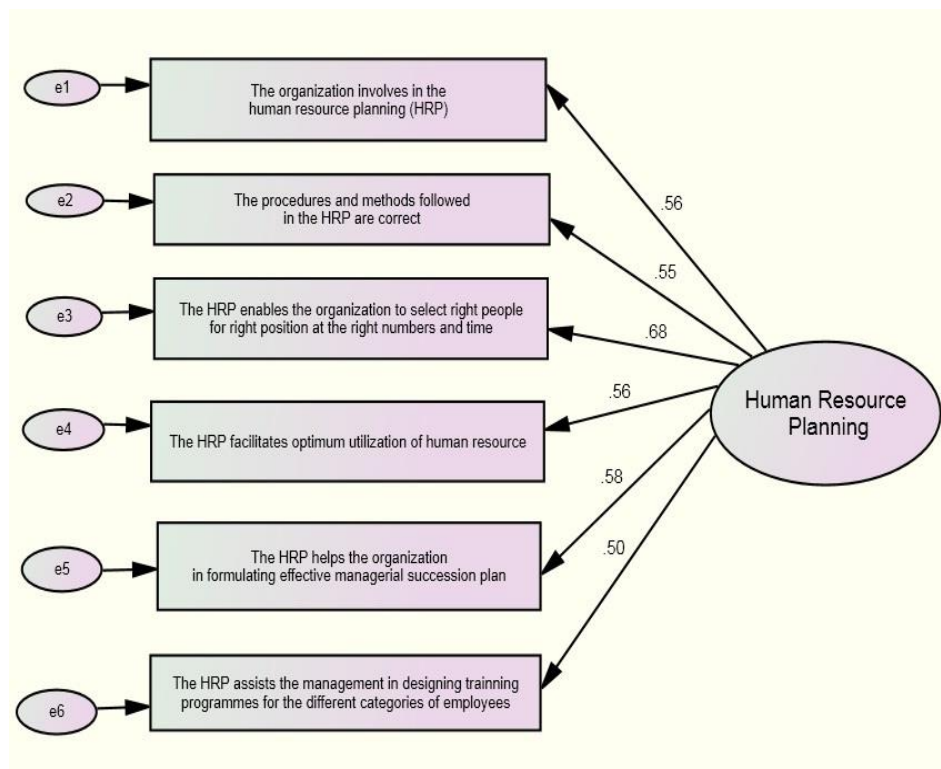
Table – 1 Employees' Perception on Personnel Policies of PSBs

Table 1 shows the perception of PSB employees vis-à-vis the staff policies of the bank. The 't' values for the variables, namely 20.61, 19.79, 19.20, 15.63 and 21.18 are significant at the 1% level difference between average responses given by employees to PSB personnel policies. The null hypothesis is therefore rejected. In addition, the mean values of the five variables are greater than the mean mean score of 3. This indicates that PSB employees have a positive perception of PSB personnel policies. Among the five variables, the average score of personnel policies is communicated to employees (average score: 4.02) first. This shows that PSBs in India communicate personnel policies to their employees. Likewise, the personnel policy variables focus on employee growth and development, and personnel policies are fair for all categories of employees who score above the average of 3. Therefore, it can be concluded that the employees of PSB in Chennai have a positive perception of the personnel policies of PSB.

PERCEPTION TOWARDS HUMAN RESOURCE PLANNING IN PSBS

Human resource planning (HRP) plays a vital role in the management of human resources in an organisation. Human resource planning is a process of identifying the right employees for an organisation. Thus, the success of the organisation depends on this selection of human power. HRP helps an organisation select the right people for the right job at the right time and numbers. The results of the analysis to test the perceptions of the PRH employees in the PSBs are presented in Table 2



It shows the t values for the variables chosen for measuring the perception of bank employees towards the HRP in PSBs. Interestingly the t-values of all the six variables are significant at 1%. Therefore, the null hypothesis is rejected. This shows that there is significant difference among the mean responses given by employees of PSBs. Further, the mean value of all the six variables are higher than the average score of 3. Of the six variables, the first variable, organisation involves the employees in HRP secured highest score. This shows that PSBs in India involve employees in HRP.

Further, the variable procedures and methods followed in the HRP are correct secured 3.95 mean score against the average of 3. Therefore, it can be inferred that PSBs in India are adopting correct procedure for making HR plan. The mean values of all the six variables chosen for studying the perception of employees on HRP in PSBs have secured higher than the average mean score of 3. Hence it can be viewed that the employees of PSBs have positive perception towards the practice of HRP of PSBs.

PERCEPTION TOWARDS RECRUITMENT AND SELECTION PROCESS IN PSBS

Appropriate recruitment and selection policy helps an organisation to recruit right people for right position. In the present competitive environment, organisation faces the problems of talent shortage. Fair recruitment and selection policy enables an organisation to attract and select the best talents in a shorter period. Seven variables were taken to measure the perception of employees. One sample t-test was applied to study the perception. To test significant difference among the mean values of the variables measured the following null hypothesis was formulated.

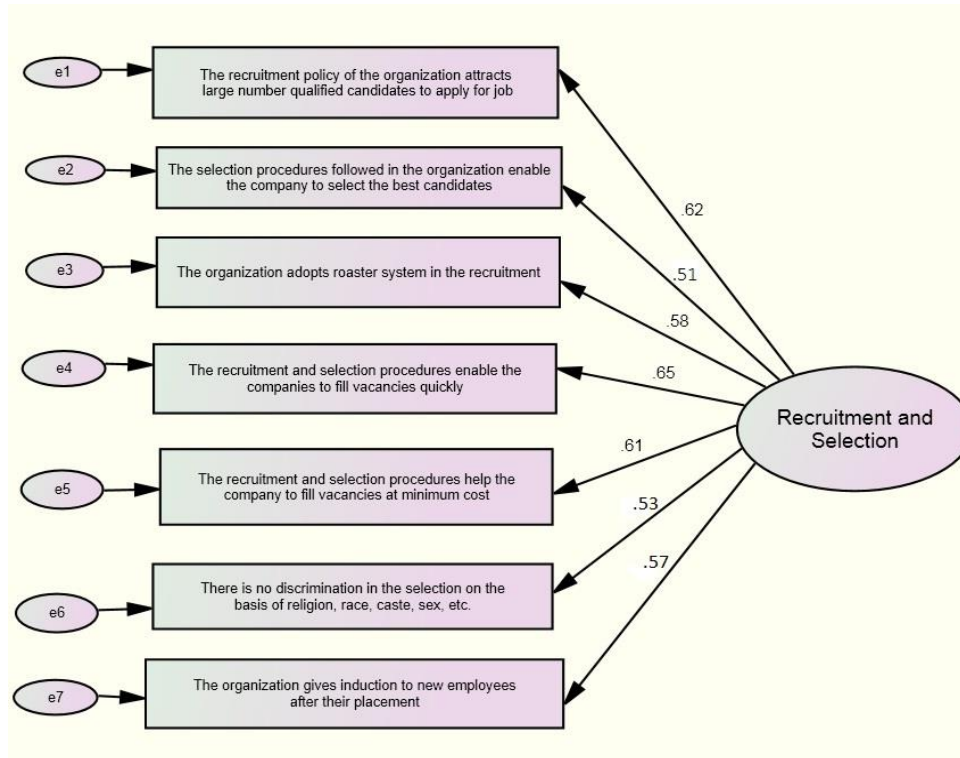


Table 4.3 shows the results of the employee test—perception of the PSB recruitment and selection policy and procedure. Table 3.3 shows that the “t” values for the seven variables taken for the study are significant at the 1% level. shows that there is a significant difference between the average responses given by employees to the PSB recruitment and selection policy and procedure. The null hypothesis is therefore rejected. In addition, the mean scores for the seven variables are higher than the mean score of 3. Among the even variables, the variables no discrimination in selection based on religion, race, caste, sex. note (3.95). This indicates that the PSBs do not discriminate against people on the basis of religion, race, caste, gender, etc.). shows that adequate recruitment and selection procedures help the bank to recruit people at lower cost. Given that all other variables scored above the mean score of 3, it can be concluded that PSB employees have a positive perception of PSB recruitment and selection procedures.

PERCEPTION OF TRAINING AND DEVELOPMENT PRACTICES IN PSBS

Training and development (TandD) plays a fundamental role in updating employee knowledge and skills. In a fast-paced business environment, change happens at a faster pace. Technology very quickly becomes absolute. Therefore, TandD has become very essential to fill the skills gap in organisations. T and D must be based on necessity. Irrelevant training does nothing to help the employees and the organisation. This section examines bank employees' perceptions of PSB's T&D practices. A test sample was used to study employee perception. Seven variables relating to T and D were used to measure employee perception. The following null hypothesis was formulated to test the significant difference between the mean values of the variables used to measure employee perception. Table 4 shows the results of the tests on the variables used to measure employee perception of T and D.

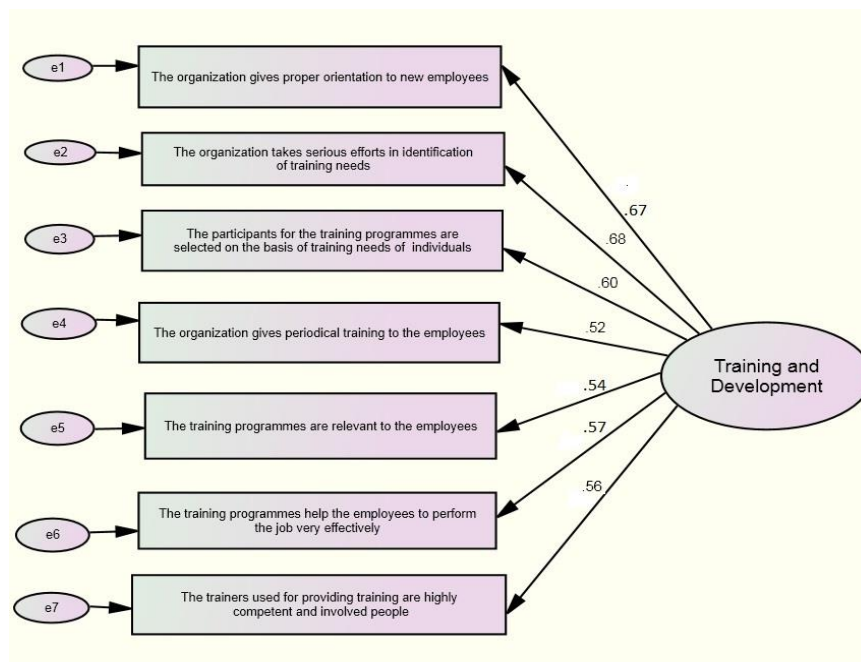


Table 4.4 shows that the t values of the variables used to measure employee perception of T and D are 26.82, 15.06, 11.95, 22.05, 22.76, 33.10 and 17.41. All these t values are significant at the 1% level—difference between the average response given by employees on their perception of T and D in the PSB. The null hypothesis is therefore rejected. In addition, the mean values of the seven variables taken to measure the perception towards T and D are higher than the mean mean score of 3. This leads to the conclusion that PSB employees have a positive perception of T&D practices in PSBs. Of the seven variables, variable training programs help employees do their jobs effectively with the highest average score (4.31). Subsequently, the organisation variable provides adequate orientation to new employees who obtained a high mean score (4.17). This shows that PSBs in India provide adequate counseling for new employees. The mean values of the other variables show that the PSB training programs are relevant, needs-based and practical. PSBs in India, with a separate training centre, provide periodic training to their employees.

PERCEPTION OF THE REMUNERATION SYSTEM IN THE PSB

The remuneration system plays a fundamental role in the human resources practices of an organisation. The fair compensation system allows the organisation to attract very talented people and retain the best talent in the organisation. This section attempts to study the perception of bank employees the remuneration system in PSBs. For this purpose, a sample test was applied. The results of the test are shown in Table 5. To test the significant difference between the mean values of the variables used to measure employees' perception of the PSB salary, the following null hypothesis

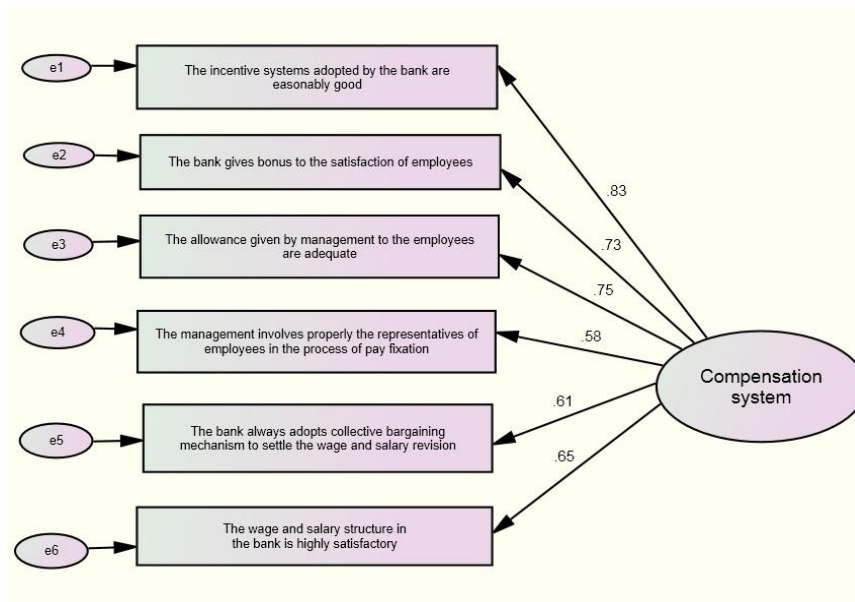
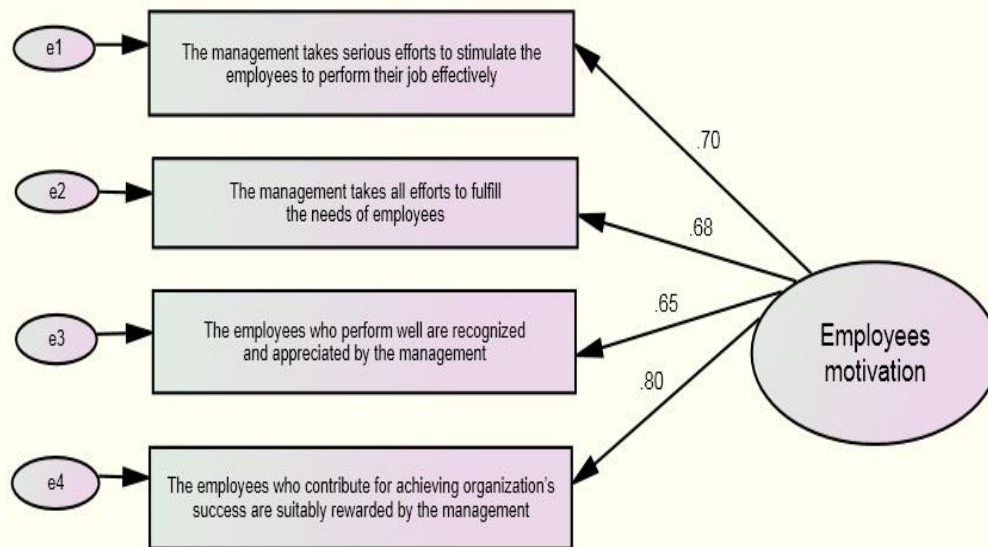


Table 4.5 presents the t-values of the variables used to study employees' perceptions of the PSB remuneration system. The t-values of the six variables are significant at the 1% level. This shows that there is a significant difference between the average responses given by employees with regard to the remuneration of the PSB system. Therefore, the formulated null hypothesis is rejected. The mean values for the six variables are higher than the mean score for Test 3. Therefore, it can be concluded that the employees of the PSB have a positive perception of the bank's remuneration system.

PERCEPTION TOWARDS THE MOTIVATION SYSTEM IN PSB

The motivation system has the capacity to convert people's skills into performance. This section deals with employee perceptions of the motivation system in PSBs. An example test was adopted to apply employee perception. Four variables, namely, (i) "management makes serious efforts to stimulate employees to do their jobs effectively", (ii) management strives to meet the needs of employees, (iii) employees who work well are recognised and appreciated by management, and (iv) employees who contribute to the success of the organisation are appropriately rewarded by management are taken to measure employee perception of the motivation system within the PSB. The following null hypothesis was formulated to test the significant difference between the average values of the variables used to measure employees' perception of employee motivation.

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It can be deduced from Table 4.6 that the values of 't' for the four variables are significant at the 1% level. This shows that there is a significant difference between the average responses given by employees regarding their perception of employee motivation in PSBs. The null hypothesis is therefore rejected. In addition, the average values of the four variables used to measure employee motivation perceptions scored higher than the average score of 3. This shows that employees have a positive perception of the motivation system in PSBs. of the four variables, "employees who contribute to the success of the organisation are adequately rewarded by management" obtained the highest average score (3.83).

Table -6

Association between age and quality of work						
		Sum of Squares	Df	Mean Square	F	Sig.
Neatness and perfection	Between Groups	13.167	3	4.389	2.693	.046
	Within Groups	611.255	375	1.630		
	Total	624.422	378			
Highest level of satisfaction	Between Groups	5.346	3	1.782	1.113	.344
	Within Groups	600.686	375	1.602		
	Total	606.032	378			
Grasp the problems and find solutions	Between Groups	9.944	3	3.315	2.089	.101
	Within Groups	595.132	375	1.587		
	Total	605.077	378			

The association between age, cleanliness and perfection has been tested by one-way ANOVA. The mean value was 1.630 within the groups and the F value was 2.693. there is a significant difference between age and cleanliness and perfection was 0.046. Age and level of satisfaction were tested and the mean value was 1,602 within the groups and the F value was 1,113. There is a significant difference with age and level of satisfaction (m. 344). Age, typing issues, and finding solutions were tested by one-way ANOVA. The average level was 1.587 and the Fvalue was 1.113. The significant difference between age and the ability to understand problems and find solutions was 0.101.

Table -7

Association with qualification and quality of work						
		Sum of Squares	Df	Mean Square	F	Sig.
Neatness and perfection	Between Groups	1.208	3	.403	.242	.867
	Within Groups	623.214	375	1.662		
	Total	624.422	378			
Highest level of satisfaction	Between Groups	19.575	3	6.525	4.172	.006
	Within Groups	586.456	375	1.564		
	Total	606.032	378			
Grasp the problems and find solutions	Between Groups	6.681	3	2.227	1.396	.244
	Within Groups	598.395	375	1.596		
	Total	605.077	378			

Table 7 Respondents' qualifications and their accuracy and perfection in a job were compared to the one-way ANOVA test. The mean value was 1.662 within the groups and the F value was 0.242. There is a significant difference between the qualification of the respondents and their precision and perfection in the job (M. 867) The level of qualification and satisfaction was compared using the one-way ANOVA tool. The root mean square score was 1,564 in the groups and the F value was 4,172. There is a significant difference between qualification and level of satisfaction (M. 006). One-way ANOVA was used to uncover the relationship between skills and problems grasp and find solutions. The mean square was 1,604 and the F value was 0.772. .244). Qualification creates impact to grasp problems and find solutions to problems.

Table -8

Association with annual income and quality of work						
		Sum of Squares	Df	Mean Square	F	Sig.
Neatness and perfection	Between Groups	1.158	3	.386	.232	.874
	Within Groups	623.264	375	1.662		
	Total	624.422	378			
Satisfaction of my superiors and customers	Between Groups	1.499	3	.500	.310	.818
	Within Groups	604.532	375	1.612		
	Total	606.032	378			
Grasp the problems and find solutions	Between Groups	3.715	3	1.238	.772	.510
	Within Groups	601.362	375	1.604		
	Total	605.077	378			

Table 8 Annual income and quality of work with three variables (cleanliness and perfection, satisfaction of my superiors and customers, Grasping problems and finding solutions) were compared using the ANOVA test. The average square for cleanliness and perfection was 1662, my supervisor and client satisfaction was 1612, and Capturing Problems and Finding Solutions was 1604 within a group. The F-value for three variables was 0.232, 0.320, and 0.772, respectively. The significant difference between the annual income and cleanliness and perfection was 0.874, the annual income and satisfaction of my superiors and clients was 0.818, and the annual income and the problems of entering and finding solutions were respectively of 0.510.

Table -9

Association with age and Initiative and dependability						
		Sum of Squares	Df	Mean Square	F	Sig.
Challenging task	Between Groups	1.484	3	.495	.404	.750
	Within Groups	459.550	375	1.225		
	Total	461.034	378			
Plan the work and go ahead	Between Groups	29.887	3	9.962	7.094	.000
	Within Groups	526.657	375	1.404		
	Total	556.544	378			
Self starter and perform job without supervision	Between Groups	15.702	3	5.234	3.259	.022
	Within Groups	602.245	375	1.606		
	Total	617.947	378			

Table 9 the relationship between the age of employees and the capacity for initiative and reliability with three variables (difficult tasks, planning and progress of work and ability to start and perform unsupervised work) was tested by the ANOVA tool in one direction. The average square for the difficult task was 1.225, the work and progress schedule was 1.404, and the automatic start and execution of unsupervised work was 1.606 within groups. The F value for three variables was 0.404, 7.094, and 3.259, respectively. There is a significant difference between the age and activity of the challenger was 0.750 and the age and self-defense and unsupervised work performance were 0.022 respectively. There is no relationship between age and work planning and advancement.

Table -10

Association with qualification and Initiative and dependability						
		Sum of Squares	Df	Mean Square	F	Sig.
Challenging ask	Between Groups	4.164	3	1.388	1.139	.333
	Within Groups	456.870	375	1.218		
	Total	461.034	378			
Plan the work and go ahead	Between Groups	12.257	3	4.086	2.815	.039
	Within Groups	544.286	375	1.451		
	Total	556.544	378			
Self starter and perform job without supervision	Between Groups	10.913	3	3.638	2.247	.082
	Within Groups	607.034	375	1.619		
	Total	617.947	378			

Table 10 The one-way ANOVA tool was used to discover the relationship between qualification and initiative and employee reliability with three variables (demanding tasks, plan work and go ahead and start alone and work without supervision). a significant difference between qualification and initiative and reliability of employees with three variables. The result showed that the mean square for a difficult task was 1218, the work planning and progress was 1451, and the automatic start and execution of unsupervised work was 1619 within groups. The F value for three variables was 1.139, 2.815, and 2.247. The significant difference between qualifying and difficult task was 0.333, qualifying and planning work and moving forward was 0.039, and qualifying and starting self-employment and performing unsupervised work was 0.082.

FINDINGS AND SUGGESTIONS

- Most of the underage employees work as bank clerks and the middle aged clerks work at very low levels in banks.
- The number of male employees is higher than that of female employees in some banking sectors. , work more other groups of diplomas. In banks, who work in banks, they are mostly married compared to single employees.
- Most bank workers earn more than 6 lakhs in salary compared to other salary categories.
- Most bank employees belong to the urban area than the employees, who studied from the rural and metropolitan city. The person who depends on the farm family works the most in the banking sectors. They really want to work in the banking industry compared to other employees born into the family.
- Almost all employees in the bank have a clear understanding of the metrics used for employee perception and performance. Most of the respondents in the sample agreed to a large extent for the performance goals set for them are action-oriented. They also have a clear understanding of the perception and performance assessment methods used in selected banking sectors.
- Most employees have a positive opinion of the management of the bank in recording the performance details of individual employees. Some banking sectors do not conduct performance appraisal and perception reviews at desired levels of their employees. Management in some banking sectors sets performance standards for its employees at the start of each fiscal year. The established standards are also communicated to its employees. The performance and perception assessment system is more transparent in some banking sectors, as most employees strongly felt.
- The relationship between the age and the capacity for initiative and reliability of employees with three variables (difficult tasks, work planning and progression and start of skills and execution of unsupervised work) was tested by the ANOVA tool one-way. There is a significant difference between age and demanding task was 0.750 and age and automatic start and unsupervised work performance were 0.022, respectively. There is no relationship between age and planning to work and move forward.
- The ANOVA Oneway tool was used to discover the relationship between qualification and initiative and employee reliability with three variables (demanding tasks, planning and progress of work, and autonomous starting and performing of work without supervision). The significant difference between skill and hard task was 0.333, skill and work schedule and progression was 0.039, and skill and auto start and unsupervised work was 0.082.
- A one-way ANOVA tool was used to compare the relationship between annual income and capacity for initiative and reliability with three variables (difficult tasks, plan work and go ahead and start alone and do a job unsupervised). The difference between annual income and demanding task was 0.008, annual income and work plan were 0.661, and annual income and auto starter were 0.628 respectively.
- A one-way ANOVA was performed to compare the relationship between age and creativity and decision making with three variables (working differently, creativity for constructive suggestions, and quick decision). The difference between age and working differently was. 032, age and creativity were 0.115, and age and rapid decision-making skills were 0.014, respectively.
- Employees in some banking sectors felt that the performance and perception assessment system would not lead them to understand the responsibilities and duties of the position. This means that the other areas of human resource development and functional areas are also responsible for understanding the responsibilities and functions, strengths and weaknesses of employees. The small number of employees in the sample among all middle managers did not share the view expressed by the majority of employees. Most of the underage employees work as bank clerks and the middle aged clerks work at very low levels in banks. The number of male employees is higher than that of female employees in some banking sectors.

- In banks, who work in banks, they are mostly married compared to single employees. Most bank workers earn more than 6 lakhs in salary compared to other salary categories.
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- Most employees have a positive opinion of the management of the bank in recording the performance details of individual employees. Some banking sectors do not conduct performance appraisal and perception reviews at desired levels of their employees. Management in some banking sectors sets performance standards for its employees at the start of each fiscal year. The established standards are also communicated to its employees.
- The performance and perception assessment system is more transparent in some banking sectors, as most employees strongly felt. The relationship between the age and the capacity for initiative and reliability of employees with three variables (difficult tasks, work planning and progression and start of skills and execution of unsupervised work) was tested by the ANOVA tool. one-way. There is a significant difference between age and demanding task was 0.750 and age and automatic start and unsupervised work performance were 0.022, respectively. There is no relationship between age and planning to work and move forward.
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CONCLUSION

To conclude, this study has highlighted the impact of the perception and performance of human employees of the selected banks. Most of the bank employees have a positive perception of their bank and the result of the analysis shows that their performance for the development of the bank is also good. Employees have a good understanding of the bank's personnel policy, resource planning, human resources, recruitment and selection, the remuneration system, employee motivation, performance evaluation and interpersonal relations. Banks provide adequate training to employees to improve their individual skills.

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