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IMPACT OF EMPLOYEE DEMOGRAPHICS ON TRAINING; FOR IMPROVED SERVICE DELIVERY: A STUDY ON BANKING SECTOR

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ABSTRACT

With the dawn of liberalization privatization and globalization in 1991, Indian financial markets were opened for newly formed private and foreign banks. These new generation banks brought the concept of lean organisations with higher implementation of information technology and introduced the word "Quality of Service". This gave a tough competition to the public sector banks the only Mantra for survival was "Customer Services". It became imperative for the banks to focus on "quality of the service delivery" by the employees. As all banking functions are interdependent employees deputed on various banking functions need to work in coordination with others, they need to carry right attitude and behaviour with both internal and external customers. Employee's training is a tool to develop the competency factors of employees to match the service benchmarks to enhance the customer satisfaction/delight as an output. The demographic profile of the employee plays an important role in the quality of services they are expected to deliver. Their age, gender, experience, and work motivation has direct bearing on what they can and what they will deliver to the customers. This research paper is based on measuring the impact of training on several demographic variables of the employees. The variables are classified into two important strata viz. "impact of training" is taken as -"Dependent variable" and Demographic variables of employee respondents as "Independent variables". A survey instrument was developed and administered to 398 employee respondents employed with both public and private sector banks in Agra region. Data collected was analysed by using one way ANOVA and Levene's test and Chi square test for establishing the relation between the employee demographics and training out comes. Results revealed that the association between bank of the respondent (public/private) and the overall impact of training is statistically significant. Whereas the association between gender, age, location of Bank's Branch, total experience of the respondents and overall impact of training is statistically not significant.

KEYWORDS

Customer Service, Impact of Training, Service Delivery, Service Quality, Training in Banking Sector.

INTRODUCTION

Banking in its simplest form can be traced in Indian scriptures, where references about banking habits and regulation exist. In India our historical, cultural, social and economic factors have resulted in the development of various financial institutions, Indian money market being characterized by the existence of both the unorganized and the organized sectors. Indian banking scenario changed in the post independence era when the privately owned banks were merged to form State Bank of India in 1955. With the dawn of liberalization privatization and globalization under new EXIM policy in 1991, the Indian financial markets were opened for newly formed private banks and foreign banks. These new generation banks brought the concept of lean organisations with higher implementation of information technology and introduced the word "Quality of Service". This gave a tough competition to the public sector banks the only Mantra for survival was "Customer Services". Banking was no more an obligation on part of the banks but it was customer obliging banks by giving them business. It became imperative for the banks to focus on "quality of the service delivery" by the employees. In order to understand the service delivery quality of the employee, a scale of measurement should be in place, but Service being intangible it is difficult to measure it in absolute terms. Therefore training interventions are required to make employees quality conscious and self motivated to understand the customer needs better and serve them with a smile. The demographic profile of the employee plays an important role in the quality of services they are expected to deliver. Their age, gender, experience, and work motivation has direct bearing on what they can and what they will deliver to the customers. Training to the employees of the banks plays a major role in improving the skills knowledge, attitude and behaviour of the employees ultimately leading to improved delivery of services with customer satisfaction/delight as an output. However quantifying the impact of training on employee's service delivery was complicated and too subjective, various factors including their demographics has role to play in their learning outcomes and transfer of training to the job situation.

LITERATURE REVIEW

With the increase in "Service Conscious" customers the body of knowledge about the expected service quality has also widened its scope. The importance of service delivery in banking sector being researched by the market researchers highlighted the importance of understanding the nature of customer

demographics and its impact on the service delivery in Indian banks (Sureshchander et al,(2003); Gudep& Elango,(2006); Rajanish& Snageetha,(2005); Navdeep & Mohit,(2005)). Research studies also revealed that retaining current customers is a major challenge before the Indian banks. It was also observed that this is a far more difficult task than attracting new customers. Nadir Khan et al. (2012) studied the impact of On-Job Training on Performance of Telecommunication Industry. It discusses that the importance of training and its output, which is very necessary for individual performance and over all organizational performance. The research showed that employees know the importance training and relate it with their Productivity. They also agree with the positive impact of Training over Organizational Performance. A. Dunstan Rajkumar & S. Rita (2011) study was conducted to study the training and development among the employees working in one of the private banks. The study was necessitated as there was seldom study conducted to identify the indicators ensuring the field of training and development to meet out the challenges in the development of individual, group and organizational domains in the leading banks. The debate about the significance of the human capital to an organization is continuous improvement and prosperity. This has encouraged an increasing focus on the relationship between individual and an organizational development. The proposition that organizational development is shaped by the development of human resources has resulted in a renewed interest in developing the potentials of individuals as a means of fulfilling organizational goals. Sulu Babaita ISIAKA (2011) focused on the motives for training and management development using the Nigerian Banking Industry as a case study. The results of the analysis showed that banks see training and management development as important factors, as well having motives for investing in Training and management development. These motives include- new technology; productivity; responding to skills deficiencies; moral duty; new hire request; and staff request. Oluseyi A. Shadare (2010) investigated the influence of workers' training programmes on conflict reduction among industrial workers in Nigeria. This is for the purpose of ascertaining the relevance of workers' training programmes, as an alternative approach to human capital formation and conflict reduction among industrial workers in Nigeria. Haslinda, A and Mahyuddin, M. Y (2009) examine the effectiveness of training and development in the public sector using training evaluation framework and transfer of training elements. The findings of this study suggest that public service employees were evaluated at all five levels of evaluation, namely, the reaction, learning, behaviour change, results and transfer of training levels. Agarwal P and Nidhi (2007) studied the Effectiveness of Training Programme in Public Sector Bank –SBI, reflected that the employees who were given adequate computer training or education felt no fear of VRS. However, the employees who were not given any computer training or education felt the fear of VRS. Gulzar Jiwani (2006) Evaluated whether the training programme has facilitated the process of acquisition of knowledge, skills, attitude and whether this acquired knowledge and skills in turn has helped them in actual application of learning and has enhanced their performance. Solé, Eguiguren, Llinàs-Audet & Pons, (2006) in their study revealed that training is really important and "should be considered as a strategic factor of the organisation that drives the development of profiles, of aptitudes that facilitate adaptation to lasting changes in work, and that stimulate the process of learning to learn". Shishupal Singh Badhu and Karunesh Saxena (1999), Role of Training in Developing Human Resources is another work of relevance. In this, the authors concluded that an organization should have well-defined training policy as well as training manual and training should be made an ongoing process. Regarding the executive development programmes the authors have concluded that, these programmes have been found to be useful in improving the productivity, efficiency and effectiveness of managers. Despite being implementation of self service technologies ,like I-Banking, M-Banking, ATM's etc, the role of an employee cannot be undermined a pinch of warmth and care given by the service employee cannot be replaced by any technological implementation , the element of human touch makes the difference in quality of service . Therefore the training of the employees has an important role in improving the customer's banking experience.

NEED OF THE STUDY

The present research study is valid against the backdrop of the competitive market conditions which has led banks to transform their human resources through training interventions to improve the service delivery challenges for retention and satisfaction of the customers. Banking industry may have been invaded by the self service technology of E-Banking, ATMs Plastic Money but the enchantment of human touch still plays an important role in success or failure of the financial institution. The success of the training programmes in bringing the desired change in skills, knowledge, and attitude of human resources is associated with the demographics of the trainees. It is against this background, this study envisages the statistical relation between the demographic profile of the employee and training outputs for designing effective training interventions for improved customer service delivery.

OBJECTIVES OF THE STUDY

The following research objectives were formulated for this study:

- To study the role of Bank employees in effective Service Delivery in banking sector.
- To study the association of the demographic variables of the employee and training outcomes in banking sector.

SCOPE OF THE STUDY

The scope of the study is limited to the survey of bank employees of four selected banks two from Public sector banks namely State Bank of India (SBI) & Punjab National Bank (PNB) and two from Private sector banks namely ICICI Bank & HDFC Bank operating in Agra Region (covering Eight Districts namely Agra, Mathura, Firozabad, Etah, Mainpuri Hathras, Aligarh, Khurja) of State Uttar Pradesh in particular.

RESEARCH HYPOTHESES

The hypotheses developed for the research are:

- H₀₁: There is no significant relationship between the type of bank (public/private) and the overall impact of training.
- H₀₂: There is no significant relationship between the gender of the respondent and the overall impact of training.
- H₀₃: There is no significant relationship between "age of the respondents" and the impact of training.
- H₀₄: There is no relationship between the Location of Bank's Branch (rural/semi-urban/urban) and the impact of training.
- H₀₅: There is no relationship between the total experience of the respondents and the impact of training.

SAMPLE SIZE AND NATURE OF RESPONDENTS

The sampling units of analysis for this study were 425 Employees respondent of 04 banks (2 Public sector and 2 Private sector banks) namely State Bank of India and Punjab National Bank, in Public sector, ICICI Bank and HDFC Bank in Private sector Banks in Agra Region ,who had attended the Bank's training programmes in Between 2009 -2012 and must have completed minimum three years of working experience . A two stage cluster sampling technique was employed. In stage one, sample members were selected on the basis of pre-specified criteria. In stage two, random sampling was done so as to give every unit an equal opportunity of representation in the data. Data from a total number of 425 employees was collected through self administered questionnaire. After checking the consistency, researcher has selected only 398 respondent data for further study and analysis. A total of 17 questionnaires were filled incomplete and 10 questionnaires were wrongly entered. Finally, 398 respondent's data have been used in the research framing. So the sample size of the study is 398.

RESEARCH METHODOLOGY

SOURCES OF DATA COLLECTION

Research data was collected primarily from primary source. The primary data was collected through a self administered questionnaire administered to the sample employee respondents by meeting them in their respective bank branches with prior appointment. In addition to this, personal interviews were also conducted to understand the respondents' attitudes towards Training aspects in the selected banks. Bulletins from banking staff colleges' journals and magazines were referred to focus on the contemporary issues in the banking areas.

METHOD OF RESEARCH

A structured questionnaire was designed to measure the association of demographic variables with the impact of training for the improved service deliveries in the banks. The questionnaire was developed to measure the attitudes of the respondents' from four selected banks (two Public and two Private Banks) operating in Agra region. In order to test the hypothesis developed for the study, the researcher had applied both Chi-square test and Levene's F-test depending on the scale of the independent and dependent variables. Frequency distributions of the employee demographics in terms of type of bank, gender, age, total work experience and branch location were designed. The four banks that were considered for this research study are State Bank of India (SBI), Punjab National Bank (PNB) and ICICI Bank and HDFC Bank. Suggestions were offered to improve the quality of service delivery as a result of training implications in the four selected banks.

FREQUENCY DISTRIBUTIONS

To compare the demographic profile of the employees employed in public sector and private sector banks respondents were asked to indicate their age group, type of employment, total experience and their status in the employment. Table 1 shows the details about demographic characteristics of the respondents in terms of frequencies and percentages.

Gender		Male		Female		Total
Banks		Public	Private	Public	Private	
Age	20-34	12 (8.2%)	68 (66.7%)	17 (18.1%)	33 (60.0%)	130 (32.7%)
	35-44	52 (35.4%)	34 (33.3%)	36 (38.3%)	22 (40.0%)	144 (36.2%)
	45-54	70 (47.6%)	0 (0.0%)	40 (42.6%)	0 (0.0%)	110 (27.6%)
	Above 55	13 (8.8%)	0 (0.0%)	1 (1.1%)	0 (0.0%)	14 (3.5%)
Total		147 (100.0%)	102 (100.0%)	94 (100.0%)	55 (100.0%)	398 (100.0%)
Type of Employment	Permanent	137 (93.2%)	84 (82.4%)	87 (92.6%)	45 (81.8%)	353 (88.7%)
	Contractual	10 (6.8%)	18 (17.6%)	7 (7.4%)	10 (18.2%)	45 (11.3%)
	Outsource	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)
Total		147 (100.0%)	102 (100.0%)	94 (10.0%)	55 (100.0%)	398 (100.0%)
Total Experience	3-15	43 (29.3%)	102 (100.0%)	36 (38.3%)	55 (100.0%)	236 (59.3%)
	16-28	68 (46.3%)	0 (0.0%)	44 (46.8%)	0 (0.0%)	112 (28.1%)
	Above 28	36 (24.5%)	0 (0.0%)	14 (14.9%)	0 (0.0%)	50 (12.6%)
Total		147 (100.0%)	102 (100.0%)	94 (100.0%)	55 (100.0%)	398 (100.0%)
Status	Top Management	15 (10.2%)	0 (0.0%)	7 (7.4%)	0 (0.0%)	22 (5.5%)
	Middle Management	108 (73.5%)	46 (45.1%)	45 (47.9%)	31 (56.4%)	230 (57.8%)
	Supervisor	3 (2.0%)	27 (26.5%)	33 (35.1%)	18 (32.7%)	81(20.4%)
	Staff/clerk	21 (14.3%)	29 (28.4%)	9 (9.6%)	6 (10.9%)	65 (16.3%)
Total		147 (100.0%)	102 (100.0%)	94 (100.0%)	55 (100.0%)	398 (100.0%)

Source : Computed from primary data

ASSOCIATION OF DEMOGRAPHIC VARIABLE WITH THE IMPACT OF TRAINING

To analyze the various demographic variables influencing the impact of training on service delivery of the selected sample respondents. The variables are classified into two important strata viz. Dependent variable and Independent variables. The "impact of training" is taken as the "dependent variable". The "independent variables" used in the study are "Type of bank", "Gender of the employee", "Age of employee", "Location of Branch", "Work Experience of employee respondent". The results are expected to give a preliminary indication of the variables affecting the impact of training on employee's service delivery.

ASSOCIATION OF IMPACT OF TRAINING AND EMPLOYEE'S BANK (PUBLIC/PRIVATE)

Here the dependent variable is "Impact of training on Service Delivery" which is an ordinal scale and the independent variable is "type of banks" having two options i.e. Public and Private. So, for testing the hypothesis, we have to use one way ANOVA by finding Levene's test for equality of variance. From Table 2, it is evident that Levene's F-test for equality of variance (F-value) is 9.823; hence the null hypothesis is rejected. It means there is a significant relationship between the type of bank (public/private) and their overall impact of training; so, it is clear that overall impact of training is dependent of the type of bank (public/private).

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Training will improve Service Delivery in my Bank	Equal variances assumed	9.823	.001	-3.017	396	.003	-.58321	.19332	-.96327	-.20316
	Equal variances not assumed			-3.073	353.747	.002	-.58321	.18976	-.95641	-.21001

ASSOCIATION OF IMPACT OF TRAINING AND GENDER OF EMPLOYEE

Today, there is no discrimination to study the impact of training on male and female group. Today, women are equally competing with men in all the fields including business, military organisation and space research center too. For the purpose of the study, gender classification is observed. The sample consists of 249 male respondents and 149 female respondents thus making a total of 398 respondents. The distribution of respondents according to the gender of the respondent, and overall impact of training as shown in Table3

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Training will improve Service Delivery in my bank	Male	249	4.3293	1.90182	.12052
	Female	149	4.7181	1.88909	.15476

Here the dependent variable is "impact of training on service delivery" which is an ordinal scale and independent variable is "gender of the respondent" having two options. So, for testing the hypothesis, we have to use one way ANOVA by finding Levene's test for equality of variance. From Table 4, it is evident that Levene's -test for equality of variance (F-value) is 10.606, hence the null hypothesis is accepted. It means that there is no significant relationship between "gender of the respondent" and the overall impact of training. So, it is clear that overall impact of training is independent of gender of the respondent.

		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference		
										Lower	Upper
Training will improve Service Delivery in my bank	Equal variances assumed	10.606	.437	-1.979	396	.049	-.38880	.19649	-.77509	-.00252	
	Equal variances not assumed			-1.982	313.207	.048	-.38880	.19615	-.77475	-.00286	

ASSOCIATION OF IMPACT OF TRAINING AND AGE OF THE EMPLOYEE

Age is an important factor in training of an employee for service delivery function. Hence, the respondents have been grouped under four categories viz., 20-34 years, 35-44 years, 45-54 years and above 55 years. Out of total 398 respondents, 130 respondents belong to the age group of 20-34 years, 144 respondents belong to the age group of 35-44 years, 110 respondents belong to 45-54 years, 14 respondents belong to above 55 years. Here the dependent variable is "impact of training" and independent variable is "age of the respondent" is a nominal variable with more than two options. So, for testing the hypothesis we have used Chi-square test. As the Chi-square value obtained is 40.085a and P-value obtained is 0.052 which is more than 0.05, hence, the null hypothesis is accepted. Therefore it could be concluded that there is no significant relationship between the age of the respondent and their overall Impact of training.(Table-5)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	40.085 ^a	18	.052
Likelihood Ratio	41.344	18	.051
Linear-by-Linear Association	8.203	1	.064
N of Valid Cases	398		

a. 7 cells (25.0%) have expected count less than 5. The minimum expected count is .70. **Source:** Computed through primary data collected

ASSOCIATION OF IMPACT OF TRAINING AND LOCATION OF BANK'S BRANCH

Respondents have been grouped under three categories viz., Urban, Semi- Urban Rural. Out of total 398 respondents, 186 respondents belong to the branches in Urban area, 145 respondents belong to the Branches in Semi Urban areas, 67 respondents belong to branches operating in Rural areas. Here the dependent variable is "impact of training" and independent variable is "Location of branch of the respondent" is a nominal variable with more than two options. So, for testing the hypothesis we have used Chi-square test. As the Chi-square value obtained is 7.395a and P-value obtained is 0.830 which is more than 0.05, hence, the null hypothesis is accepted. Therefore it could be concluded that there is no relationship between the branch location of the respondent and their overall Impact of training. (Table-6)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.395 ^a	12	.830
Likelihood Ratio	7.141	12	.848
Linear-by-Linear Association	.003	1	.958
N of Valid Cases	398		

2 cells (9.5%) have expected count less than 5. The minimum expected count is 3.37. **Source:** Computed through primary data collected

ASSOCIATION OF IMPACT OF TRAINING AND WORK EXPERIENCE OF EMPLOYEE

Work experience of the employees is an important factor in service delivery function. Hence, the respondents have been grouped under four categories viz., less than 3 years, 3-15 years, 16-28 years and above 28 years. Out of total 398 respondents, no respondents belong to the work experience less than three 3 years as we have included employees having more than 3 years of work experience only , 236 respondents belong to the work experience of 3-15 years, 112 respondents belong to 16-28 years, 50 respondents belong to more than 28 years. Here the dependent variable is "impact of training" and independent variable is "total experience of the respondent" is a nominal variable with more than two options. So, for testing the hypothesis we have used Chi-square test. As the Chi-square value obtained is 22.070 and P-value obtained is 0.057 which is more than 0.05, hence, the null hypothesis is accepted. Therefore it could be concluded that there is no relationship between the total experience of the respondents and their overall Impact of training.(Table-7)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22.070a	12	.057
Likelihood Ratio	22.048	12	.056
Linear-by-Linear Association	3.844	1	.050
N of Valid Cases	398		

a. 2 cells (9.5%) have expected count less than 5. The minimum expected count is 2.51. **Source:** Computed through primary data collected

SUMMARY OF THE RESEARCH FINDINGS

The findings of the research study can be summarized as follows:

1. There is a significant relationship between the type of bank (public/private) and their overall impact of training;
2. There is no significant relationship between "gender of the respondent" and the overall impact of training.
3. There is no significant relationship between the age of the respondent and their overall impact of training.
4. There is no relationship between the branch location of the respondent and their overall impact of training.
5. There is no relationship between the total experience of the respondents and their overall impact of training.

CONCLUSION

This research study was an attempt to study the association between employee demographics and the overall impact of training for improved service delivery in banking sector. Banking sector particularly Public sector is under tremendous pressure to improve upon the quality of human resources which are the drivers of the technology as well as face of the organisation. The employees need to change their skills, knowledge and attitude for improving the overall service delivery. Training interventions are the only source to equip the employees with required skill sets. Success of the training interventions is dependent on the learning ability of the employees. Demographic profile of the employee is the key motivational factor which enhances the learning ability. During the study it was observed that overall impact of training is dependent of the type of bank (public/private) where the employee is employed therefore it may be concluded the type of organisation affects the learning outcomes. This may be due to different work cultures prevailing in public and private organisations. Whereas the impact of training was found to be independent of gender, age, branch location and total experience of the employees. This indicates that the banks can ignore these factors while planning their training strategies. As perceived by the trainer that every individual has the potential to learn and develop and bring the desired change in his skill sets for enhanced efficiency and efficacy factors to match the service benchmarks in the interest of personal and organisational growth, the only requirement is to give the right environment to support the learning ability of the employee for improved quality of services leading to customer satisfaction /delight as an output.

LIMITATIONS

The research study was carried out in the region of Agra and its surroundings. The findings of the study cannot be generalized for other areas. Employees' views and opinions may change from time to time, so the research made now may or may not produce the same result if carried out in future. This is drawn on the fact that the employees' training needs and organisations' requirements changes from time to time. The study is confined to four banks only.

SCOPE FOR FURTHER RESEARCH

The Present study was carried out in the field of banking. Similar studies may also be carried out in other service organisations like Insurance sector, Airline industries, Hotel industries etc. Similarly the study can also be extended by considering several other demographic variables with respect to the impact of training for the improvement of Service Delivery.

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