

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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## EMPLOYEES PERCEPTION TOWARDS HRD CLIMATE IN THE BANKING SECTOR: A CASE STUDY OF JAMMU AND KASHMIR BANK

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RIYADH

### ABSTRACT

*This study aims at exploring the perception held by the employees with regard to existing HRD climate in the banking sector. The total sample taken for the present study purpose is 130, out of which 80 are managers and 50 are clerks. The data were gathered by administering questionnaire. The results indicates that HRD mechanism such as training and development, performance appraisal system, potential appraisal and career development need a complete re-engineering process so that it will create the positive HRD climate in the sample study organization.*

### KEYWORDS

Banking sector, Employees' Perception, HRD Climate, OCTAPACE Culture, PAS.

### INTRODUCTION

The biggest challenge that any organization irrespective of its size, nature of ownership and control faces today is in regard to the procurement, utilization and development of the single largest resource at its disposal—the human resources. It is most critical factor in every organization. It cannot be substituted by machines of any degree of automation, robotization or remote control in the present and future centuries. It is recognized as an important asset possessed by the progressive organizations, is perhaps the most strategic and critical determinant of growth of any organization. It is especially true for service oriented organization like banks, where the improvements in service have to be made to meet the rising expectations of the society. Organizations including banks, exists for people, they are made of people and by the people and their effectiveness depends on the behavior and the performance of people constituting them.

The development of employee commitment through employee involvement and empowerment is one of the key objectives of human resource management (HRM) discourse. Over the past three decades and more a fast wind is blowing through the management literature which is driving out the traditional term "personnel management" and substituting a new phase "Human resource development" (HRD). The concept of HRD is getting very popular in various worldwide organizations, which are interesting in stabilizing, growing, renewing itself to become more effective and more dynamic and for playing leadership roles. There are some who call it "human resource development", "human relation development", "human resource depression". Some says HRD is an old wine in new bottles, Sharma (1988), some experts criticize to use the term human resource mainly on the ground that it treats human being as "resource" and not human beings (Blake, 1995 and Roa, 1999).

HRD is a system of developing in a continuous and planned way the competences of individual employees dyadic groups (superior-subordinate relationship), teams, inter teams and total organization to achieve organization's goals. HRD is certainly a very fascinating subject and there are several dimensions of human resources which have to be considered. It is based upon three pronged strategy as (a) people dimension in management (b) resource aspect and (c) development aspect; (i) people—the human aspect, where people are seen as having knowledge, skills, attitudes, potential for improving the existing capabilities and acquiring new capabilities for achievement of an individuals are considered goals; (ii) employees are "resources" aspect, where individuals are considered resources rather than problems. According to Mufeed (1998), it seems odd that humans are considered as resource and placed at par with other resources like money, technology and material. Does it not lower the dignity of human being when men/women are supposed, to be supreme and major of all existing things? (iii) and the "development" aspect, where there is an emphasis on the discovery and nurturing of their potential.

According to Mathur (1989), "HRD is the process of identifying and developing right people in succession at various organizational levels". The basic idea of HRD is to improve productivity, output and efficiency of the organization by utilizing people's minds as well as their hands (Veugh 1975). From the technological perspective, HRD can be seen as building knowledge base within the organization and dissemination of knowledge to the people at the right time. According to Basu (1987) "Better people" not merely better technology is the surest way to better society, is the most popular belief in Japan.

Based on the various definitions presented above one can infer that "HRD" is making people understand the pattern of expectations from their role in the organized setting so that they can perform efficiently and effectively in these roles. It also involves grooming the people in their roles to prepare them to shoulder higher responsibility in the future. HRD is a continuous process oriented effort, where the focus is upon the development of human units through the means of training education, information sharing, learning, relearning etc. and the ultimate objective of all HRD efforts is to equip people with skills for making them competent and to bring efficiency and effectiveness in the process level of the target population and make them realize and use their optimum potential.

### REVIEW OF LITERATURE

Past research studies on HRD reveals that much interest has been taken by scholars, HR professionals, executives and managers to propagate the value of HRD and initiate HRD systems and mechanisms for the development of employees in many companies both in public sector and private sector including service industries like banks. Research studies also indicates that research has been done on various HRD mechanisms for managers such as performance appraisal system (PAS), career planning, organization development (OD) etc. However, beside the above, very less work has been done on HRD for workers. The past research study reveals that some of the Indian organization have initiated some developmental mechanisms for workers such as workers participation in management, quality circles, quality of work life, grievance mechanism, behavioral training, counseling etc. Both, public and private sector organization have done very commendable job in this area namely Larsen and Toubro (L & T), Bharat Heavy Electric Ltd (BHEL), Bharat Earth Movers Ltd (BEML), Bank of Baroda (BOB), State Bank of India (SBI) and Jammu and Kashmir Bank Ltd. (J&K Bank Ltd).

Among other mechanism of HRD for managers as stated above, much work has been done on PAS. Research indicates that the perception, feelings and attitudes of appraisers with respect to the effectiveness of overall appraisal system practices and supervisory behavior is an area that has attracted many researchers in the recent past, which is also the domain of interest in some of these studies have investigated appraiser and appraisal satisfaction related to various aspect of PAS, such as effectiveness of appraiser methods, sources of appraisals and raters error (Verma 1996, Fulk, Brief and Barr 1985, Mufeed 1998 and Robert 1995). There are other who have looked at appraiser and appraise perceptions towards the working of holistic approach of PAS (Parther 1974, Caroll and Schneir 1990 and Mehta 1996). Vigorous research has been done on user reactions to the effectiveness of PAS practices by Latham & Wexley (1981), Bernardin & Beatly (1984), Taylor, Fisher & Ilgen (1984), Steel (1985), Greenberg (1986), Ammons (1987) and others.

The Term 'Climate' is used to designate the quality of the internal environment which conditions in turn the quality of co-operation, the development of the individual, the extent of members dedication or commitment to organizational purpose, and the efficiency with the purpose becomes translated into results, climate is the atmosphere in which individuals help, judge, reward, constrain, and find out about each other. It influences morale and the attitudes of the individual towards his work and his environment. Schneider (1975) has prepared a working definition of climate: "Climate perceptions are psychologically meaningful molar descriptions that people can agree characterize a system practice and procedures. By its practices and procedures a system may create many

climates. People perceive climate because the molar perceptions function as frame of references for the attainment of some congruity between behavior and the system practices and procedures. However, if the climate is one which researches and supports individual's differences, people in the same system will not behave similarly. Further, because satisfaction is a personal evaluation of a system practices and procedures, people in the system tend to agree less on their satisfaction than on their description of the system's climate".

HRD climate is the human environment within which the members of an organization perform their functions. It facilitates the employees to acquire capabilities required to perform various functions associated within their present and future expected roles, develop general capabilities in individuals capacity and exploit their inner potential for organizational development. Various research studies have been conducted regarding the factors which determine and affect the HRD climate Chandra Shekhar (1993), Coelho (1993), Rao and Abraham (1991) have conducted studies on HRD climate and related areas in various organizations. According to Gilmer (1996), job satisfaction or dissatisfaction is the result of various attitude the person holds towards his/her job. Various studies have shown that job satisfaction has a significant correlation with HRD climate

Rao and Abraham (1986), argued that the following factors may be considered as contributing to HRD climate:

- Top management style and philosophy
- Personal policies
- HRD instruments and system
- Self-renewal mechanism
- Attitudes of personal and HRD staff
- Commitment of line managers

Rao and Abraham (1986) have classified the elements of HRD climate into three broad categories- general supportive climate, OCTAPACE culture and HRD mechanisms. The general supportive climate items deal with the importance given to human resources development is general by the top management and the line managers. The OCTAPACE culture items deal with the extent to which openness, confrontation, trust, autonomy, proactivity, authenticity, collaboration and experimentation are valued and promoted in the organization. The items dealing with HRD mechanisms measures the extent to which HRD mechanisms are implemented seriously

### HRD MECHANISMS FOR MANAGERS

Successful implementation of HRD involves an integrated look at HRD and effort to use as many HRD mechanisms as possible. HRD has largely contributed to the growth and profitability of organizations. The leading organizations of India who had introduced HRD mechanisms with high favorable HRD climate prevalent in them. Such as Larsen and Toubro Ltd (L & T), Bharat Earth Movers Ltd (BEML), Bharat Heavy Electric Ltd. (BHEL), Bank of Baroda (BOB), Crompton Greaves Ltd. (CGL), Jyoti Ltd, Indian Oil Corporation (IOC). L&T Contribution Group, Steel Authority of India Ltd (SAIL), State Bank of India (SBI), State Bank of Patiala (SBP), Sundaram Fasteners Ltd. (SFL), TVS Ivengar & Sons and Voltas Limited. According to Rao and Pareek (1981) various HRD mechanisms has been introduced and initiated for managers in various organizations. However, the most prevalent HRD mechanism in the organizations are as follows:

- Performance Appraisal System
- Potential Appraisal
- Job enrichment
- Career planning
- Communications
- Job rotation
- Reward system
- Organization development and etc.

### HRD MECHANISMS FOR WORKERS

Researchers have suggested that, the focus, direction, content and mechanism for HRD have to be different for workers than for managerial staff. This is because of the job requirement, existing level of knowledge and competence, number of target groups to be covered etc. The mechanisms of HRD for managerial staff cannot be replicated for workers. Following mechanisms have been tried by Indian organization for workers development with considerable success

- Training
- Quality of work life
- Counseling
- Workers participation
- Grievance mechanism
- Quality circles

### NEED FOR PRESENT RESEARCH

Research studies on HRD practices in Indian organizations indicate that only few organizations are satisfied with the existing HRD climate and dissatisfaction is greater enough. Research has also indicated that quite often HRD practices are ill- designed in most of the organizations. Many managers view HRD intervention occupy too much of productive time without adequate rewards and development. Keeping this in view, an attempt has been made to study the perception of employees towards HRD climate in banks with the special reference to Jammu and Kashmir Bank Ltd.

### STATEMENT OF THE PROBLEM

To understand the employees perception towards HRD climate in the Jammu and Kashmir Bank Ltd.

### RESEARCH OBJECTIVES

The present study was taken with the following objectives:

- To enquire how well the human resource development practices in general and the HRD mechanisms in particular are working and taken care in the Jammu and Kashmir Bank Ltd.
- To critically evaluate the perceptions held by the managers with regard to existing HRD climate in sample study organization and
- To critically evaluate the perceptions held by the clerks with regard to existing HRD climate in sample study organization.

### HYPOTHESIS

Employers show positive perception with regard to existing HRD climate in sample study organization.

### DEPENDENT VARIABLE

As for the measures of dependent variable-Perception of employees, was selected as an independent variable.

### INDEPENDENT VARIABLE

On the basis of importance & relevance of the study of HRD Mechanisms like training and development, performance appraisal, recruitment and selection, potential appraisal and promotion were taken as independent variables.



**METHODOLOGY**

The present study made use of certain research so that above mentioned objectives are properly addressed to and thereby generate an appropriate proposition and identify major aspects that contribute towards the satisfaction with the prevalent HRD practices and climate of the sample study organization. The total sample for the present study purpose is 130, out of which 50 were clerks and 80 were managers. Out of 50 clerks, 30 were clerks with experience less than 15 years and 20 were clerks experience more than 15 years. Out of 80 managers, 50 were scale I managers and 30 were scale III managers.

In order to elicit the required information from the managers and clerks of the sample study organization regarding their overall satisfaction with the existing HRD climate in their respective organization was collected by framing a systematic and pre-tested questionnaire. The said questionnaire had docket with regard to the different but vital dimensions, of the present study as perceived by the concerned respondents viz; managers and clerks. The questionnaire was modified and developed in the bases of certain studies somewhat of similar nature and has three section. Section (A) is about different variables associated with the effectiveness of HRD mechanism, section (B) about suggestions/observations that go towards improving the existing HRD climate in the J & K Bank and Section (C) seeks personal information about employee like age (year), level of pay scale grades, years of experience etc. which was purely for analytical purposes. Moreover, an appropriate questionnaire was developed and administered by XLRI Jamshedpur, on HRD climate survey, was used for the study purpose in order to study the present status of HRD climate in the sample study organization. The 5-pointlikert type technique was administered to assess to how effectively the individual components of the selected HRD systems are operating. Therefore, the respondents were asked to respond to each item on a particular issue under study. Employees response categories consisted of; not at all true=5, rarely true=4, sometimes true=3, mostly true=2 and always true= 1.

**RESULT AND DISCUSSION**

In order to ascertain the extent to which managers and clerks are cognizant with the said research objectives of the present study, the respondents were provided with the well-structured questionnaire based on 38 statements. The questionnaire had three sections. Section (A) is about different variables associated with the effectiveness of HRD mechanism, Section (B) about suggestions/organization that goes towards improving the existing HRD climate in the Jammu and Kashmir Bank Limited and Section (C) seeks personal information about employee, like age (year), level of pay scale, grades, years of experience etc., which was purely for analytical purposes. The questions in the questionnaire had five responses, the correct one of which was to be ticked. To collect data, the respondents were asked to respond to each variables as used in the questionnaire on the basis of 5-point liker scale viz : (a)Not at all true= 5,(b) Rarely true = 4,(C) Sometime true =3,(d) Mostly true=2 and (e) always true = 1

Table 1.1 and 1.2 presents the mean scores, standard deviations (SD) and percentage of mean scores of variables used in present study which determine the managerial and clerical perception towards the overall HRD climate in the J & K Bank Ltd.

The overall survey results of Table 1.1 indicates that the mean values and percentage of mean score range between 1.68 (33.5%) and 3.76 (75.2%) in case of clerks. The table 1.2 reveals that the mean values and percentage of mean score range between 1.92 (38.4%) and 3.92 (78.4%) in case of managers of the organization under study. It is imperative to note that higher mean value or higher percentage of mean score linked across the HRD variables indicate that HRD climate is perceived to be superior and effective and the lower values or lower percentage of mean scores across managers and clerical staff have poor opinion on the effectiveness of HRD climate. In Table 1.1 there was a stability but inconsistency in the uniformity among clerks SD (0.97 against 1.53) and in Table 1.2 almost same SD (0.68 against 1.28) among managers.

**TABLE 1.1: PERCEPTIONS OF CLERKS TOWARDS OVERALL HRD CLIMATE IN JAMMU AND KASHMIR BANK LTD**

Statements	Mean score(X) (N=50)	SD(Standard deviation)	% Of mean score
1	3.26	1.06	65.2
2	2.58	1.19	51.6
3	2.56	0.90	51.2
4	2.62	1.21	51.4
5	3.08	1.22	61.6
6	2.86	1.10	57.2
7	2.86	1.26	57.2
8	2.76	1.28	55.2
9	1.7	0.88	34.0
10	2.92	1.19	58.4
11	2.44	0.95	48.8
12	2.4	1.03	48.0
13	2.88	1.09	57.6
14	2.5	0.95	50.0
15	3.76	1.23	75.2
16	2.66	1.17	53.2
17	2.14	0.96	42.8
18	2.82	1.16	56.0
19	2.86	0.90	57.2
20	2.92	1.20	58.4
21	3.22	1.11	64.4
22	3.52	1.01	70.4
23	2.82	1.20	56.4
24	1.84	0.95	36.8
25	2.9	1.18	58.0
26	2.76	1.15	55.2
27	1.68	0.68	33.6
28	2.46	1.07	49.2
29	2.66	1.08	53.2
30	3.16	1.14	63.2
31	3.2	1.16	64.0
32	2.24	0.79	44.8
33	1.7	0.86	34.0
34	3.24	0.95	64.8
35	3.56	1.19	71.2
36	2.6	1.16	52.0
37	2.87	1.03	57.2
38	1.98	0.86	39.6
Total	2.70	0.19	54.0

**NOTES**

1. Scoring scale: Not at all true= 5, Rarely true = 4, Sometime true =3, Mostly true=2 and always true = 1.
2. Higher mean scores indicates to more favorable perception towards overall HRD climate and lower mean value indicate vice versa.
3. Includes clerks of different experiences.
4. Number of respondents 50.
5. The details of statement 1-38 are clear in Questionnaire.

**TABLE 1.2 PERCEPTIONS OF MANAGERS TOWARDS OVERALL HRD CLIMATE IN JAMMU AND KASHMIR BANK LTD**

Statements	Mean score (X) (N=80)	SD (Standard deviation)	% of mean score
1	3.92	1.24	78.4
2	3.11	1.53	62.2
3	3.35	1.38	67.0
4	3.00	1.47	60.0
5	3.6	1.28	72.0
6	3.32	1.30	66.4
7	3.03	1.37	60.6
8	2.72	1.27	54.4
9	2.01	1.13	40.2
10	2.93	1.28	58.6
11	3.38	1.28	67.6
12	2.82	1.31	56.4
13	3.15	1.23	63.0
14	3.18	1.33	63.6
15	3.76	1.21	76.2
16	3.13	1.20	62.6
17	2.76	1.39	55.2
18	3.01	1.20	60.2
19	3.53	1.34	70.6
20	3.5	1.35	70.0
21	3.36	1.34	67.2
22	2.6	1.41	52.0
23	2.56	1.26	51.2
24	1.92	1.31	38.4
25	3.18	1.48	63.6
26	2.95	1.34	59.0
27	1.98	0.97	39.6
28	2.87	1.21	57.4
29	2.93	1.22	58.6
30	3.55	1.33	71.0
31	3.62	1.08	72.4
32	2.5	1.16	50.0
33	2.45	1.38	49.0
34	2.6	1.17	52.0
35	3.43	1.22	68.6
36	3.37	1.29	67.4
37	2.17	1.26	63.4
38	2.38	1.28	47.6
Total	3.02	0.10	60.4

**NOTES**

1. Scoring scale: Not at all true= 5, Rarely true = 4, Sometime true =3, Mostly true=2 and Always true = 1.
2. Higher mean scores indicates to more favorable perception towards overall HRD climate and lower mean value indicate vice versa
3. Includes managers of difference scales.
4. Number of respondents 80.
5. The details of statement 1-38 are clear in Questionnaire.

**FINDINGS/CONCLUSION**

The main finding of this research supports that HRD climate level in the J & K Bank limited has been found to be reasonably good with respect to managerial staff's belief in HRD climate having 3.02 (60.4%) mean score on this dimension. However, comparing the same with the responses and interviews held with clerks, it appears there belief towards HRD climate is less with mean score 2.7 (54%).

The present piece of work on HRD climate reveals that the mean values across the HRD variables among managers ranges between 1.92 (38.4%) and 3.92 (78.4%) while as the mean value across the clerks is 1.68 (33.5%) and 3.76 (75.2%). Thus, in other words higher mean score indicate to more favorable perception about the effectiveness of HRD system practices and lower mean values indicate the vice versa. It is evident from the above findings that managers are more satisfied with the existing HRD practices than the clerks.

**SUGGESTIONS AND POLICY IMPLICATION FOR MANAGEMENT PRACTICES**

Based on the above observations, it is suggested that the top management of J& K Bank Limited may advance the existing policies in enhancing the physical, mental and emotional potentialities and capabilities of individuals for creating and maintaining a productive HRD climate. The existing ills of J & K Bank Limited may be attributed to the above mentioned factors. Therefore, their need to be taken into account and their consequent resolution. The real challenge before sample study organization is to innovate continuously, teach employee to link strategically, recognize patterns, and anticipate problems and to handle them.

**LIMITATIONS OF THE CURRENT RESEARCH AND DIRECTIONS FOR FUTURE RESEARCH IN HRD CLIMATE**

The scope of this research was confined to Jammu & Kashmir Ltd to know the employees satisfaction towards the existing HRD climate. Hence the state public sector and private sector organization were excluded from the scope of this research. The reason for the said exclusion is due to the fact that no other organizations other than the selected one in the state of Jammu & Kashmir do follow the HRD practices seriously. Due to paucity of time and lack of other resources, no other private or public sector from any other state was taken for the study purposes. Therefore, future research is required which would explore the comparative evaluation of managers and staff employees perception towards the satisfaction with the HRD practices in public and private sector organization.

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