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EXAMINING EMPLOYEES PERFORMANCE APPRAISAL ISSUES AND CHALLENGES IN BANKS OF PAKISTAN: COMPARATIVE STUDY OF PRIVATE AND PUBLIC BANKS OF PUNJAB PAKISTAN

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ABSTRACT

The radical purpose of this study is to identify the factors which affect performance of employees in banking sector and to propose/develop a system for monitoring the evaluation process while deploying identified factors. The study keenly focuses on identifying critical issues and challenges being faced by the employees directly or indirectly influencing performance. The study is designed to examine the effect of performance evaluation system on distinct work related traits such as; behavior, attitude, motivation level and moral of employees in public and private sectors. The methodology used self-administered questionnaire and conducting interviews from the employees. Approximately 50 questionnaires filled by private and public employees followed by 10 interviews from both sector. It's a comparative study of private and public sector which aims to identify various hindering factors influencing the performance of employees. Primary data has been collected through administering questionnaire and interviews followed by critical analysis and thorough examination, 17 aspects influencing performance have been identified such as; specific objectives, objective setting, standard evaluation, unbiased behavior, effective performance, effective communication, training need, appraisal enhancement, appraisal mechanism, appropriate training, difficulties to achieve objectives, coaching/guidance, formal trainings, client/stakeholder, semiannual performance appraisal, performance assessment and then action plan. Furthermore, study compels to adopt proper negotiation, transparent implementation of organization's rules & regulation and comprehensible procedure for effective performance and its evaluation. This research suggests that if the identified 17 factors manipulate employee's performance in banking sector be taken in to account, be given due attention and be exercise will result in obvious improvement of their performance. The worth of this paper is identified through its emerging topic. Performance evaluation is the full fledge formal interaction between an employer and employee. This tool is being widely used to ensure that human resource is being utilized effectively. "Performance appraisal is a systematic description of an employee's job relevant to its strengths and weakness". Performance evaluation system is instrumental to overcome hindering factors which come across to evaluate the performance of employees.

KEYWORDS

Performance Evaluation, Questionnaire, Pakistani Banks, Performance Appraisal.

INTRODUCTION

The company's greatest asset is not its financial, buildings, equipments and services a company's most important assets is its employees productivity they allow the employee to grow by providing opportunities to learn new skills and to move towards a new position. By providing facilities and training it is necessary to have a look what is the result of this favor and check out the result manager's use tools performance evaluation. Performance evaluation is a basic tool which enhances the efficiency of the work. This tool ensures that employees are being utilized efficiently. Performance evaluation may be defined as a full-fledged formal interaction between an employee and an employer through which an employee's performance can be discussed and examined, with a view to identify the weaknesses and strengths as well as opportunities for improvement and skills development. According to Robbins (1997) managers can use performance appraisals for personnel decisions. "Performance appraisals help highlight areas where employee skills and competencies are deficient but can be remedied with appropriate actions". Performance is actually a core concept for human development. Performance is an activity from which an employee can get reward or not base on good or bad performance. Evaluation means how to make performance better and how to overcome the mistakes of the employees. Performance evaluation is the periodic evaluation of an employee's performance measured against the job's stated or assumed requirements. It is important that members of the organization know exactly what is expected of them, and the yardsticks by which their performance and results will be measured. Laurie J. Mullins substantiate the necessity of an effective appraisal scheme by saying that it can identify an individual's strengths and weaknesses and indicate how such strengths may best be utilized and weaknesses overcome. Performance evaluations are useful tools for both the employer and the employee. If evaluation of an employee is done in a candid, consistent and open manner it will be fruitful for both employer and employee. Performance evaluation is a process which can be efficiently used to take decisions of employees future decisions can be in the form of promotion, demotion, termination etc.

According to Grote (2002) asserted on performance evaluation and said "Performance evaluation serve multiple purposes in organizations because they monitor workforce progress and help determine if promotions, terminations, transfers, and training/development are warranted". Performance evaluation identifies employee training and development needs, and plan for career growth Identify skills and abilities for purposes of promotion, transfer, and reduction in force. Support alignment of organization and employee. It measure actual performance against expected performance.

Performance Evaluation provides an opportunity for open communication about performance expectations and feedback. Most employees want feedback to understand the employer's expectations and how the employee's performance measures against these expectations. As Robbins (1997) maintains that when employees' skills are deficient, performance evaluation can be used by managers as a criterion against which training and development programs are validated. In the area of training and development, performance evaluation can also serve the role of providing feedback to employees on how their organizations rate their performance. Another important consideration is that performance appraisal help incentivize employees towards reward-based allocations. The use of well-crafted employee performance appraisals becomes increasingly important because they can help identify top performers and layoff poor performing employees, which also helps reduce costs during economic crises. As Kressler et al. (2003), Grehan (2002), Landy et al. (1983) any employee who work in the organization so, organization make policies and also design their performance development program to make their performance effective in the organization. Which is become base for their promotion and compensation and employees also avail these benefits through making proper standard of performance.

Performance evaluation base on two basic way from which it make better performance standard of an employee in the organization. First one it describe the evaluation process and the second is that what path should be adopt any employee to work in the organization and how should it evaluate performance of employee. There are following different types of banks working in Pakistan. Larger bank which are work in Pakistan from 1948 is the State Bank of Pakistan which is also known as central Bank of Pakistan. This bank supervise and provide support to all other bank which work in the commercial market of Pakistan like as commercial bank i.e. as National Bank of Pakistan, First Women Bank of Pakistan, Khyber Bank of Khyber, Saving Banks etc. Banks provide opportunity to the people to make business with them after purchasing their shares and earn profit and they are become base for the economy betterment and improvement of the country because State Bank of Pakistan's share in the economic growth of the country because it is also involved in making policies of the government Khan (1995). State Bank of Pakistan maintain the performance standard of each and every banks which work in Pakistan so any bank its performance level s low in the market the central bank has authority to denationalized it means to private the bank Khalid (2006). After 2004 the technology which should be used in the banking sector such as on line banking ,internet banking, use of ATM machines and several other technological aspects have improved the efficiency quantitatively and qualitatively in the world and Pakistan also adopt these technologies to improve the banking performance and evaluate its structure in the country Attaullah et al. (2004).

Online Banking system very beneficial as it provide full information about financial and non financial matters means it provide description about these matters to customer which they can avail these facilities Cinca et al. (2005). CAMEL model is very important and helpful in banking sector to improve their performance standard and efficiency level Sangmi and Nazir (2010).Capital is the basic assets of banking sector which provide help to construct a structure of bank from the view of performance evaluation Bharathi (2010). DEA approach is very helpful for different private banks which work in the country because it improve their performance level and increase efficiency in the banking sector Akhter (2002).

PERFORMANCE EVALUATION IN BANKS OF PAKISTAN BANKING INDUSTRY

Pakistan Banking industry is referred by Pakistan Bank's Association (PBA). It was established in 1953, its main purpose is to coordinate the efforts of the banking industry, and to share a common vision of progress and development among the companions. PBA Membership is institutionalized and is available only to the Banks operating in Pakistan. Currently there are 46 members, categorized into 6 groups (one of these groups is under formation). Its governing body is an Executive Committee (EC) comprising of 14 members, represented by the Chief Executives of the respective member institutions. PBA's Principal Executive is the Chairman of the Executive Committee, elected periodically from within the EC. Presently, PBA has 11 functional Sub Committees, each chaired by a member of the Executive Committee. Remaining members of the Sub Committees are relevant Executives of member banks.

Over the years the role of PBA has broadened considerably. It is now referred to by the State Bank of Pakistan in formulation of policy for the banking industry, and has been entrusted with the function of regulating and monitoring certain services provided to the banking industry by outside service providers. These service providers include 'Professional Values', who are evaluators allowed to appraise the values of assets collateralized to banks, and Security Agencies offering security services to the Banking Industry. Pakistani banking sector has witnessed drastic changes over a period of 63 years since its evolution in 1947. Initially it suffered from keen shortage of resources and uncertainty due to current political and socioeconomic conditions. Lack of trained human resource and professionals resulted into poor quality of products and services. State Bank of Pakistan was established as the central bank on July 1, 1948 to control the financial sector. Successive amendments were made to extend the control and functions of SBP through State Bank of Pakistan Act 1956. SBP encouraged the private sector to establish banks and financial institutions in the country. It resulted into unhealthy competition and unlawful practices due to bribe and corruption during the decades of 1950s and 1960s.

Today, the Banking sector of Pakistan is playing vital role in the growth of country's economy. In accordance with the State Bank of Pakistan Act, the banking system of Pakistan is a two-tier system including the State Bank of Pakistan (SBP), commercial banks, specialized banks, Development Finance Institutions (DFIs), Microfinance banks and Islamic banks. As of June 2010, the banking sector comprised 36 commercial banks (including 25 local private banks, 4 public sector commercial banks and 7 foreign banks) and 4 specialized banks with a total number of 9,087 branches throughout the country. Among the banks, there are 6 fully fledged Islamic banks as at end of June 2010.

There following are details of banks in Pakistan:

1. Public Sector Commercial Banks 1,621
2. Local Private Banks 6,850
3. Foreign banks 80
4. Specialized banks are 536

Total commercial banks are 8,551. All banks are 9,087. Today, almost 80 percent of the banking assets are held by the private sector banks and the privatization of nationalized commercial banks has brought about a culture of professionalism and service orientation in place of bureaucracy and indifference. Number of the issues is discussed about banking in Pakistan some of them are listed below;

As Akhtar et al. (2011) analyzed the efficiency of Islamic Banks as compare to two types of conventional banks. Khalid and Irshad (2010) found five components of job specification, work, promotion, salary and recognition. Khalid et al. (2011) found customer satisfaction with service quality in conventional banks in Pakistan. Performance evaluation and risk analysis of online banking services. On line banking means internet banking is actually a facility to make easy work for the client of bank in the country Cinca et al. (2005). Islamic bank trend mostly attracted to the people due to interest free investment facility Aggerwal and Yousef (2000). Every bank depend on its capital so, capital is the most important assets of bank which is helpful to construct a structure of bank by adopting CAMEL model which become base for performance evaluation of banks Sangmi et al. (2010).

STUDIED RELATED TO PERFORMANCE EVALUATION PERFORMANCE APPRAISAL IN HBL

This study is covering not only HBL but this study is providing solution for banks all over in Punjab. This study was conducted to find out the reasons and hurdles which are creating problems for the employee performance in the organization and preventives measure taken which provide different facilities to the employee in the organization from which they perform their work efficiently in the organization.

As discuss above certain preventive measure taken by the organization to improve the performance standard of employee so, this shows that an employee is the most important assets of any organization and whole organization base on his performance because his performance lead to the organization's performance

and its share in the market so, every organization struggle to provision of different facilities and benefits to their employees. Habib Bank of Pakistan today's namely as HBL should deeply focus in performance evaluation of their employees means it provide transport facility such as cars and bikes on leasing and several like as house building loan, medical expenditure and so on. It was the first bank in Pakistan after independence day established in Bombay 1941 and then start working in Pakistan its headquarter is exists in Karachi. Habib bank of Pakistan is well known bank in the country as compared to the other. Habib bank conducted different training program for the improvement of their employee's performance. If senior employee in the organization fully cooperate, helps and support to their lower level employee so, performance standard should be made doth lower and upper staff the organization mean there is no jealousy among employees.

FINDING OF THIS STUDY

- The finding of this research shows that many employees have poor performance in using computer. When they work on Microsoft excel they feel a lot of difficulties. When they put transaction such as they balance sheet and deposits sheet on computer because mostly old employee work in the bank so, these have o sufficient about this so, their requirement is the provision of training of computer.
- Next finding describes as the employee of the bank claim different types of incentives and compensation support from 56% highly agreed on this claim and 44% minor agreed on this aspects.
- Employees should say that if their proper duties and work should be mentioned inn polices structure of bank so we can perform work efficiently.
- If every employee can sincere with his work means they perform their duties honestly so, their performance also improved.
- If bank arrange and construct its quality performance structure through proper planning and discussion. Every employee work hard for the achievement of bank so performance of each employee should be evaluating through this.

DIFFERENCES BETWEEN OUR RESEARCH AND THIS STUDY EXPLAINING GAPS

- Our finding is different from this study as if bank arranged and develop proper training program and if new employee hire on the basis of experiences and technical skills means he know about the banking software and accounting software so, this problem can be overcome as if some employee who are new in the organization but properly skillful about computer technology so, they improve their own performance and they help their old and existing employee in the organization.
- Second difference is that if bank provide them transport facility and house facility through loan system as they require house to live a contended life, motor bike and motor car etc.
- Third difference is that we know as general phenomenon is that mostly employee of bank feel mentally stress so, bank has duty to fully provide facility of medical treatment through providing financial support so, their performance level is up.
- Building and environment of bank s good and better the rooms of the working staff are in good condition in every season means proper pleasure able working condition should be providing to the employee so, the performance of employee should be evaluate.
- Another difference of our research and this study is that the security is the most important issue in Pakistan so; proper provision of security to the employee in the bank performance level is automatically improved through this facility.

OBJECTIVES OF THIS STUDY

There are following objectives of this study such as:

- The first objective is that to identify different problem which effect on the performance evaluation.
- The second main objectives to analyze these problems according to their situation and performance level.
- Suggest the appropriate preventive measures which we take to overcome these problems.

LITERATURE REVIEW

VARIOUS STUDIES FROM ALL OVER THE WORLD

Performance evaluation is perhaps most important issues in all over the world. It can be the worldwide phenomenon about ask conflict among employee in the organization. There are several studies have conducted on this research topic. Through these studies it can b observed that mainly focused issue among most studies are To improve the behavior, Performance level and Satisfaction level which has provided number of solutions that will improve the performance of employee by using proper evaluation system or training programs. These methods are adopted almost all over the world. These systems are supporting to acquire the knowledge and experience and which is they gain from their training and program. Through establishing and implementing banker's performance evaluation programs many bank and different financial organization can easily be access by monitor effective program and ineffective performance of employees.

For any organization either it is small or large there is a need of performance evaluation. For any company how much performance evaluation is effective it depends on number of factors, it also includes how effectively the process of any task is documented and communicated, training which is provided to a managers and supervisors. The result of training and effort of supervisor will be resulted after analysis and evaluation.

As Dedreu and Weingart (2003) noted that many organization made a task and targets for their employee to evaluation and development of the performance level. As Thatcher and Zanutto (2003) assert that there are lots of conflicts and problems among employees and these conflicts affect on employee performance and evaluation. According to Passo and Cactano (2005) mostly the conflicts arises from among employee of the banks from internal structure of the bank. As Bannu and Cooke (1986) explained that performance evaluation is actually a specific technique which should be used for evaluation of employee according to the behavior perspective and accomplishment point of view of employees. According to bernardian (1999) employee performance evaluation based on two factors first one included as effective use of human resources and the second one include as it become base for employee's own decision making in life of an employee. As Jacobs et al. (1980), daughtrey and Ricks (1989) asserted that performance appraisal is helpful for those employees who are suffering from their sessions in the organization to establishing goal for their development and getting feedback. According to Milkovich and Newman (2010) every employee in the organization have different ranks based on best and effective performance evaluation of employee in bank or other organization through proper rating of their performance or performance level.

Performance appraisal have some positive impact on the evaluation of employees include as employee's commitment with organization. As Waldman and Saks (1998) explained that many organization make the performance evaluation of employee based on the employee's age and their job experience because mostly studies focus on employee attitude and behavior in the job of employees. According to Meyer and Allen (1991) asserted that employee are the most important asset of an organization on continuous effective bases which give positive result to both employee and organization. According to Guetzkow and Gyr (1954) explained that task conflict is very important factor mostly intra-factors between employees such as they have different ideas and opinion and decision making mind and attitude so, there perception level is also different. Similarly Simons and Peterson (2000) asserted that there is no perfect and direct relationship between task and performance but task and performance effective through team work performance, decision making ability. Those organizations will perform well in the market because commitment and job satisfaction is entirely playing a very vital role for development of employee in the organization. According to Amason (1996) explained that many problems or issues which arises from the task conflicts can be removed or overcome through participatory work and team work decision making and through coordination to solve these problems and issues.

As Milkovich and Newman (2010) described in his studies that there are two main categories of evaluation and they are ranking and ratings on which employees are evaluated. Supervisor uses different styles of measuring and ratings for performance evaluation, output measures and self-evaluation. As Demir (2002) demographic factors and job attitudes mainly job satisfaction, organizational commitment with several behavioral outcomes are tried to b linked such as job

performance and performance appraisal. Similarly Waldman and Saks (1998) they had suggested that the effective and positive aspects can be obtained by the diversity in individual characteristics which could influence in decision making performance evaluation. According to Waldman and Saks (1998) significant predictors of employee's performance appraisal are age, tenure, job satisfaction and job experience.

VARIOUS STUDIES FROM DEVELOPING COUNTRIES

Performance appraisal has described as considerable concentration and practices in the bank mostly cases found also in the developing countries. Performance evaluation is become base for overall performance of employee. We also know that performance of employee base on the standard of organization. Performance evaluation process is communicated not only to the new supervisors but also the running condition of basics it can help to remind all of the supervisors actually what the process is and how to perform it and where there is a need of guidance if required. Supervisors and managers under the supervision of top management and human resources staff should understand the need of performance evaluation and how much it is necessary for employees. Performance evaluation improves when there is a two way communication between employee and supervisor. Some of the cases found in Nigerian banks, Indian banks and Bangladesian, Srilankan Banks. So in this section of literature review mostly discussed the issues and problems which are existed in the developing countries.

According to Zenith Bank Annual Report (2004) employees in the bank communicate with each other by both formal and informal way. Bank provided training to employees for their career development Nigerian bank make a lot of investment on the evaluation of employee. As Dewitte (1999) noted that job insecurity is an important phenomenon. Mostly in banks job security of an employee directly affect the performance of employee. According to Grote (2002) when an organization such as banking sector takes step for evaluation of the performance of employee it shows direction to the top management of organization so that they can motivate employees and can take decision regarding employees future like promotion, terminations or training and development about new work or about new technology in the organization.

As Robbins (1997) asserted that performance evaluation can build ability among employee and manager of the banks to make even any personal decision or about banks performance. According to Robbins (1997) performance appraisal is helpful for the employee to measure and estimate about your own performance standard and level through company's or banks decision about employee performance.

As Delo (2005) assert that banks make better performance of if every individual fulfill all the tasks properly and if any employee does not meet the requirement of any organization there can be a chance of termination which will badly affect the standard of performance. Similarly Robbins (1997) noted that there should be proper criteria according to the specified job to an employee and evaluation process should be designed according to the specified duties of the job. According to Coens and Jenkins (2000) some evaluation process implementing on the employee of banks have low results so organization should focus on the appraisal system and make new strategies which may reform the appraisal system. Performance evaluation system in the Nigerian bank as Wema bank of Nigeria PLC gave better result after reform of their performance appraisal system and implementing on employees. Similarly Robbins (1997) asserted that performance evaluation give a path to the employee to set a better standard of performance in the organization.

VARIOUS STUDIES FROM PAKISTAN

Performance evaluation is actually a core concept for human development. When any organization makes a proper planning and training for their employees it may enhance performance level of employees. Proper evaluation system should be adopted by banks either they are private or public. In Pakistan the trend of performance evaluation is very helpful for the development of employees of both organizations private and public. This review examines the performance appraisal literature published in both academic and practitioner outlets between 1985 and 1990, briefly discusses the current state of performance appraisal practice, highlights the juxtaposition of research and practice, and suggests directions for further research. Here are some issues and problems discussed about employees in the financial organization like UBL, HBL.

As Maslow (1943) discussed there as five major physiological needs of employee in the banks and in other organization like as pay, safety, social and shelter provision. According to Herzberg (1959) motivation is unique factor which help a lot to improve performance of every employee the banks. Similarly Teseema and Soeters (2006) assert that these practices play a vital role in evaluation and development of employee in the banks from NWFP. According to Khan et al. (2011) mostly in Pakistan's bank the performance of older employee is very low as compared to young employee but their retention level is very low due to unawareness about new technology but globalization have brought many changes. As Schneider and Schmitt (1986) explained that recruitment process and right selection play a vital role for the performance evaluation of employee in the banks.

According to Heskett et al. (1994) noted that working environment, design of job and right selection improve the performance of employee in the banks to a great extent. Developing countries they tend to focus on open communication, reward system and bonus through these trends top management enhance the level of performance of employees in the banking sector of Pakistan. According to Kressler et al. (2003) when employees working in an organization, organization are fully responsible to facilitate them for daily work that is beneficial for employee if employee take it seriously for their professional development. Similarly Land et al. (1983) explained that when employee work in the organization they used to focus on their work and become an expert in their duties after passing few year and they can easily perform their work in any organization. According to Khalid (2006) State bank of Pakistan maintain the performance standard of every banks in Pakistan by providing strategies about performance evaluation of employee. As Bahadur and sparrow (2002) explained that HBL also adopted performance evaluation system. Through proper evaluation system in HBL top management is successful in retaining the issues regarding performance of employees. According to Newstron and Douglass (2011) Habib bank Limited of Pakistan have conducted different training and evaluation program for their employee's performance improvement through conducting seminar and meeting to find out the reasons about their problems. As Teseema and Soeters (2006) explained human resources play a very vital role for the performance evaluation of employee human resources include compensation, reward, and promotion of employee in the banking sector of NWFP Pakistan. As Mohanty (2009) asserted that outcome from an employee in bank is very important and it will depend on the strategy making of human resource manger on the issue and problem of employee. As Zhu and Dowling (2002) argued that if the banks or any organization focus on the employee's hard working and his relation and behavior during working so, staffing process emphasize the potential ability and skills of employee that may result better performance.

According to Stringer (2002) performance evaluation is a common concept to solve the problems of employee during working but the organization climate will directly effects on the performance of employee. Similarly Akinboye and Adeyemo (2002) assert that stress is the major factor and reverse emotional intelligence level will directly on the performance of employees. According to Nida College of Management Sciences performance evaluation develop benefits for organization and employee for future perspective and that procedure is helpful for both policy maker about human resources and it will also identify the employee who are not perform well in the organization mean ineffective performer. Evaluation process is very difficult tasks. As Douglass (2011) explained as performance evaluation is actually a tool from which on organization gain information about employee because these information go to negative about performance of employee of an employee, that can be removed.

According to Jamil (2005) Performance evaluations have been conducted since the times of Aristotle. In United States performance evaluation was originated for the very first time after military establishment shortly after the birth of the republic. As Jamil (2005) asserts on the measurement of an employee's performance that allows for rational administrative decisions at the individual employee level. Raw material is provided for the evaluation of the effectiveness of the system components and processes such as recruiting policies, training programs, selection rules, promotional strategies, and reward allocations. It provides the foundation for behaviorally based employee.

FINDINGS FROM DIFFERENT STUDIES

For any organization either it is small or large there is a need of performance evaluation. For any company how much performance evaluation is effective it depends on number of factors, it also includes how effectively the process of any task is documented and communicated, training which is provided to a managers and supervisors. The result of training and effort of supervisor will b resulted after analysis and evaluation. There is no chance of error after performance evaluation it's a formal way to have an effective result. It's just not an asking to a supervisor or a manager to evaluate the staff, an effective system provides a standardized method to evaluate employees by managers. Standardized method not only leads to consistency, but also helps to identify the weak and

strengthen areas where there is a chance of improvement. Making the process as easy as possible for managers to follow will help ensure that performance appraisal is effective.

Performance evaluation process is communicated not only to the new supervisors but also the running condition of basics; it can help to remind all of the supervisors actually what the process is and how to perform it and where there is a need of guidance if required. Supervisors and managers under the supervision of top management and human resources staff should understand the need of performance evaluation and how much it is necessary for employees. Performance evaluation improves when there is a two way communication between employee and supervisor. Communication skills are the skills which are very necessary for an employee and employer to have an effective result. Behavioral characteristics of an individual towards clients and customers make huge contribution to be well informed. Not only in bank the ability of a manager to serve a client or a customer in a competent manner must have a clear understanding to utilize the resources properly and have a realistic approach to accomplish a task.

Responsiveness is an approach according to which a task is well responded cooperatively and timely. Which help a supervisor to solve a problems Slow to “catch on”. In any financial institution there is need of teamwork which needs a spirit to help others to solve their issues to get rid of problematic issues. It's a responsibility of a manager to maintain positive and supportive environment and to promote attitude of “can do” to achieve goals. Career development in a result of performance evaluation actually leads a supervisor to the recognition of the work done by an employee who may result in the form of a reward or an appreciation it becomes a link between the organization and its employees for personal career goal. Performance evaluation also leads towards another dimension which is potential appraisals which helps a supervisor to identify hidden talents of their employees. Identification of these hidden talents may lead an individual for higher responsibilities and higher position for future. The performance appraisal process in itself is developmental in nature. Different process of HR are highly dependent on performance evaluation it helps to identify the need of training and development, promotion, demotion, changes in compensation etc. In the result of the actions which are performed on the basis of performance evaluation gives a positive feedback which gives a long way of motivation to employees. Based on the evaluation, employees can develop their career goals, achieve new levels of competencies and chart their career progression.

Performance appraisal encourages employees to reinforce their strengths and overcome their weaknesses. According Burchell (2002) now a day's job insecurity becomes a worldwide phenomena and it will b keep on growing in future due to the globalization.

HR staff members tried to give assessment solutions to the top management of bank which solves all aspects of hiring and selection process of new employees. The comprehensive assessment library includes skills and abilities tests, behavioral and personality assessments, structured interviews, assessment centers and simulations, performance indicators, cultural fit, job fit and career fit, realistic job previews, leadership assessments and custom-built assessments. HR staff manager's designs abilities test to measure reasoning skills which is necessary for successful completion of every day works tasks. They had designed a series of ability assessments which is applicable on both the candidates of graduate and managerial level. Employee evaluation helps you sift large volumes of candidates quickly and easily—helping you reduces time-to-hire and enhances the efficiency of your recruitment process. This performance evaluation tests to improve recruitment technology and administered automatically Behavioral and Personality Assessments.

In a result of performance evaluation in banks HR managers design Behavioral and Personality Assessments which gives proper tools to identify the personality traits which is applicable on both the potential and current employees for their development. These tools help to give a quick report to identify the areas where there is a need of improvement and enhancement within the organization.

Performance evaluation in banks develops specific criteria for the employees to perform their duties this criterion is defined in the form of performance standards.

These standards are as given below:

- Performance Standard 1: Professional Knowledge.
- Performance Standard 2: Instructional Planning.
- Performance Standard 3: Proper implantation of plan.
- Performance Standard 4: Learning Environment.
- Performance Standard 5: Professionalism

FURTHER DISCUSSION

Due to the reduction in the funds or work the organization restructure itself by eliminating one or more regular staff members. Management has the sole right to determine staffing and operational needs without regard to the source of funding.

Incentive system is the most important system which is used by different companies to put motivational spirit among the employees. Performance evaluation system or procedure preplanned through structure from getting effective result.

Current performance is the source for an organization to do performance evaluation. In a bank case study where there is no current performance appraisal, the employee's performance is considered satisfactory. The employee's performance is considered unsatisfactory if disciplinary action (written warning, disciplinary probation, or disciplinary suspension) was issued after the current performance appraisal. Performance evaluation is considered as most effective tool to enhance the evaluation of an employee when there is an accurate assessment and fair judgment is made. Inaccurate evaluation is one reason because of which most employees dread going through performance appraisals. An employee always expects his appraiser to recognize and appreciate his achievements, support him to overcome the problems and failures.

An employee prefers an accurate performance review with no increase in the salary over inaccurate performance review with an increase in salary.

SIMILARITIES AMONG STUDIES

- Performance evaluation is useful to improve communication.
- After performance evaluation a check and balance situation where training is required for career development.
- Performance evaluation increases a psychological stress which creates job insecurity.
- Performance evaluation strengthens the organization through finding out the opportunities and threats like promotion, termination, and awareness about new technology.
- Performance evaluation build an ability to estimate about own performance standard.
- Employee can know about future retention and survival.
- Complex structure of banking working and other issues.
- Layoff phenomenon means older employee remove and young employee.

DIFFERENCES/GAPS AMONG STUDIES

- Focus on the need of employees.
- Performance evaluation gave path to the employee to make standard of performance.
- Motivation factor.
- HR practices and policies or strategies.
- Globalization and unawareness about new technology.
- Working environment, design of job, right selection and appropriate appraisal system.
- Banks make better rules and regulation, strategies about working of employee.
- Conducting seminars and meetings.

- Better working conversation among employee with lower staff and staff
- Emotional intelligence level.
- Job satisfaction level employee attitude and behavior

METHODOLOGY

This study is base on the actual performance of the employees in banks because the statistical data of this study explained the actual measurement of the objective of this research. This type of study elaborates the problem related to employee’s performance and evaluates this performance through particular preventive measure taken to solve the problems related to their jobs.

SAMPLE/DATA

In this study 102 questionnaires were taken as sample. These questionnaires were filled by the employees of different public and private sector bank. 52 questionnaires were filled from the different branches of private banks. These are Habib Bank Limited, Muslim Commercial Bank, United Bank Limited, Bank Al-Falah, Bank Al-Habib, Al-Buraque Bank, Kashaf Bank and Allied Bank etc and 50 questionnaires were filled by the employees of public banks. These are National Bank of Pakistan, Punjab Bank and National Rural Support Program Bank (NRSP) etc.

INSTRUMENT AND MEASURES

This research is actually used the questionnaire technique to apply the statistical tool/instrument. SPSS software used to find out the relationship between independent and dependent variable. In this research we measure the mean, standard deviation, which is based on the expression of descriptive statistics while the “t-value” and “p-value” and coefficient of variation are used to evaluate the relationship between variable in order to express the acceptation or rejection of null hypothesis.

FINDING AND DISCUSSION

TABLE 1: COMPREHENSIVE REGRESSION ANALYSIS

SR.NO.	VARIABLES	TYPES OF INSTITUTES				T	SIG. (2 TAILED)
		PUBLIC BANKS		PRIVATE BANKS			
		MEAN	STD. DEVIATION	MEAN	STD. DEVIATION		
1	Specific objective	4.23	0.555	4.33	0.785	0.713	0.477
2	Objective settings	3.69	1.151	3.91	0.838	1.096	0.276
3	Feed back	3.57	1.156	3.75	1.207	0.76	0.449
4	Unbiased behavior	3.15	1.302	3.51	1.171	1.458	0.148
5	Effective communication	3.65	1.101	3.75	1.181	0.432	0.667
6	Training needs	3.35	1.176	3.94	1.145	2.534	0.013
7	Lack of appropriate training	2.61	1.321	2.77	1.436	0.587	0.558
8	Difficult to achieve objectives	2.58	1.302	3.21	1.35	2.36	0.02
9	Performance assessment by stakeholders	3.56	1.351	3.87	1.225	1.191	0.236
10	Training Need	3.35	1.176	3.94	1.145	2.534	0.013
11	Performance appraisal enhancements	3.15	1.229	3.87	1.155	2.96	0.004
12	Appropriate mechanism	2.61	1.341	2.77	1.436	0.587	0.558
13	Primary Training	4.33	0.93	3.98	1.152	-1.68	0.096
14	Standards of evaluation	3.55	1.176	3.9	1.159	1.493	0.139
15	Coaching guidance	3.09	1.104	3.73	1.097	2.829	0.006
16	Action against poor Performance	4.21	0.824	3.72	1.35	-2.18	0.032
17	Assessment Criteria	3.81	1.104	3.87	1.272	0.233	0.816

1. SPECIFIC OBJECTIVE

STATISTICS: As the results indicate that the mean score for Public bank is 4.23 and for Private bank is 4.33 and the standard deviation is .555 and .785 respectively. The t-score for equality of means is that 0.713 with p-value 0.477. These results indicate that there is no significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks somehow agree with the statement that there is significant impact of performance evaluation activities on job.

PUBLIC REASONING: Respondents of public bank revealed in their interview that although performance evaluation activities can affect their performance positively but most of them do not know about their specific objectives they have no proper knowledge and guidance from their respective boss. On the time of training they just trained about their specific work they have to perform. According to some respondents, their specific objectives are only related with their work quality.

PRIVATE REASONING: Respondents of the private banks disclose that primarily they have their clear and specific objectives related to their job. But as the time passes or for the achievement of organizational goals strategies are been made by the management. According to those goals our objectives are being changed and reset that are required or need for goals achievement. Employees are provided incentives in purpose of motivating them, when they are motivated they performed better and efficient work. It is helpful to do work on their specific objectives.

COMPARATIVE REASONING: Study shows that there is no significant difference between private and the public sector. These organizations have their specific objectives as whole as well as individually. Every new employee hired is well aware of its objectives regarding to his job and organization. Due to the work over load the employees of private sector have to work till late at night. Few of them do not know or might be possibility that they forget their objectives because they have a routine work which they consider is their objective.

2. OBJECTIVE SETTINGS

STATISTICS: As the results indicate that the mean score for public bank is 3.69 and for private bank is 3.91 and the standard deviation is 1.151 and 0.838 respectively. The t-score for equality of means is that 1.096 and p-value 0.276. These results indicate that there is no significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks somehow agree with the statement that there is significant impact of performance evaluation activities on job.

PUBLIC REASONING: The mean score from public is 3.69 which is approximately equal to 4 which indicate that employee of public are satisfied with that statement there they have a corporative manager who provide them good coaching and strong financial support which help them in setting their objectives but some of the employees not sure about this statement that they have corporative supervisor but the employee who have high length of service are strongly agreed with this statement. They are supported by top management on the basis or their experience and analyzing techniques.

PRIVATE REASONING: The mean sore from private banks is 3.91 which is approximately equal to 4. Which means that the employee of private sector is mostly agreed from this statement because their head is involved in setting their objectives as in the objective setting mostly in private banks meeting are held for the solution of employees problems. Majority of the respondents said that their institute provides them incentives and bonuses for their affective and valuable performance. This thing makes sure them about their objectives while some of the respondents are not sure about their objectives because they are provided with appropriate incentives according to their work in which they deserve.

COMPARATIVE REASONING: from both of the responses researchers conclude that there is no significant difference of the view point of public and private banks respondents that they have great supervisor or top management for the setting of their objectives, this shows that employees are satisfied with their supervisors in setting of their objectives and this thing keep them motivated and committed with their work.

3. FEED BACK

STATISTICS: As the results indicate that the mean score for public bank is 3.57 and for private bank is 3.75 and the standard deviation is 1.156 and 1.207 respectively. The t-score for equality of means is that 0.760 with p-value 0.449. These results indicate that there is no significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks somehow agree with the statement that there is significant impact of performance evaluation activities on job.

PUBLIC REASONING: in public banks the mean score is 3.57 which show that the employees from public sector received clear feedback from their supervisor during performance appraisal the reason is that the government bank implements proper and predetermined appraisal programs for the affective for their employees.

PRIVATE REASONING: private banks the mean score is 3.75 which is approximately equal to 4 which indicate the employee of this sector is satisfied with this statement that they received their clear feedback from the head of their institute during their performance appraisal. The reason of this positive response is that because the private sector is mostly involved to give financial to their employees according to their work performance but few employees not sure about this statement.

COMPARATIVE REASONING: by viewing responses of both private and public sector it's been concluded that the employees if both sectors believe that they get proper feedback from top management during performance appraisal. Although the employees are relatively satisfied with this technique but still this system get further updated it may result for better than our expectation.

4. UNBIASED BEHAVIORS

STATISTICS: As the results indicate that the mean score for public bank is 3.15 and for private bank is 3.51 and the standard deviation is 1.302 and 1.171 respectively. The t-score for equality of means is that 1.458 with p-value 0.148. These results indicate that there is significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks do not agree with the statement that there is significant impact of performance evaluation activities on job.

PUBLIC REASONING: Mainstream of public sector do not sure about this statement according to their performance appraisal system is not resulting well, because they thought that employee are benefited not on the basis's of their work performance but on the basis of their relationship with the top management. In the public sector benefits in the result of performance appraisal are actually in the basis of seniority which shows biased and unfair behavior of the organization. In this sector the performance appraisal report or ACR is maintained by the employees with mutually concern to avoid any unhealthy result which is unfair behavior.

PRIVATE REASONING: Majority of the employee in private sector agreed with this statement that their organization is fair and unbiased during performance appraisal. The reason is that employee believe that the performance appraisal form is viewed by appraise during performance appraisal. This shows the unbiased behavior of the organization with its employees but few of ht employee nit sure with this statement because they are newly appointed and do not know the culture of the organization.

COMPARISON REASONING: According to Public bank respondents they do not sure that there is a fair and unbiased performance system. Whereas the private respondents are agree with the statement that there is transparency in performance evaluation of every one. They have no unfair treatment with anyone from the management. Study shows that if proper appraisal system is implemented in the public sector then this gap can be fulfilled.

5. EFFECTIVE COMMUNICATION

STATISTICS: As the results indicate that the mean score for public bank is 3.65 and for private bank is 3.75 and the standard deviation is 1.101 and 1.181 respectively. The t-score for equality of means that is 0.432 with p-value 0.667. These results indicate that there is no significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks somehow agree with the statement.

PRIVATE REASONING: Majority of respondents are agree with the statement .According to employee of private sector the organization occasionally arranged a meeting in which all of sub ordinates or employee sit together and share their ideas in making policies during performance appraisal. Employees are quite satisfied because they able to have an effective communication with the top management during their performance appraisal. Employee use focuses on self ingratiation present them self to the supervisor as polite and friendly person .They show them themselves hard working letting the supervisor know about their progress. Which shows good effect on the performance appraisal?

PUBLIC REASONING: In public sector with the ratio of 50-50, half of the agreed with this statement they believe that having interaction with management and supervisor during performance appraisal is beneficial for them they had a chance of self ingratiation and was focus in ingratiation which result sometime promotion. On the other hand the employees with the ratio of 50% means half of the employee are not sure about the statement due to the newly appointment. They are still unaware of the rules regulations and policies on which they can show their actual performance and have good communication during performance appraisal.

COMPARATIVE REASONING: Employees of both sector are almost agree with the statement they have affective communication with bank head but some of employees with the ratio of 50% are not sure about the statement. Researchers suggested however that ingratiation does not always succeed in obtaining good performance ratings and this may tend to be bad for morale then employee observe person true performance is not up to the mark just on the basis of ingratiation they get merit awards and promotion and marks and favors.

6. TRAINING NEEDS

STATISTICS: As the results indicate that the mean score for public bank is 3.35 and for private bank is 3.94 and the standard deviation is 1.176 and 1.145s respectively. The t-score for equality of means that is 2.534 with p-value 0.013. These results indicate that there is significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks somehow agree with the statement.

PRIVATE REASONING: Main stream of private sector is agreed with this statement. Employees have very positive response that their training needs are discussed in performance review meetings. If any employee needs training, seminars and conferences are conducted. If any new technology is introduced in banking sector top management shows great concern to train all of the employees.

PUBLIC REASONING: Employees of the public are sure about the statement, according to them training at early stage of appointment was given to them but with the passage of the time top management focus on time to time training session if they thought it is necessary. They are satisfied with their top management and confident about their good performance appraisal system.

COMPARATIVE REASONING: In comparison there is a very minor difference of the both sectors according to the statement that their training needs are discussed in the meetings. They believed that management is very conscious about their effective performance. They trained their employees time to time to meet the current standards of the market. Researchers believed that if the training module should be design time to time it will enhance the efficiency of the employee and this thing will ultimately leads to the effective performance.

7. LACK OF APPROPRIATE TRAINING

STATISTICS: As the results indicate that the mean score for public bank is 2.61 and for private bank is 2.77 and the standard deviation is 1.321 and 1.436 respectively. The t-score for equality of means that is 0.587 with p-value 0.558. These results indicate that there is significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks somehow agree with the statement.

PRIVATE REASONING: The mean score of private sector shows that the employees are not sure about this statement that they have not been given appropriate training for achieving their job tasks. In fact in the private sector the top management is highly involved in the management function. But there may be work over load that's why employee are not sure about the proper planning and scheduled to give knowledge to them. Few employees are disagree with this

statement because they know bitterly about the appropriate training mechanism given by their supervisor or top management, due to this factor the private sector is running in the successful way and the organization is achieving its designed goals.

PUBLIC REASONING: Researcher elaborated that majority of the employee in public sector is disagreeing with this statement. According to their view point the public sector is very rich and providing better knowledge, skills, techniques and appropriate training as well so the employee have given a proper scheduled training and guidance to perform the complex tasks, specially to the newly appointed employees. This thing increases their efficiency, and they do their work according to their job requirement. Through the appropriate training the employee tries to perform well and to show quality and effective work which is beneficial for them and all so for the organization.

COMPARATIVE REASONING: In comparison both of the mean score are appropriately equal, means there is no significant difference between the views of both sector and both are in the situation of not sure. It should be recommended that appropriate training should be organized more properly and time to time so that employees are sure and satisfied that they are given proper training which is beneficial for them. Few respondents show that they are not giving the proper training for their work.

8. DIFFICULT TO ACHIEVE OBJECTIVES

STATISTICS: As the results indicate that the mean score for public bank is 2.58 and for private bank is 3.21 and the standard deviation is 1.302 and 1.350 respectively. The t-score for equality of means that is 2.360 with p-value 0.020. These results indicate that there is significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks somehow agree with the statement.

PRIVATE REASONING: By observing the behavior and listening the views of the private sector employee, researcher elaborated that people of this sector is not sure about this statement that their work objectives are difficult to achieve. Because in this sector the top management is supervisor play a supportive role in making employees objective and also help them to achieve those objectives. So that employee is fully satisfied with the management who provide better opportunity to achieve the predefined objectives. More over the employees who have determination and highly committed with their work, dissatisfied with this statement that their work objectives are difficult to achieve.

PUBLIC REASONING: It is clear from the mean score of public banking sector that employee are highly satisfied with their organization scheduled, rules, regulations and policies which are very beneficial for them to achieve predefined objectives. Some of the respondents said that their supervisor is playing a marvelous role in coaching and mentoring and they do not have any difficulty to complete their task with great efficiency and effectiveness. So the employees disagree with the statement that there is a difficulty in achieving the work objectives.

COMPARATIVE REASONING: Comparatively it is elaborated that there is minor difference between the mean score which cannot be bothered. Employees are very satisfied with their supervisor and they have been given proper opportunity to meet their objectives. If this system is improve more, then more and more objectives will be achieved and there will be overall success and objective achievement of the organization.

9. PERFORMANCE ASSESSMENTS BY STAKEHOLDERS

STATISTICS: As the results indicate that the mean score for public bank is 3.56 and for private bank is 3.87 and the standard deviation is 1.351 and 1.225 respectively. The t-score for equality of means that is 1.191 with p-value 0.236. These results indicate that there is no significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks somehow agree with the statement that there is significant impact of performance evaluation activities on job.

PUBLIC REASONING: The mean score of performance assessment of employee from client of the public banks 3.5. Which is approximately equal to 4 means its indicated that most of the employee from public bank are agree with this statement because they want to know how about their performance .client are the main source of assessment of their performance because bank get information about employee for its clients according to the provision of service so, employee try to fully satisfied the customer from service .But from the view point of public sector respondent are that customer is the asset of bank and employee performance should be accessed through customer viewpoint.

PRIVATE REASONING: The mean score of performance assessment of employee from client viewpoint of the private bank is 3.87 which is approximately equal to 4 .Which shows that most of the employee from private banks are strongly agree with this statement .The reason is that private bank performance of employee can also be assessed from customer point of view because in private bank top management could focus on its business to some extent so that is performance assess by now how from customer about the service quality of employee that directly relate the profits the bank.

COMPARATIVE REASONING: There is minor difference between public and private banks respondents both of the respondents agree about that statement because employee should be assessed from customer or client resulting attitude and their views .More over it will be concluded that customer is actually away for bank to get feedback about the performance of employee.

10. TRAINING NEED

STATISTICS: As the results indicate that the mean score for public bank is 3.35 and for private bank is 3.94 and the standard deviation is 1.176 and 1.145 respectively. The t-score for equality of means is 2.534 with p-value 0.013. These results indicate that there is significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks do not agree with the statement that there is significant impact of performance evaluation activities on job.

PUBLIC REASONING: The mean score from public banks about training needs of employee is 3.35. Which is approximately equal to 4 .Which shows that in public sector mostly employee are agree with this statement that training is very important to effective work and overall performance of employee .In public sector when any new technology introduced so, proper training are necessary for the employee to work through this technology. In public sector respondents said that a proper training session conducted by head office to make awareness about new technology .But few respondent feel that there is no need training and no awareness about new technology mean they do not like their awareness about new technology.

PRIVATE REASONING :The mean score from private bank about training need of employee is 3.94. Which indicate that most of the respondent from private bank are agree with this statement .The reason is that mostly in private banks ,employee have highly needs of training coaching about their job work and about new technology, because in private sector the top management is very conscious about the performance of every employee and have no compromise about the training of each employee in the organization so, the respondent said that proper training and evaluation system adopt by every private bank to enhance the quality work of every employee.

COMPARATIVE REASONING: In comparison of both public and private sector bank according to fulfill training needs of every employee if they feel very difficulty in work situation .There is a significant difference between the mean of both because both sector's employee have equal views about their work but the difference lies on that in public sector provision of training is like a fulfill the casualty, not to make any proper improvement. While in private sector proper and schedule training provided to every employee in the organization so, the researcher recommended that in public sector effective measure taken by head office and top management to improve quality of work among employees through effective training program, and meeting could be held to discuss that needs.

11. PERFORMANCE APPRAISAL ENHANCEMENTS

STATISTICS: As the results indicate that the mean score for public bank is 3.15 and for private bank is 3.87 and the standard deviation is 1.155 and 1.229 respectively. The t-score for equality of means is 2.960 with p-value 0.004. These results indicate that there is significant difference between the two mean scores. The mean scores also indicate that respondents of public banks are not agree and private banks somehow agree with the statement that there is significant impact of performance evaluation activities on job.

PUBLIC REASONING: The mean score from public banks about performance appraisal enhancement is 3.15. Which shows that in public sector employee are not sure about that statement because the mostly respondent from public banks said that due in appropriate training means although training program held but no proper implementation will be made so, there is no way for every employee to improve their performance due to this program so, mostly employee feel that there is no change in their performance due to their evaluation system.

PRIVATE REASONING: In the private mean score which is 3.87 indicate that in private sector employee are agree with this statement .The reason is that there is a proper evaluation and appraisal of employee will be made so, mostly employee learned from their evaluation system to improve the quality standard of the

work, because the respondent said that their top management take it seriously to improve the overall standard and performance of bank and their employee both so, employee also get learning from that system. They have a chance to improve over all performance of their work.

COMPARATIVE REASONING: In comparison of public and private bank there is a significant difference between mean score of both bank's respondent .The reason is that adoption of evaluation system in the organization but some organization take it serious like private bank but few public bank are not take it serious so, there is no chance remain for the employees to improve the performance level. Moreover researcher recommend that if public bank make appropriate evaluation system so, employee's performance ever been enhanced.

12. APPRAISAL MECHANISMS

STATISTICS: As the results indicate that the mean score for public bank is 2.61 and for private bank is 2.77 and the standard deviation is 1.341 and 1.436 respectively. The t-score for equality of means is 0.587 with p-value 0.558. These results indicate that there is no significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks somehow disagree with the statement that there are appropriate mechanisms established in the organization for achieving the job tasks.

PUBLIC REASONING: The mean score of public bank about performance appraisal mechanism is 2.61. Which is clearly shows that most of the employee or respondent are strongly disagree with this statement .The reason is public employee feels a lot of difficulties from system and management ,work also done but no proper manner. Top management take the work easy means no burden or no tension about losing of job because they permanent employee of the bank. So if any new employee policy implement on top management or middle level employees they take it easy no proper adoption of this policy. So overall performance appraisal mechanism will be affected by this attitude.

PRIVATE REASONING: While According to private mean score which is 2.77 indicate that in private sector also most of the employee are not take the appraisal mechanism seriously but due to some extent it is negotiated that in private bank mostly involve in the evaluation of their employee to make effective work through effective appraisal mechanisms.

COMPARATIVE REASONING: In comparison of both public and private sector there is a minor difference between mean score of both sector this shows that although there is found performance appraisal mechanism but it is mostly take serious in private banks as compared to the public the reason is that the public bank spending a lot of amount on the employees to improve their work and provide them full training and coaching so, that as compared to public sector the private sector take the appraisal steps seriously to improve the quality work of each and every employee in the organization.

13. PRIMARY TRAINING

STATISTICS: As the results indicate that the mean score for public bank is 4.33 and for private bank is 3.98 and the standard deviation is 0.930 and 1.152 respectively. The t-score for equality of means is -1.680 with p-value 0.096. These results indicate that there is no significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks somehow agree with the statement that there is significant impact of performance evaluation activities on job.

PUBLIC REASONING: The mean score of public bank about primary training of employees from public banks is 4.33. Which indicate that most of the employees are strongly agree with this statement because when they start their job so, public bank provide them an opportunity to obtain primary formal training about job? In public sector this is involved in rules and polices hat if new employee enter in this sector government should provide fully support about initial training and know how to their employees about their work, routine, time schedule and all the activities related to the job

PRIVATE REASONING :The mean score of private bank about initial training of the employee in this sector is 3.98.Which shows that the employee in private sector are agree with this statement because they gain also an initial or primary training when they start their job. In private banks when a new employee hired so, top management feels that new employee not make proper work according to the requirement up to mark mostly in private sector employee gain learning from their colleagues and upper staff. The respondents from private banks said that they also give proper primary training from bank when they start their job .

COMPARATIVE REASONING: In comparison of both public and private banks there is a significant difference between the view point of public and private bank's employee because in public sector employees get initial training that is formal and predetermined mean it is lists in the policies of public bank that to provide training to new employee in the organization about their tasks and performance. Moreover the researcher believes that if in private sector predetermined and appropriate training provided to the employees, they make the work efficient and effective at the start of the job.

14. STANDARDS OF EVALUATION

STATISTICS: As the results indicate that the mean score for public bank is 3.55 and for private bank is 3.90 and the standard deviation is 1.176 and 1.159 respectively. The t-score for equality of means is 1.493 with p-value 0.139. These results indicate that there is no significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks somehow not sure with the statement that there are known standards of performance evaluation in their institutes.

PRIVATE REASONING: The mean score of this sector shows that most of the employees agreed with this statement that they are fully aware of the standards on which they are evaluated. The reason is that when an employee is newly hired, they must be reviewed performance appraisal standards in written form which are designed by the top management. So that they know the standards on which they will be evaluated in future. This may help employees to cover all the sides of their weakness regarding their performance.

PUBLIC REASONING: In the result of the mean score of this sector revealed that employees are not sure about this statement according to them standard of evaluation are not known to them. Top management decides according to the current scenario by keeping in views own benefits. Top management of public sector set standards by their own without bothering what would be its impact on the organizational employees. The strategy of designing standards at eleventh hour will leave a question mark in the fairness and biased behavior of an employee.

COMPARISON REASONING: As a researcher by observing the current situation of both sectors, employees of private sector are relatively much satisfied with the standards on which they are being evaluated as compare to the public sector employees. Moreover the gap between public and private sector can be removed by applying the proper system of designed standard on which they will be evaluated.

15. COACHING GUIDANCE

STATISTICS: As the results indicate that the mean score for public bank is 3.09 and for private bank is 3.73 and the standard deviation is 1.104 and 1.097 respectively. The t-score for equality of means is 2.829 with p-value 0.006. These results indicate that there is no significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks somehow agree with the statement that there is significant impact of performance evaluation activities on job.

PRIVATE REASONING: The mean score of private banks is 3.73 about formal coaching or mentors for the effective performance of employees which indicate that mostly employees in the private bank are agree with this state the reason is that in private employees get proper coaching or work with the supervision of employees because in private bank top management take it serious to implement coaching of every employees to improve its performance.

PUBLIC REASONING: The mean score of public bank is 3.09 about formal coaching or mentor for effective performance of employees which shows that employees in public sector are disagree with this statement because the reason is in public bank there is no proper supervision or coaching promoted to the employees. The session will also conduct but no proper implementation through the process.

COMPARATIVE REASONING: In comparison of both public and private sector there is a huge difference between public and private bank about this statement the reason is that in private sector proper coaching provided to this employees and effective result getting through this statement while in public sector coaching provided to these employees through proper session but no feedback receive from this due to poor implementation process.

16. TABLE ACTION AGAINST POOR PERFORMANCE

STATISTICS: As the results indicate that the mean score for public bank is 4.21 and for private bank is 3.72 and the standard deviation is 0.824 and 1.350 respectively. The t-score for equality of means is -2.180 with p-value 0.032. These results indicate that there is no significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks somehow agree with the statement that there is significant impact of performance evaluation activities on job.

PRIVATE REASONING: Actions are been taken against those who are not performing their work according to standards set by the organization. If any employee is found who is not followed the rules and regulations management takes any action against him. Respondents said that if the organizations do not take action then it will affect the whole performance of the organization.

PUBLIC REASONING: In public sector respondents are strongly agreed that actions are being taken against those who are not performing well. They have fair of elimination so that they work according to the predefined standards. They try to keep their ACR good because they are very conscious about their job. They always try to meet the standards of organization. They also want that organization should take steps so that all the new employees who are on initial stage will remain honest with their work.

COMPARISON REASONING: Public respondents emphasizes that this system should be implemented strongly in the organization whereas private sector respondents are not sure with statement because very strict actions are taken by the organization. They are freighted of being dismissed from job even on the minor violence. Organization should not only provide the training and feedback but also they have to implement the actions as well for the better productivity of employees.

17. TABLE ASSESSMENT CRITERIA

STATISTICS: As the results indicate that the mean score for public bank is 3.81 and for private bank is 3.87 and the standard deviation is 1.104 and 1.272 respectively. The t-score for equality of means is 0.233 with p-value 0.816. These results indicate that there is no significant difference between the two mean scores. The mean scores also indicate that respondents of both public and private banks somehow agree with the statement that there is significant impact of performance evaluation activities on job.

PRIVATE REASONING: It is clear from the scores that their performance evaluation is assist on all aspects. Not a single factor is included. All the performances from past are also reviewed by the management. Most of the employees in private sector are doing their works with great care and with concentration because their evaluations are made time to time. They are observed continually that's why they are honest with their work.

PUBLIC REASONING: Respondents sure and agreed with the statement that their evaluation has been made on all aspects. On the other hand they also said might be possible some biased and unfair practice is also involved. In general and according to the standards they have maintain performance evolution is done on 360 degree feedback.

COMPARATIVE REASONING: there is no significant difference between the two means. Respondents from public as well as from private banks are agreed with the statement. There evaluation is made from all aspects. If this system becomes more better then the performance of the employee's increases.

RECOMMENDATIONS

1. As all the factors which are mentioned above they need to be focused and there should be an action plan to remove all the factors so that the level of performance of employees can be increased. Training program should be implemented twice a year to improve the performance of employees. In Public sector action should be taken strongly against the poor performance of employee. On the other hand in Private sector all the actions plans are already taken to improve the poor performance of employee.
2. Performance appraisal is also an important phenomenon and it should be conducted twice a year. Employee feels difficulty to remove their deficiencies they should be assessed time to time. Mostly in Public banks it must be conducted more than one time in a year. Public banks as well as private banks should improve the performance of every employee in the organization. Semiannual performance appraisal gives positive result about the performance of every employee in the organization.
3. Customers are the most important assets of the organization. Through performance evaluation system employees can be assessed by customer views means from the satisfaction of customer employees performance can be assessed. If customer is fully satisfied from the behavior and performance of employee this information can be helpful in performance appraisal. Customer satisfaction directly linked with the performance of employee means if customer is satisfied there is no need to assess the performance of an employee.
4. Training is like the fulfillment of causality means there is a need of improvement. In Public sector there is proper provision of formal training but mostly employee takes it easy and don't bother. In Private sector appropriate and predefined training is provided to the employee means through proper process and schedule. Public sector should efficiently and effectively try to involve employees to improve quality of work through effective training program, meetings and seminars should be held to discuss the need of it.
5. Coaching is the most important issue in banking sector mostly employee are unaware about their tasks, work performance, regular work activities and especially new employee must be aware about tasks related to job. Mostly Private Banks take it serious to enhance and make effective performance of their employees. Coaching guidance provided to improve skills and make possible survival in the market.
6. It is elaborated that most of the employee in Private sector difficult to achieve their objective due to complex schedule of working and due to stress of work. Mostly the employee in Private sector is highly committed with their work and due to the fear of losing of job the employee feel difficulty to achieve their objectives.
7. There is a need of appropriate training provided to the employee mostly in Public sector the training is also provide but not in an appropriate manner. In Private sector employees have better knowledge, skills, techniques which provides help to avail an opportunity to have appropriate training to the employee to perform complex task specially the newly appointed employees in the organization. So, it is suggested that there should be proper methodology to adopt training method which will increase the productivity and to improve the quality of work of employees.
8. Top management create burden of work and regulations impose unjustified rules and regulation on employees and with the fear of losing job employees follow all illegal activities. On the other hand in public sector the organization have appropriate mechanism of performance evaluation but the mechanism is not followed properly. The recommendation employees should focus to have benefit from the mechanism and organization should focus to develop and implement appropriate mechanism of performance evaluation.
9. Specific objective is a basic key to achieve required goals. When developing performance goals it is necessary to have objective and precise language. Every individual should have all of its objectives in written form so that how much objectives are accomplished can be checked and with the passage of time an employee if it is detracted can bring back to the required track.
10. Biasness in any organization can ruin the environment of that place. They observed the employee individually and then make a decision about him. Or might they have formed the unit of third person having no link with the concern branch. They go there observed the performance of employee and then proceed further. And there is also another way to avoid from the biasness and unfair activities is the use of electronic equipment like CCTV cameras. So the management is able to evaluate the employees not only by personal observation but also by the evidences in shape of recording.
11. It is also necessary that training needs of employees are also being discussed in the meetings. For this purpose they have to arrange the meetings directly with the employees. In meeting they can discuss the needs of the employees. They can hold the periodical surveys that can also find out the training needs of employees. Another way to overcome this issue is job rotation. Employees become more skillful and experienced.
12. Management should discuss each and every thing with the employee and tells him the weak points of the employee so that he can focus on them and become strong. In this way one can be satisfied that performance evaluation system is helpful in improving their performance.

CONCLUSION

In the above mentioned emergence there is a significant difference between performance evaluation process of Public and Private sectors in a Bank. In this study there are about seventeen factors are concluded which are affecting performance of employees. By giving some recommendations these factors are tried to be removed removing which will support an employee to be motivated and enhance level of performance and it will reduce the intention of employee to leave organization. It will improve productivity, profitability, growth and customer satisfaction. The company's greatest asset is not its financial, buildings, equipments and services a company's most important assets is its employees productivity they allow the employee to grow by providing opportunities to learn

new skills and to move towards a new position. By providing facilities and training it is necessary to have a look what is the result of this favor and check out the result manager's use tools performance evaluation. This tool ensures that employees are being utilized efficiently. Performance evaluation may be defined as a full-fledged formal interaction between an employee and an employer through which an employee's performance can be discussed and examined, with a view to identify the weaknesses and strengths as well as opportunities for improvement and skills development. Performance evaluation is the periodic evaluation of an employee's performance measured against the job's stated or assumed requirements. It is important that members of the organization know exactly what is expected of them, and the yardsticks by which their performance and results will be measured. "Performance evaluation serves multiple purposes in organizations because they monitor workforce progress and help determine if promotions, terminations, transfers, and training/development are warranted". When employees' skills are deficient, performance evaluation can be used by managers as a criterion against which training and development programs are validated.

Performance evaluation is necessary for every employee in any organization even this organization is developed or undeveloped. It is helpful for any sectors which work in the country. By using the techniques significant ratings are taken on which its concluded that if both private and public sectors focus to remove these factors by using appropriate mechanism of training and monitoring of employees. The Goal of the study is to analyze issues related to the performance evaluation of an employee in an organization. If performance evaluation is taken as training tools it would be beneficial for both the employer and employee. There is a need to identify the factor which would affect the quality of evaluation process. It would be necessary to identify the result of performance evaluation among employees. Performance evaluation would be benefited if the employer take an advantage to control on the work that need to done, to enhance the motivation, commitment, productivity. It is necessarily to identify goals and objectives for employee. This research would be beneficial to increase the motivation level and satisfaction of the basic human need for recognitions. There are some factors which are highly responsible to effect performance of an employee and they are unbiased behavior, Lack of appropriate training, Difficult to achieve objectives and appraisal mechanism, Training needs, Performance appraisal enhancement. Biasness in any organization can ruin the environment of that place. It's been observed that's in most of organizations there is a trend of single interviewee basically which is a wrong approach. There can be another choice an organization can hire a person who is not known about the person who is going to be evaluated. There is a need of appropriate training provided to the employee mostly in Public sector the training is also provide but not in an appropriate manner. In Private sector employees have better knowledge, skills, techniques which provides help to avail an opportunity to have appropriate training to the employee to perform complex task specially the newly appointed employees in the organization. So, it is suggested that there should be proper methodology to adopt training method which will increase the productivity and to improve the quality of work of employees. The most common issue is training need. Employees training needs are not discussed in performance review meetings. Management only discusses those training needs that are necessary to achieve the goal of an organization. It is also necessary that training needs of employees are also being discussed in the meetings. For this purpose the top management should arrange the meetings in the employees are directly linked with higher authority. Management should discuss each and every thing with the employee and tells him the weak points of the employee so that employee can focus on them and can remove all deficiencies. In this way one can be satisfied that performance evaluation system is helpful in improving their performance. There are number of organizations which don't have appropriate mechanism of performance evaluation the reason is that the employees of Private banks face a lot of difficulties from its top management, during performance evaluation top management on the bases of self priorities change the mechanism which result biasness. It creates conflicts among employees. The recommendation employees should focus to have benefit from the mechanism and organization should focus to develop and implement appropriate mechanism of performance evaluation. It is elaborated that most of the employee in Private sector difficult to achieve their objective due to complex schedule of working and due to stress of work. Mostly the employee in Private sector is highly committed with their work and due to the fear of losing of job the employee feel difficulty to achieve their objectives. In Public sector employees have knowledge about duties they are highly satisfied because they are fully aware of rules and regulations with their work, policies which are actually predefined when the employee start job. It is suggested that proper coaching and mentoring provided to the employees who are beneficial to manage their task so they can work with effectiveness and full satisfaction by this technique they can achieve their objectives.

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