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IMPACT OF EMPLOYEES' EDUCATING ON PRODUCTIVITY IN BANKING SECTOR

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ABSTRACT

Attending to employees educating among enterprises has developed different notions and has been mixed with training. Educating and training employees affect on firm in particular way. Of course there is not enough research in this field, what has been studied is impact of training on concepts such as efficiency and productivity. The purpose of this research is study impact of employees' educating on bank productivity. For doing the purpose and using correlation, it is studied impact of educating on bank productivity through three variables of efficiency, service delivery, and human resource productivity. According to the research findings, the bank employees educating has not considerable effect on productivity growth, and if this trend to be continues in the way, it will not be affect in future.

KEYWORDS

Banking sector, employees educating, productivity.

INTRODUCTION

Productivity has been always one of the important issues and a faced challenge by managers in business firms. These firms try to set directions in their planning so that increase organizational productivity or total factor productivity (TFP). One of the key factors to increase TFP is human resource.

By developing and simple access to academic education in Iran, many employees tend to gain higher education so that it has created some opportunities and challenges for both employees and firms. Banking sector is not except from this situation, and it should be study.

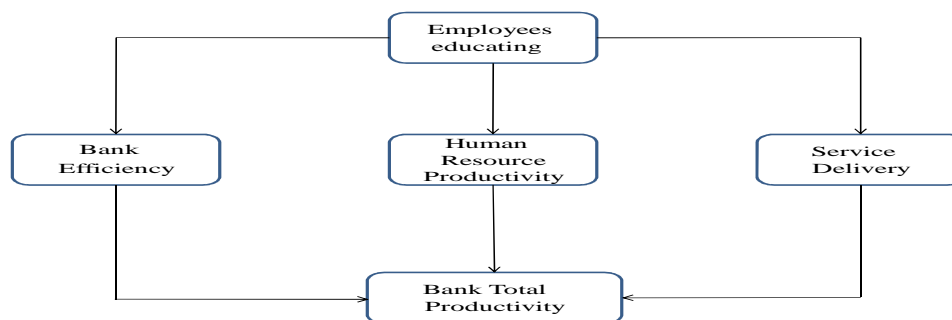
The problem should be solved because of the following:

- a) Maintaining and developing human capital as the most important competitive advantage of the banking sector. Developing human capital is conditioned to increase its capability ability and competency, and training is the most prevalent of such increasing. Determining the positive impacts of employees' educating on productivity can clears the important of this issue.
- b) Decreasing personnel costs such as employees training expenditures. employees educating can be resulted into decreasing reemployment, training, and unplanned mobility of human resource costs within organization. Since the major of the bank costs is salary and wages, decreasing the personnel costs can leads to higher profitability of the bank.
- c) Motivating and job satisfaction. Positive attitude and employees satisfaction to their jobs and tasks is a challenge of human resource management of every organization, and one of the most important ways to achieve it is possibility of employees' job advancement.
- d) Necessity of improving the bank productivity level through increasing human resource productivity. The main pillar of the bank productivity is human resource productivity. Increasing focus on organizational development requires providing context of improving employees' productivity through improving productivity.

Aims of the research are to describe the role of employees' education in the bank productivity, determining long term policy of the firm on continue or cut employees' educating, and help to improving bank productivity through improving human resource productivity.

The conceptual model of the research is according to figure (1). In the model, employees educating impacts some factors such as service delivery, human resource productivity, and bank efficiency, and leads to change total productivity of the bank.

Figure (1) Conceptual model of the research



According to the conceptual model, the research questions are:

- a) Does employees educating influence the bank total productivity in form of improved service delivery?
- b) Does employees educating influence the bank total productivity in form of improved human resource productivity?
- c) Does employees educating influence the bank total productivity in form of improved the bank efficiency?

LITERATURE REVIEW

Education and training are two different concepts which have similar impacts. Education is to pass an academic long term period on a certain field that is led to formal and known certification (WiseGeek, 2011), while training is to pass a professional and applied short term on a certain issue according to employees' need (Singer, 1990).

Productivity is a wide concept that is used widely by economists, politicians, managers, businessmen, and workers and employees. Productivity term means "profitability" (Moin, 2006). There are different notions on factors affecting productivity, and every scholar determines some factors as effective ones on it. The common factors are continuous job training of employees and managers, motivation toward better doing work, creating appropriate context to innovation and creativity, setting up an appropriate performance –based compensation system, reward system, work consciousness and social discipline, organizational systems and methods, organizational policies, and economy as a national function.

There are several indexes to measuring productivity. Human resource productivity indicator is one of the most important ones. This indicator is computed by

dividing value added on employees' numbers. If data will be available in terms of person-month, person-day, and person-hour in organization, there is used the data in fraction denominator of human resource productivity indicator for instance of employees number. It is clear that this kind of indicator shows human resource indicator in more accuracy.

The human resource inputs scale is divided into two categories: the scales which describe workforce input in terms of time unit (working hours), and the scales which are based on working people's number. The ordinary input indicator in some countries is spent working hours but employed people number is prevalent in Iran. Since workers receive different salaries, it is necessary to scale factor days and hours time by their relative value in terms of pay scales. It can be use human resource compensation to compute human resource indicator. Human resource compensation includes all salary and wage costs, and benefits such as rewards and allowances. They are not difficult to compute but what is important is to select base term and to change costs into monetary unit of base year.

Achieving organizational goals depends on employees' ability to perform their functions and to adapt variable environment. Providing human resource training and development are caused people continue to their activities effectively and increase their efficiency according to organizational and environmental change. Then, training and development as continuous and planned effort of management are applied to improve employees' competency and organizational performance.

The most important activity to develop human resource is employees' training. In other words, managers responsible for enabling employees to provide new needs, problems and difficulties, and be success in fighting field. They are responsible for provide to their employees training incentives and achievement opportunities so that employees can use of their all capabilities. Training can be consider as a flow that employees receive appropriate awareness, skills, attitudes and tendencies to play certain role to achieve a certain goal, and by the training the find power of understanding, analysis and recognize people.

- a) Dearden et al (2005) in their research entitled "impact of training on productivity and salaries" in England found that training has significant and direct relationship to productivity. They studied some industries by econometric methods and found that increasing 10 to 11 percent in trained employees numbers, value added per worker will be increase about 6 percent, and increase about 3 percent in his/her salary. It is determined that impact of training on salary is equal 50 percent of impact of training on productivity.
- b) Zwick (2005) conducted a study about impact of training density on productivity in European Center of Economic Research (ECER). According to him, share of trained employees from value added average of production is increased from one percent in first half of 1997 to 7 percent in 1998-2001.
- c) Persaud (2005) conducted a research entitled "training program development for employees of service sector". According to the findings, 1) a training program should be conduct to improve employees skills require to delivery better services, 2) a training program should be includes skills of active listening, trust and adaptability, problem solving, conflict solving, and knowledge and clear understanding of organizational procedures and policies, 3) trainees should be have right of choosing location and type training.
- d) According to Anderson (2009), training increases team performance and arisesfunctional team efficiency average up to 40 percent, and improves skill in 60 percent of cases.
- e) Pennsylvania' researchers studied during ten years on employees quality. The research findings, that were studied 3000 firms, show that 10 percent increase in education will be caused 9 percent in productivity, and 10 percent rise of capital costs just increases 3.5 percent in productivity.

As above noted, majority of research have been conducted on training impact on productivity, and there are a few research about impact of employees educating on productivity.

METHODOLOGY

As figure (1), TFP as dependent variable is a function of service delivery, human resource productivity, and bank efficiency as independent variables. Service delivery, human resource productivity, and bank efficiency is a function of employees' educating. To be feasibility to count the research variables, it is provided some indicators that shown in table (1).

TABLE (1): THE RESEARCH VARIABLES AND INDICATORS

Variable	Main indicator	Sub-indicator
Human resource productivity	Work-days of employees	
Service delivery	- paid loans numbers - bank operation efficiency - customer complaints numbers	
Bank efficiency	Bank income	- income/per employee - income/per employee cost - received net profit/per employee - computer equipment and service efficiency
	Deposits	- gained deposit volume average/per employee - attracted costumer efficiency by employees (total accounts) - attracted costumer efficiency by employees (current accounts) - attracted costumer efficiency by employees (short term accounts) - attracted costumer efficiency by employees (long term accounts) - attracted costumer efficiency by employees (Qarzolhasaneh accounts) ¹
	- number of opened accounts - number of closed accounts	

Type of this research is correlation; its goal is application and has been performed in survey method. Its statistical community is one of specialized banks of Iran, and the sample includes branches in which one or more employees have been educated or being educated during their career in the bank.

The bank has 63 branches that 41 branches selected as the research sample. Needed data in this study are real and performance data; data from performance documents during past years, and have not gathered in result of opinion metric. To gather appropriate data by developed indicators (table 1), it is designed a questionnaire includes 20 information items and is distributed between sample branches. It is asked to performance of 1997-2008.

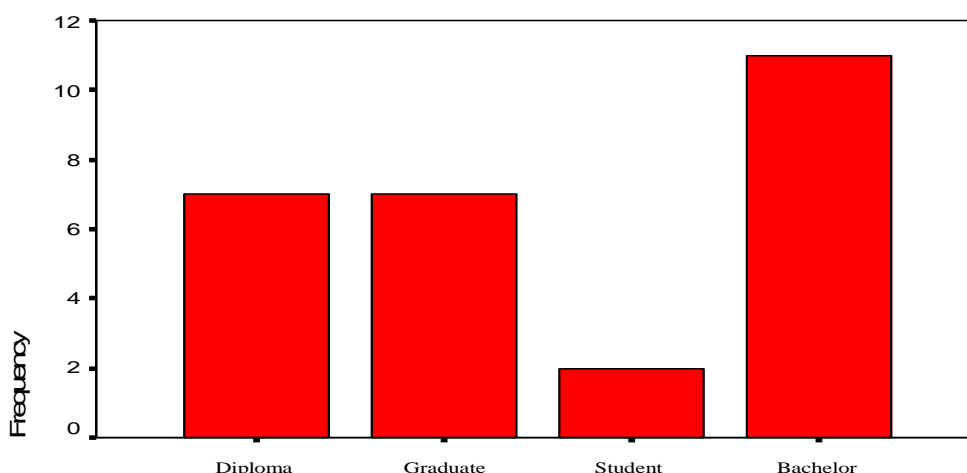
Used statistical methods in the research includes descriptive and illative. Descriptive methods are used to demographic description of the sample. Illative statistics are used to determine and estimate relationships between variables, relationship test, and determine dependent model.

RESEARCH FINDINGS

Questionnaires are distributed between 41 branches and 40 questionnaires are gathered. Since information cannot be accessed information about primary years of the study period and because of deference in education state of employees, it was not feasible to study variable in two periods of before and after employees educating. Figure (2) shows distribution of the sample in terms of education state of employees.

Figure (2) education state of the bank employees

¹. A kind of bank account in Islamic banking system that has not rent.



The first research question: Does employees educating impact on bank productivity through improving service delivery?

In studying the variables, three indicators of number of paid loans, number of complaints, and operation efficiency are used. To find an appropriate answer the question, it is require reviewing state and trend of three indicators without impact of employees educating, then studying relationship between services delivery and its indicators in a hand and employees educating in other hand by statistical test. Thus, the first question survey in two sections: surveying indicators from performance perspective, and surveying indicators from correlation perspective.

Average of number of paid loans by per employee is 100.13 loans in 1997 and 124.9 in 2008 that shows growth 24 percent.

Complaints did not register in many cases, but based on registered complaints, average complaints of costumers have been 1.62 cases for every employee in 1997 and 1.59 in 2008. This trend has been constant during the period.

To measure indicator of operation efficiency, operational non net income divided on operational costs. This indicator shows efficient and quality of bank for implementing related standards and service delivery. According to the findings, operational efficiency of the bank has been 9300900 for every 1000000 Rials operational cost in 1997, but this amount for 2008 has been decreased to 2674100 Rials. In other words, operational efficiency of the bank in 2008 in compare with 1997 declined 3.48 equals.

The second research question: Does employees educating impact on bank productivity through improving human resource productivity?

Human resource productivity is one of main variable of studying productivity in organizations. In the research, to measure this variable, total income of the bank is considered as value added, and work days during year multiply number of people as human resource input.

Employees' productivity was 89 percent in 1997, and 285 percent in 2008. Growth of the productivity is 3/20 multiplication that shows a great rise. According to calculations, employees' productivity trend has been increasingly changed.

Employees' cost productivity indicator can help to study employees' productivity. To measure the indicator, the bank total income is considered as value added, and employees' compensation as input. The measured indicator shows that equal to every 1000000 Rials cost of compensation, it has been created 13801500 Rials value added in 1997, and 7508300 Rials in 2008. The indicator trend is decreasing and shows that employees' compensation has grown more than the bank total income.

The third research question: Does employees educating impact on bank productivity through improving bank efficiency?

It was developed four main indicators to measure bank efficiency. They are bank income, depositions, opened accounts number, and closed accounts number.

Analysis of gathered data shows that created income average by every employee in terms of separated years is 34654700 Rials in 1997 and 2145619800 Rials in 2008.

Average of created income in terms of per employee' compensation has been reciprocal trend so that it has declined from 43041000 Rials in 1997 to 29912600 Rials in 2008. Compensation includes wages and salaries, welfare facilities, monetary and non monetary benefits, rewards, insurance and medical services.

The third indicator is the bank received net profit by per employee which determines the bank income. The bank net profit by per employee has increased from 119832400 Rials in 1997 to 362767100 Rials in 2007, but it has decreased to 881618800 Rials in 2008. This trend, although has vacillation, has increasing trend.

The fourth indicator of income is efficiency of computer equipments and services. This indicator shows amount use of computer equipments and services to create value added. As indicated by calculations, efficiency of these equipments is increased from 114162800 Rials in 1997 to 404643500 Rials in 2007, and then is decreased to 526160 Rials in 2008.

Attracting financial resource and customers is often in forms of creating and retaining different depositions. In the studied bank there are four types of depositions including current, Gharzolhasaneh, short term, and long term depositions. Six indicators are created to study the bank depositions.

One of the indicators is volume average attracted depositions by per employee. Related analysis shows that volume average of depositions by per employee is 131880800 Rials in 1997 and 4691630200 Rials in 2008.

The second indicator, efficiency of customer attraction by employee, shows how attracted depositions can create value added to the bank. Findings indicate the volume average of every deposition has been 131880800 Rials in 1997 and has increased to 268190100 Rials in 2008.

The third indicator is efficiency of customer attraction by employees that shows how they can increase the bank efficiency by current accounts. Amount of this indicator is 196857700 in 1997 and 670716300 in 2008 that shows about 341 percent growth.

The fourth indicator to study depositions is customer attraction of employees by short term accounts. Employees have attracted short term depositions 4.17 multiple in 2008 in compare with 1997.

Customer attraction of employees by long term accounts is another indicator to study impact of employees on the bank depositions. Studying the indicator shows that employees' efficiency has been increased 4.5 multiple in 2008 in compare with 1997.

Surveying the number of closed accounts is an appropriate indicator. According to conducted analysis, the average number of closed accounts by per employee is 18.7 accounts in 1997 and 53.1 accounts in 2008. This finding indicates weakness of employees in satisfying customer.

Calculated correlation between employees educating, service delivery (including the number of loans, operation efficiency, and the number of complaints), employees efficiency (including the bank income, the bank depositions volume, the number of opened accounts, and the number of closed accounts), and human resource productivity is not sufficient. In other words, employees educating of the bank does not have any correlation to human resource productivity, service delivery, and employees' efficiency. As shown in table (3), there are the least correlation (.032) between employees' educating and operation' efficiency,

and the greatest correlation (.275) between employees' educating and the depositions volume.

The correlation coefficient may be resulted error of sampling, error of computing correlation, and such as these factors. In other words, correlation coefficient test shows that computed correlations are real correlations or not. So the reason, the correlation should be statistically tested. Then the statistical assumptions are:

- (0) assumption: there is not a significant correlation between employees' educating in a hand and service delivery, employees efficiency, and human resource productivity in other hand.
- (1) assumption: there is a significant correlation between employees' educating in a hand and service delivery, employees efficiency, and human resource productivity in other hand.

Confidence coefficient in social sciences researches is generally considered 95% with error of $\alpha = 5\%$. If the test amount (t) will be 5%, the null assumption is rejected and it will be locate into 95% area, the one assumption is accepted.

The t test can be computed using the following equation:

$$= r \sqrt{(n-2) / 1-r^2} \cdot t$$

The table (3) shows the results of t tests.

TABLE (3) THE RESULTS OF CORRELATION COEFFICIENT TEST BETWEEN EMPLOYEES' EDUCATING AND THE OTHER RESEARCH VARIABLES

	Human resource productivity (HRP)	Service delivery			Employees efficiency			
		The paid loans	Operation efficiency	Customer complaints	The bank income	Depositions volume	The opened accounts	The closed accounts
Employees' educating	-.73	-.36	-.15	.79	-.47	1.49	-.69	-.52
Sig	.51	.75	.87	.54	.65	.18	.53	.64
Result	Rejected	Rejected	Rejected	Rejected	Rejected	Rejected	Rejected	Rejected

The total factor productivity can be gain from value added divided on total inputs of employees and equipments (Tahery: 2006, p. 23). The relationship between total productivity (TP) as the dependent variable, and three variables of service delivery (SD), human resource productivity (HRP), and the bank efficiency (BE) as independent variables is the following:

TABLE (4) REGRESSION EQUATION OF THE RESEARCH VARIABLES WITHOUT THE BANK EMPLOYEES' EDUCATING

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	625.738	787.422		.795	.437
	BE	.961	.091	.914	10.513	.000
	HRP	1.559	.895	.184	1.741	.099
	SD	-.743	.356	-.221	-2.085	.052

Dependent Variable: TP

As shown in table (4), the R square of the regression model is .864 that is a high validity to the equation.

TABLE (4) R SQUARE OF THE REGRESSION MODEL

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.930(a)	.864	.841	1252.77676

Predictors: (Constant), SD, BE, HRP

According to the research model, the bank employees' educating influences total productivity of the bank through influencing three variables of service delivery, bank efficiency, and human resource productivity. Now it can be study. Table (5) shows the regression model between the bank employees' educating (BEE) as independent variable and total productivity of the bank as dependent variable.

TABLE (5) THE REGRESSION MODEL WITH THE BANK EMPLOYEES' EDUCATING

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2402.465	1177.920		2.040	.076
	BEE	-11.329	59.570	-.067	-.190	.854

Dependent Variable: TP

As shown in table (5), employees' educating influences a negative impact of .067 (-.067) on total productivity of the bank. Its R square is .005 and indicates that there is not valid this relation in real world.

CONCLUSION

In attention to the research conceptual model, it is studied the impact of employees' educating in frame of three variables of bank efficiency, human resource productivity, and service delivery on the bank productivity.

It can be concluded about bank efficiency that the bank income average was increased but the income in contrast to per employee cost has not been influenced by employees' educating and has declined.

It is concluded that every employee has enabled to attract deposition equal 2.59 multiple all direct and indirect received compensation. Customer attraction efficiency of employees has been increasingly exception Gharzolhasane accounts, and short term accounts have had the best growth rate (450 percent). After that, there are short term accounts (417 percent) and current accounts (341 percent) relatively.

Human resource productivity of the bank has considerably grown. But in attention to the human resource compensation productivity, this indicator is not rational because employees' compensation has increased compare with total income growth of the bank. Efficiency of the bank operations has declined during the 1997-2008, and shows that efficiency amount and service delivery standards have decreased.

In overall, regression estimations show that employees' educating has not had sufficient impact on total productivity of the bank. In other words, the bank employees' educating has not had considerable impact on total productivity growth of the bank.

In future research it can be study impact of certain academic majors such as accounting, business administration, and banking management on productivity that not studied in this research.

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