

Perception of Employees Towards Human Resource Management Practices in Banking Sector in Reference to SBI and HDFC.

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Abstract:

The success of any institution heavily relies on its human resources, which are often considered its most valuable assets. In the financial sector, particularly in India, it has become imperative for personnel to undergo modern training and acquire updated expertise in order to fulfill their commitments. The banking industry in India has evolved from traditional banking methods to technology-driven operations. When employees are enthusiastic and dedicated to the organization's objectives, their perceptions can significantly boost organizational productivity. Taking employee perceptions into account has several positive outcomes, including reduced staff absenteeism, heightened organizational commitment, and enhanced performance, decreased turnover rates, and increased job satisfaction. This paper aims to investigate the opinions of employees regarding human resource management practices within the banking sector in Haryana. To achieve this, a structured questionnaire was developed, employing a 5-point Likert scale, and was administered to 300 participants employed in commercial banks operating in Haryana. The research findings indicate that employees in the banking sector hold favorable views regarding human resource management practices. This research holds substantial value for HR managers in the banking industry, as it convincingly demonstrates the advantages of having a workforce with a positive perception of the organization and its HRM practices.

Keywords:

1. Introduction:

Employee perception is the cognitive process by which individuals organize and interpret sensory information to make sense of their surroundings. It is crucial for understanding human behavior because each person perceives the world and responds to life's challenges uniquely (Kooij & Boon, 2018). Research indicates that how individuals perceive their work environment has the most profound impact on their performance. Therefore, managers must assess employees' attitudes toward their jobs to influence their output (Hewett, Shantz, & Mundy, 2019). Perception is especially important for supervisors, as they need to navigate the complexities of managing people and events in the workplace without making errors. Compounding this challenge is the fact that people often perceive situations differently. To

effectively manage their teams, supervisors must have a comprehensive understanding of how their employees perceive things (Sumelius et al., 2014). Individuals who maintain a positive attitude toward their supervisors, jobs, and relationships within the organization tend to be more productive and stay with the company longer. Conversely, highly skilled employees may seek opportunities elsewhere if they hold unfavorable perceptions of their organization and work environment (Jiang et al., 2017). Human Resource Management (HRM) can be understood as a set of principles, procedures, and practices that influence employees' attitudes, perceptions, and performance. Emphasizing HRM is a critical necessity for any organization. HRM strategies must be well-aligned to gain a competitive advantage and create an environment conducive to achieving the organization's objectives (Yamamoto, 2013). Any strategy aimed at enhancing capabilities, engagement, commitment, and strategic leadership within an organization can be considered an HRM approach. Effective HRM strategies can significantly impact an organization's functioning. These strategies need to be recognized within the organization, implemented efficiently, continuously monitored, and adjusted to ensure their effectiveness and relevance (Ramakrishna & Srinivasa, 2017). Employee perception plays a pivotal role and often determines an organization's success or failure. In most organizations, employee perceptions regarding job roles and HR strategies are of utmost importance (Bednall, Sanders, & Runhaar, 2014). Employees' perceptions of the organization and HR practices are strongly influenced by the workplace environment. Numerous studies have highlighted that how employees view their work surroundings significantly affects their actual performance. Consequently, managers must assess how employees perceive their roles to have an impact on their performance.

2. Significance of Workplace Perception:

In order for a supervisor to make a meaningful impact and avoid errors within the workplace, it is essential for them to initially grasp the viewpoints of their subordinates. This understanding can provide valuable insights that enable supervisors to predict employee behavior, as they become familiar with the perspectives held by their team members (Dumont et al., 2017). Given the same circumstances, individuals tend to respond differently due to their varying perceptions of the situation. Anticipating an individual's actions becomes feasible by comprehending their understanding of the context and their current perceptions (Fletcher, Alfes, & Robinson, 2018). Friction within the workplace can lead to a range of challenges such as reduced productivity, strained relationships among colleagues, and in some cases, increased absenteeism and staff turnover. To mitigate such issues, supervisors should actively engage in perception-checking. This approach aids managers in dispelling misunderstandings and fostering effective communication among employees (Kehoe & Wright, 2013). Engaging in perception-checking can enhance employee motivation, as it signals to the workforce that the organization is genuinely attentive to their concerns. Furthermore, it provides employees with an opportunity to clarify their viewpoints, ideas, or suggestions if supervisors have not fully grasped their intentions (Herrbach et al., 2019). The quality of interactions between supervisors and staff, the overall structure of the working environment, the organization's norms and practices, and the level of trust and respect shared

among supervisors, team members, and colleagues—all these factors can significantly influence employees' perceptions (Redmond, 2013).

3. Challenges that impede the process of perception:

- i) **Selective Perception:** Selective perception involves focusing on information that aligns with one's existing beliefs while disregarding contrary information. For example, if individuals have doubts about their supervisor, they are more likely to concentrate on negative traits and overlook any positive qualities that challenge their perception (Li & Frenkel, 2017).
- ii) **Halo Effect:** The halo effect occurs when an individual views someone positively regardless of their actions. This bias arises when supervisors excessively praise individuals based solely on specific accomplishments. This often leads to the misconception that someone excelling in certain areas is equally competent in all aspects (Piening, Baluch, & Salge, 2013).
- iii) **Projection:** Projection involves attributing one's own beliefs, feelings, attitudes, intentions, or desires to others. For instance, a manager who enjoys taking on new responsibilities might project this inclination onto others by assigning them extra tasks without prior consultation. Similarly, an individual who is comfortable discussing sensitive topics might assume that others share the same comfort and consequently engage in private discussions without considering whether it might make specific individuals uncomfortable.
- iv) **Expectations:** Expectations refer to the tendency to perceive what one expects to see in a situation or individual. These expectations significantly shape how individuals interpret their environment. For instance, if people anticipate a response like "Fine" or "Okay" when inquiring about someone's well-being, they might disregard non-verbal cues that suggest otherwise. This selective attention could lead them to overlook signs of discomfort, such as poor posture, that contradict their assumptions (Frenkel, Restubog, & Bednall, 2012).
- v) **Stereotype:** A stereotype is a generalized mental image associated with a specific group. If a supervisor holds the stereotype that new hires are sluggish, they might notice instances where younger employees take longer breaks but fail to observe similar behavior among senior employees.

4. Overcome Perceptual Barriers:

Even though perceptual barriers may be deeply ingrained, identifying and addressing these obstacles is a manageable task. It is crucial to overcome these hindrances in order to foster positive relationships, promote constructive attitudes, and adopt more optimistic perspectives toward people. This not only strengthens interpersonal connections but also enhances the overall workplace culture (Acharya & Swain, 2016). Nurturing effective workplace communication is essential for cultivating a healthy working environment. It contributes to increased productivity, facilitates mutual understanding, and encourages employees to approach others' viewpoints with an open and positive mindset (Solberg & Dysvik, 2016). During active listening, it's important not to rush to conclusions about the information being

presented. Instead, listen attentively and reserve judgment, and then share feedback or constructive criticism afterwards (Bednall, Sanders, & Runhaar, 2014).

5 Review of Literature:

Kavitha, S. F. (2017) personnel perceptions are shaped by organizational responsibilities, team cohesion, and interpersonal communication layouts, among other factors, thus it is significant for the organisation to frame the appropriate perception in the personalities of its personnel. The study revealed that 39% of participants agree that firm has a decent workplace environment, while 11% believe their organisation has an outstanding workplace culture's.

Iqbal (2016) employee's perceived that in today's fast-paced corporate world, hiring processes must be prioritized. Individual's confidence to participate and promote their talents and knowledge may be boosted by impartial hiring and screening practices. This could aid in the acquisition of innovative ideas, which will ultimately strengthen the expertise capabilities of the company.

Bhatt, P. (2016) the area of human resource management is evolving much quickly nowadays than previously because of modifications in the paradigm of the worldwide financial climate of industry. The human resource practices are once again recognized as the greatest significant component of all the organizational variables that leads to organizational success.

Suman, J., Sharma, S., et. al.(2012) suggested that employee's perceived that participation programs are decided and lawfully implemented in nationalized banks. Furthermore, to preserve an amicable working arrangement to nationalized banks, the retirement, insurance, gratuity was effectively enforced.

Chakrabarty, K. C. (2012) respondents perceived that progressive change is required in human resource management practices in banks to survive in dynamic environment. It is necessary to create a database of dedicated employees for the succeeding and continued growth of banks, by making employees aware of their requirements and desires and by ensuring that employees are happy to work. They would benefit from their success and dedication, which eventually would affect banks growth and profitability.

Zulfqar Bowra and Kabir Niazi (2011) discover in their research that human resource practices have a significant and positive relationship with individual perceived performance in the banking sector of Pakistan. It is crucial for institutions to understand that their human resource policies influence individual performance, which, in turn, affects the overall success of the institution.

Bos-Nehles, A. C., & Veenendaal, A. A. (2019) assert that employee perspectives are mainly shaped by the benefits provided by their employer, influencing their perceptions. Key factors like happiness, usefulness, and the organization's apparent purpose in offering financial rewards significantly impact employee perceptions. However, some benefits may be perceived as obligations or privileges, which the company provides to its workforce. Reward recognition and the organization's clear motivation behind providing rewards are shown to have a direct correlation with individual perceptions.

Dello Russo, S., Mascia, D., et al. (2018) emphasizes that banking institutions are the backbone of a country's economic growth. Effective human resource management and the

maintenance of an engaged workforce play a crucial role in the overall prosperity and productivity of the economy. A satisfied and well-utilized workforce contributes significantly to an organization's success. This underscores the importance of how organizations manage their workforce and meet their needs and aspirations, which ultimately affects employee perceptions of their roles and their ability to perform tasks productively.

Elorza, U., Harris, C., et al. (2016) point out that work satisfaction is increasingly vital in today's dynamic environment, and employee fulfillment has become a challenging issue for banking institutions. Rapid changes, expanding markets, and advanced technologies are driving continuous transformation. As a result, individuals' perspectives on their work are evolving. Individuals are crucial for any organization's survival in a competitive landscape, and their motivation, loyalty, participation, and retention are the most valuable assets for banking institutions.

6 Objective of Study:

The objectives of present study are as follows:

- i) Study the Human Resource Management (HRM) practices in SBI and HDFC bank.
- ii) Ascertain the viewpoint of employees regarding the HRM practices prevalent in SBI and HDFC bank.
- iii) Compare HRM practices adopted by SBI and HDFC bank.

7 Hypotheses:

The underlying null hypotheses were constructed to be investigated in study, bearing in mind the research's aims:

- i) Ho (1): In perspective of recruitment and selection criteria, there is no significant difference between SBI and HDFC bank.
- ii) Ho (2): In perspective of promotion criteria, there is no significant difference between SBI and HDFC bank.
- iii) Ho (3): In perspective of employee participation criteria, there is no significant difference between SBI and HDFC bank.
- iv) Ho (4): In perspective of communication criteria, there is no significant difference between SBI and HDFC bank.
- v) Ho (5): In perspective of talent management criteria, there is no significant difference between SBI and HDFC bank.

8 Research Methodology:

The study is descriptive and analytical study carried out to find out the perception of employees towards HRM practices based on primary and secondary data. The data was collected through self-designed questionnaire on 300 bank employees (150 each) from SBI and HDFC banks in Kurukshetra, Karnal, Kaithal, districts of Haryana. Auxiliary information was accumulated straightly from assorted optional outlets like quarterly statements of Commercial institutions, correlated literature, papers, documents, scholarly articles, official records, websites, blogs, statistical records and academic research etc. Statistical tools like analysis of variance, 't' test have been employed.

9. Data Analysis:

Table 9.1 Perception of Employees towards Recruitment and Selection Practices

Recruitment and Selection practices	Banks	N	\bar{x}	Σ	$\sigma_{\bar{x}}$	t-value	p value
Prior to making a choice, the bank follows a systematic screening procedure.	SBI	150	4.30	0.85	0.07	1.04	0.29
	HDFC	150	4.18	1.11	0.09		
Bank recruits' personnel without discrimination	SBI	150	4.12	1.08	.088	1.29	0.19
	HDFC	150	3.96	1.06	0.08		
Bank selects employees primarily focused on competence	SBI	150	4.24	0.96	.079	1.69	0.09
	HDFC	150	4.05	1.00	0.08		
Bank adopts both internal and external method of recruitment	SBI	150	4.41	0.59	0.04	1.50	0.13
	HDFC	150	4.31	0.55	0.04		
The bank conduct fair examination and personal interview for selecting the employees	SBI	150	4.24	0.99	0.081	0.86	0.39
	HDFC	150	4.12	1.38	0.11		
Appropriate to conclude that you are satisfied with recruitment policies continued in your Bank	SBI	150	4.20	0.79	.06	0.54	0.58
	HDFC	150	4.26	1.26	0.10		

Source: Spss output

Table 9.1 shows the perception of employees towards recruitment and selection practice in SBI and HDFC banks. SBI banks have a mean value from 4.1 to 4.3 and 3.9 to 4.3 for HDFC banks on different statements which shows that employees of both sector banks are agree with the statements and significant value of p range from 0.09 to 0.58 (5% significance level) which demonstrates that there is no significant difference between SBI and HDFC banks on recruitment and selection practices which signifies that employees perceived that their banks have transparent selection policy which show that organization values individuals which leads to greater enthusiasm, reduced turnover and lower training costs because competent and creative applicants will execute well and accomplish organizational objectives effectively and null hypothesis is accepted.

Table 9.2 Perception of Employees towards Promotion Practices

Promotion practice	Banks	n	\bar{x}	Σ	$\sigma_{\bar{x}}$	t-value	p value
Promotion relies upon results/outcomes of employees.	SBI	150	3.80	1.30	0.106	0.86	0.39
	HDFC	150	3.68	1.24	0.10		
Biasness/Partiality predominates whenever rewards are given.	SBI	150	2.10	1.33	0.10	0.46	0.64
	HDFC	150	2.18	1.41	0.11		
The promotion relies upon the relationship/bonding between managers/superiors and employees.	SBI	150	2.39	1.54	0.12	1.16	0.24
	HDFC	150	2.61	1.71	0.13		
When promoted, the employees are sent to another location.	SBI	150	3.92	1.03	0.08	1.18	0.23
	HDFC	150	4.060	0.91	0.07		
Appropriate to conclude that you are satisfied with promotion approach continued in your Bank	SBI	150	3.86	1.00	0.08	1.23	0.21
	HDFC	150	3.70	1.13	0.09		

Source: Spss Output

Table 9.2 show the perception of employees towards promotion practice in SBI and HDFC banks. SBI banks have a mean value from 2.1 to 3.9 and 2.1 to 4.0 for HDFC banks on different statements which shows that employees of both sector banks are agree with the statements and significant value of p value range from 0.21 to 0.64 (5% significance level) which demonstrates that there is no significant difference between SBI and HDFC banks on promotion strategy which signifies that employees perceived that their banks have robust promotion policy which motivates people to upgrade in order to flourish in their careers and an important strategy for personnel retention and when employees are given opportunities to advance or develop, they are more likely to stay with the organisation. This drive eventually leads to increased performance and null hypothesis is accepted.

Table 9.3 Perception of Employees towards Employee Participation Practices

Employee participation practice	Banks	n	\bar{x}	Σ	$\sigma_{\bar{x}}$	t-value	p value
Importance is given to new or unique ideas of employees.	SBI	150	3.93	1.04	0.08	1.17	0.24
	HDFC	150	3.78	1.21	0.09		
Bank appreciate the employees for their new or unique ideas	SBI	150	3.94	0.98	0.08	0.53	0.59
	HDFC	150	4.00	0.96	0.07		
Employees themselves participate energetically in activities to achieve banking goals	SBI	150	3.98	0.71	0.05	0.38	0.70
	HDFC	150	4.01	0.47	0.03		
Bank permitted to take part in issues or matters affecting the employees	SBI	150	3.84	0.99	0.08	0.51	0.61
	HDFC	150	3.78	1.04	0.08		

Source : Spss output

Table 9.3 shows the perception of employees towards employee participation practice in SBI and HDFC banks. SBI banks have a mean value from 3.8 to 3.9 and 3.7 to 4.0 for HDFC banks on different statements which shows that employees of both sector banks are agree with the statements and significant p value range from 0.24 to 0.70 on different parameters (5% significance level) which shows that there is no significant difference between SBI and HDFC banks on employee participation strategy which signifies that employees perceived that their banks have fair participation policy and active empowerment at workplace enhances staff commitment and continuity, resulting in healthy working atmosphere that decreases occupational stress. Participative empowerment also leads to better unique ideas and significant thinking when challenges emerge and will settle the specific issue and null hypothesis is accepted.

Table 9.4 shows the perception of employees towards communication practice in SBI and HDFC banks. SBI banks have a mean value from 3.7 to 4.1 and 3.6 to 4.0 for HDFC banks on different criterion which shows that employees of both sector banks are agree with the statements and significant p value range from 0.08 to 0.79 which is more than 0.05 on different parameters (5% significance level) which demonstrates that there is no significant difference between SBI and private sector banks on communication practice which signifies that employees perceived that their banks have fair communication practice and employees are highly productive when their issues are acknowledged and handled, therefore creating a positive workplace culture via effective communication is beneficial. Individuals feel appreciated and inspired to perform, and as a result, their productivity increases and null hypothesis is accepted.

Table 9.4 Perception of Employees towards Communication Practices

Communication practice	Banks	n	\bar{x}	Σ	$\sigma_{\bar{x}}$	t-value	p value
Bank have an open-door policy for employees	SBI	150	3.86	0.90	0.07	0.25	0.79
	HDFC	150	3.83	0.90	0.07		
The work that the employees have to do is communicated to them beforehand/advance.	SBI	150	4.15	0.73	0.05	1.14	0.25
	HDFC	150	4.04	0.87	0.07		
HR manager interact with the staff	SBI	150	3.72	1.00	0.08	1.23	0.21
	HDFC	150	3.57	1.14	0.09		
Employees get the adequate detail timely to ensure that they complete their duties successfully	SBI	150	4.00	0.70	0.05	0.36	0.71
	HDFC	150	4.04	0.56	0.04		
Appropriate to conclude that you are pleased with communication process continued in your Bank	SBI	150	3.86	0.86	0.07	1.72	0.08
	HDFC	150	3.66	1.18	0.09		

Source: Spss output

Table 9.5 shows the perception of employees towards talent management practice in SBI and HDFC banks. SBI banks have a mean value from 4.0 to 4.2 and 3.8 to 4.2 for HDFC banks on different statements which shows that employees of both sector banks are agree with the statements and significant p value 0.21 to 0.37 (5% significance level) which demonstrates that there is no significant difference between SBI and HDFC banks on talent management practice which signifies that employees perceived that their banks have fair talent management practice and organisation will concentrate on developing and sustaining high-quality professionals, as well as assisting the organisation in recognizing the perfect individual for appropriate project opportunities brilliantly and make a productive staff who will remain with organization over the long haul and null hypothesis is accepted.

Table 9.5 Perception of Employees towards Talent Management Practices

Talent Management practice	Banks	n	\bar{x}	Σ	$\sigma_{\bar{x}}$	t-value	p value
What do you think the bank should invest in talent management	SBI	150	4.22	0.54	0.044	0.91	0.36
	HDFC	150	4.28	0.59	0.048		
Does talent acquisition program is a primary concern for your institution	SBI	150	4.05	1.10	0.090	1.25	0.21
	HDFC	150	3.88	1.19	0.097		
Does your bank have any strategy for the career growth of talented employees	SBI	150	4.01	0.91	0.075	0.89	0.37
	HDFC	150	3.91	1.01	0.082		

Source: Spss output

10 Findings of the Study:

- ❖ The results reveal that 118 (79%) respondents from SBI bank and 103 (68%) respondents from HDFC bank are agreed with the statement and perceived that both banks have satisfactory recruitment and selection framework and there is no significant difference between these two banks on this criterion and null hypothesis is accepted.
- ❖ The results reveal that 96 (64%) participants from SBI and 85 (57%) participants from HDFC bank are agreed with the statement and perceived that both banks have satisfactory promotion practice and there is no significant difference between these two banks on this criterion and null hypothesis is accepted.
- ❖ The results reveal that 89 (59%) participants from SBI bank and 81 (54%) respondents from HDFC bank are agreed with the statement and perceived that both banks have satisfactory employee participation framework and there is no significant difference between these two banks on this criterion and null hypothesis is accepted.
- ❖ The results reveal that 136 (91%) participants from SBI and 124 (83%) respondents from HDFC bank are agreed with the statement and perceived that both banks have satisfactory communication practice and there is no significant difference between these two banks on this criterion and null hypothesis is accepted.
- ❖ The results reveal that 129 (86%) participants from SBI and 118 (79%) respondents from HDFC bank are agreed with the statement and perceived that both banks have satisfactory talent management framework and there is no significant difference between these two banks on this criterion and null hypothesis is accepted.

10 Conclusion:

Managers must understand that sustainable competitive advantage can only be attained when they adequately acknowledge and address employees' perceptions. Organizational

effectiveness is more likely to improve when employees hold positive views of their work, which can result in increased enthusiasm, lower turnover rates, and reduced training expenses. This study reveals that a significant majority of employees in both public and private sector banks maintain a positive perception of the HRM practices employed by their respective organizations. These practices include recruitment and selection, talent management, communication, promotion, and employee participation. Furthermore, the study indicates that there is no noteworthy distinction between HRM practices in public and private sector banks in relation to the aforementioned aspects.

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