

# ETHOS

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ETHOS is a research journal of Rayat Shikshan Sanstha's Karmaveer Bhaurao Patil Institute of Management Studies and Research (KBPIMSR), Satara and is published in June and December every year. The prime object of this journal is to disseminate knowledge and information surfaced through fundamental and applied research in functional area of management and allied subjects viz. Organizational Behavior, Organizational Development, Business Communication Business Economics, Business Statistics, Information Technology and the like. The journal is an effort to provide a platform for exploration and articulation of knowledge of academicians, researchers, students, entrepreneurs, executive and consultants. ETHOS will publish original papers in the form of research articles and case studies. It will also publish book reviews in said areas of management and allied subjects (Please refer Guidelines for Authors for details Authors can submit their contributions for possible publication in ETHOS.

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## From the Desk of Editor ...

It is a moment of pride to place before you the second issue of seventh volume of Ethos. The journal has completed its six years of publishing the research articles in the management and allied areas.

Present volume envelops five articles only. The added sections for case study and book review were proposed but Ethos does not receive the quality papers in this category for this volume. It is an earnest request to all research scholars to contribute in this section also.

Swati Bhist coined important concepts for human brand with conclusion that life is a competition and everyone is racing whether at home, office, and society rather everywhere. There are no fixed formulas for success but one can certainly consider oneself as a brand in this rat race, understand self and position ones strengths right in the mind of the people around. Present Ethos contributed one article on the functional area of finance and two articles from human resource area of management and one from marketing.

In today's globalized era, total financial inclusion is still major challenging task, before India. As majority of population stays in rural area, Total financial inclusion becomes challenging task before banks. Vilas Patil coined the issue of financial inclusion and measures taken by RBI towards Financial Inclusion and to provide necessary measures to speed-up the processing at banks. Y.S. Patil and Bharathi Jagdale discussed role of information technology in human resource development. Baligatti discussed some important indicators which serve as dissatisfaction indicators for bank customers.

I hope that the articles contributed by research scholars and academicians would be immensely readable and beneficial to stakeholders. I look forward to your valuable feedback to enable us enthrall readers and ensure continuous improvement.

Dr. B.S. Sawant  
Editor-in-Chief

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## **Brands-Human v/s Product- A Qualitative Insight**

**Swati Bisht**

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### **Abstract :**

Human Beings are born equal in terms of most physical attributes. Still, no two human beings can ever, be identical, even identical twins will have their set of differences in terms of personality attributes and behavioral aspects. Relating the same and connecting human beings to the field of marketing, we can say that human beings are generic products and their names give them distinction of a brand. Like a brand becomes the identity of a product similarly the individual's name becomes the identity of that individual but the right distinctions to any brand comes only through the right set of attributes.

This paper is an attempt to understand the attributes that make an individual different and how can individuals become successful human brands.

**Keywords:** Successful Human Brand, Product Brand vs. Human Brand, Human Branding Process, Brand Personality Template

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### **Introduction :**

Right from the time the child is born, some form of branding starts. The parents give a name to their child and hence a brand is born, a human brand. There could be many people with the same name, what may differentiate them is their personal traits and characteristics. The name (brand) and characteristics of a person therefore give identity to a product (person). Environment and upbringing give them the power to be known as Ms X or Mr. Y. As one grows old one is less known as a boy or a girl and more known as Ms X and Mr. Y. No one wants to be only recognized as a product (just human being) in life, they all want to be known by their name (brand).

A person at all stages of life right from childhood to adulthood to even old age may market oneself to may be different target audience. Human

beings take birth, go through their life cycle stages and die some making a distinction in life and some without making a distinction in life. So what makes a human brand distinct is a question that this paper aims to understand. How can a human being become a successful brand? Can human beings learn from successful brands?

Understanding of strength, competence, getting recognition in the society for work, becoming successful in the field they are in all aid a person to become a successful brand. Sometimes, Media plays a vital role in creating successful human brands some successful brands remain unsung in media but their character and traits are talked about in the society they live in. Personal characteristics of people are therefore important in defining the success of their brand.

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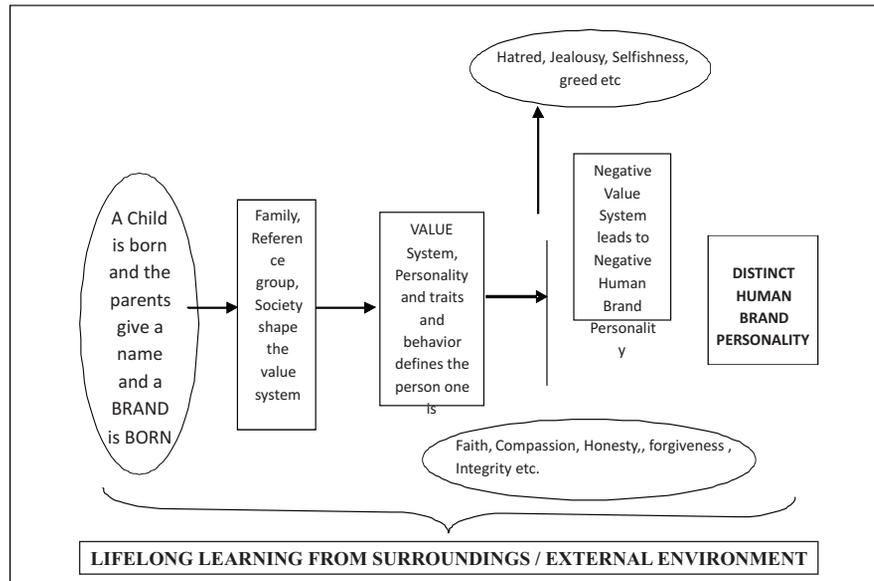
Dehradun (Uttarakhand) - 248 009

### **Human Brand:**

The American Marketing Association (AMA) defines a brand as a "name, term, sign, symbol or design, or a combination of them intended to identify the goods and services of one seller or

group of sellers and to differentiate them from those of other sellers. When a name, characteristic, trait or a combination of them identify a human being and differentiate them from other human beings it is called a human brand. Human

Branding could be defined as the art and science of identifying the best in the individual which leads to fulfilling emotional, human and physical needs and it leads to capturing attention and emotion from people around.



**Fig 1: Human Branding Process**

The above diagram shows the branding of a human being. When a child is born, parents give a name to the child. The child, over a period of time develops a distinct value system. This value system defines the behavior of the child. Some values can be termed as negative value like hatred, jealousy, selfishness, greed etc. and some are positive values like faith, compassion, honesty, integrity etc. The value system broadly defines the person one becomes and his personal brand distinction. For example people in professions like Armed Forces, Medicine, sports would need high positive values whereas terrorist would have high negative values. External environment, one's family, friend circle and society all help in shaping these values in individuals. Though this can never be generalized as these days you may find a mix of both type of values in a person. But only the extreme of one kind of a value system gives distinction to an individual. The person may change personal brand distinction with time and depending on life cycle stage.

**Success is all about the right positioning:**

Positioning a human brand is creating the right perception about that human being in the mind of people around in the society. These days a lot of people hire Image Consultants who through various tools try and create the right image for the person. A person 'A' may be liked by the majority but the same person may be disliked by some. This is all due to positioning where position in the minds of majority is good but position in the mind of some is not as good.

**Some Positioning Strategies that help command respect in the Society:**

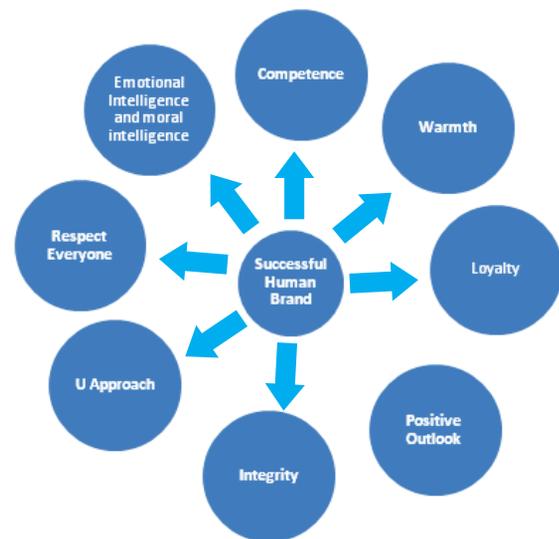
Positioning of human beings can be done on any of the following basis:'

- 1) **Competence:** Competence is defined as the state or quality of being adequately qualified and having the ability to perform a specific role. It would not be wrong to say that competence perceptions are the universal foundation for all human behavior and relationships. Doctors command respect based on their level of competence.
- 2) **Warmth:** Warm and affectionate people get better chances of being positioned superiorly compared to cold and indifferent people. It would not be wrong to say that warmth attracts warmth.

- 3) **Loyalty:** Today not just employers but most people in this society want to invest in people who are loyal and can spend a substantial time in the organization. Even in relationships one looks at loyalty. Relationships break when the other person realizes that there has been an element of cheating.
- 4) **Integrity:** Integrity is that quality in people that reflects honesty and strong moral values. Even recruiters while recruiting people test people on their integrity.
- 5) **Positive Outlook:** People with a positive outlook in life make the other people around too look at things with positivity. Such people keep the potential of turning a negative situation also positive
- 6) **You Approach without losing the I:** A nice way to position oneself if by having a YOU approach as in always empathize with people around. You would always find that empathizing is only making you a winner. Also, people who always have the 'I approach' in life sound too self centered and no one wants to be associated with such people. Though in life one can never lose the 'I' and everything in life begins with understanding of self.
- 7) **Respect Everyone:** The irony of life is that most people expect respect in society without giving respect to everyone around. Respect people by virtue of their persona and not position. Give respect to everyone in every interaction. All this will only get back respect.

People talk good about the people who give respect to others. Today if one gives respect to even a person who disrespects everyone, there will come a day when realization will come in the person who disrespects and s(he) might change.

- 8) **Emotional and Moral Intelligence:** Human beings are emotional beings. EI can therefore be defined as the ability to monitor one's own and emotions of others, to and to process and use emotional information to guide thought process and behavior whereas moral intelligence is the ability to differentiate right from wrong. A person must have the right balance of emotions and the ability to make out between the right and wrong.



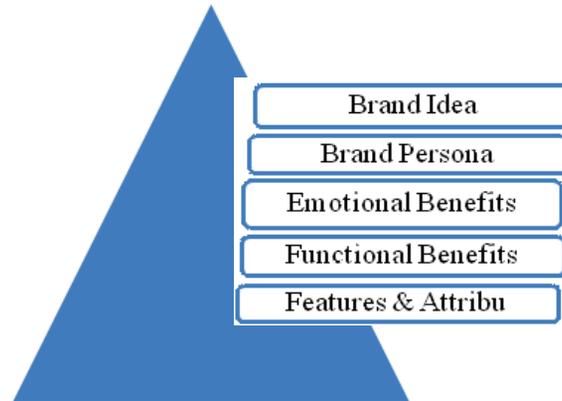
**Fig 2: Attributes in a Successful Human Brand.**

### 1.3 Comparison between Successful Human Characteristics and Successful Product and Brand Characteristics.

Sr.	Basis	Successful Human Beings	Successful Product Brands
1	Love	Are loved by people around	Are loved by their customers
2	Trust	Are trusted in the Society	Are trusted by their customers
3	Relationships	Believe in earning relationships.	Share good relationship with their customers.
4	Consistency	Believe in maintaining consistency in their work, relationships etc.	Maintain consistency in their performance
5	Passion	Are passionate about their work	Passionately deliver excellence to their customers.
6	Uniqueness	They will have some unique features that will help them create a distinction in their society.	They have unique features that help them win over competition.

7	Emotional Connect	Such human beings will have an emotional connect with people around them	Customers emotionally connect with successful brands and this is reflected in brand loyalty
8	Communication	Verbal or Non Verbal such people communicate brilliantly with their environment	Successful brands communicate with its target audience well and even in silence (non verbal) are able to motivate the target audience to purchase.

#### 1.4 Comparing Brand Personality Template of Products and Human Beings



**Table 1: Comparison between Product Brand and Human Brand**

Sr.	Basis of comparison	Product Brand	Human Brand
1	<b>Features and Attributes</b> (Tangible assets of a product / human being)	Features, characteristics like size of a car, color of the car	External look of the person height of a person and complexion
2	<b>Functional Benefits</b> (Summarizes the tangible benefits to the consumer / social circle)	Long lasting, pain relief etc	Singing , cooking, boxing, driving etc.
3	<b>Emotional Benefits</b> (How does the product/ human make the consumer / social circle feel)	Do the people compliment you when you use this product / service	Feeling comfortable in someone's presence
4	<b>Brand Persona</b> (Manifestation of a brand in human characteristics)	Jennifer Aaker suggested some traits that best describe a brand like Sincerity, excitement, competence, sophistication and ruggedness	<b>Every human brand will have traits like sincerity, excitement, competence, sophistication and ruggedness and these will define their character.</b>
5	<b>Brand Idea</b> (The essence of your brand)	For Example what ia that one thing that differentiates your product brand from the rest of the brands Eg. Is it functional benefit or some other attribute that you do better than others?	What is that one unique thing that people love you for. Your nature, your persona, your attitude

## How can one define a Successful Human Being?

It is difficult to define success in absolute terms since it is a relative term. Similarly, it is difficult to define a successful human being. Different people will have different definitions of successful human beings. But there are some common characteristics that most successful human beings have. Successful human beings are people who are known in their respective environment and society. These people have excelled in their respective fields like movies, sports, politics, business, society etc. Some successful human beings are known globally too. Not all successful human brands need to be celebrities. Though most celebrities enjoy the reputation of being successful and thus are taken as successful human brands. Some People in this world associate success with money and fame and brand people with money and fame as successful people. But successful people are the ones who have made some distinction in whatever field they work in. A successful person has the ability to influence people around. People look up to successful people by virtue of their knowledge, expertise, position and ability to influence.

## Successful Human Brands - It all Begins with Self Understanding

A Brand personality is a set of attributes and characteristics associated with a brand. There is no tried and tested formula for becoming a successful brand but there are some points that if people keep in mind and try and practice can become a successful human brand :

- 1) **Understand Self:** It all begins with self understanding. Once you understand self you can position yourself on the basis of your strengths in the mind of people around you. It is often advised before an interview that interviewee must drive the interview in the direction of their strengths and not weaknesses. People in the world would like you for your strength and not weakness.
- 2) **Follow your Heart:** Most people do things to please others and are much conscious of what people think about them without realizing that what most people think about them is in their

own hands.

- 3) **Give 100% to every task:** Whatever task you undertake must be given 100% efforts. Even though you give your 100%, you may still not get success still this would leave you happy because you tried and gave your best shot
- 4) **Consistency in approach:** *“Everyone has the same impression, so a consistency of impressions about what the brand stands for”.* *Even media doesn't cover celebrities who are not consistent in their approach.*

## Love Bath an Exercise by British Airways (A Great Learning)

'Who am I' is a question that every person in life needs to answer at some or the other stage. 'Why should I be loved' is another question one needs to answer. People love people because of some characteristics they possess. Still, the most liked person may not be liked by all, despite of being good because 'good' in itself is subjective. An exercise that was designed by Colin Marshall of British Airways was known as “love bath” in which delegates took it in turns to sit in the centre of a circle while their colleagues complimented them (see Höpfl, 1993 for an account of participants' reactions to this process). It is tough to compliment any other person but what is important is that while s(he) is complimenting the other person there is positivity that comes in the mind and the thought process becomes positive too. This training program changed the perceptions of employee towards each other and thus helped the organization's internal environment become better. If this is done with friends and people around one can find out the good points. This good point can surely be improved even further to make it a major strength. Even the weakest person would like to still be loved. 'Attention seeking behavior' is a common behavioral form seen in most people is all because they want to be noticed because somewhere they want to be loved.

## Conclusion :

Life is a competition and everyone is racing whether at home, office, society rather everywhere. There are no fixed formulas for

success but one can certainly consider oneself as a brand in this rat race, understand self and position ones strengths right in the mind of the people around. By nature, people want to be loved and thus their emotions rule them. Why is it that some people become more successful and popular than others. It is all because these people have something that others do not have. One can't think of forcing people to love them but one can certainly do good actions to not be hated by anyone. It is therefore important to understand that people who by virtue of their traits, values and actions find the right positioning strategy for themselves are able to get more successful though in relative terms.

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# **Total Financial Inclusion - A Challenging Task before Banks & Future Action**

**Vilas A. Patil**

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## **Abstracts :**

The objective behind Bank Nationalization in 1969 was social welfare, priority sector lending, controlling monopolies of business and, above all, developing the banking habits among the poor. Our childhood “Bachat Khata” reminds us of the bank with high grills, collapsible gates and long queues to either deposit or withdraw the cash in bank contrary to present day banking of open offices and Net Banking. Banking in 1970s was solely the prerogative of the rich and urban people and the socially underprivileged people could seldom use the facilities of banking system. Thus the basic purpose of nationalization was not achieved primarily due to the fact that the use of banking and other public finance schemes were not preached or propagated in proper form.

The Indian sub Continent has made rapid strides in science and technology. The fruits of technological developments could be reaped through green revolution in the field of agriculture. However, the main beneficiaries have been the urban and the rich farmers in rural India. But the benefits are still to reach even the fringes of the rural population of India, at the bottoms of the pyramid. The basic purpose of the present paper is to understand the concept and challenges before Financial Inclusion, the role played by banks and provide some measures to reduce the complexities and speed-up the processing at bank.

**Keywords:** KYC, RBI, GOI, KCCs, RRB, No-frills, Disadvantaged groups, Jan- Dhan-Yojana, Bharat Nirman Programme, Sarvaa Shiksha Abhiyan, Financial Exclusion

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## **Introduction :**

The term financial inclusion is popular in Indian financial circles especially after the Reserve Bank of India announced a series of measures in its credit policy 2006-07 to include many of the hitherto excluded groups in the banking net. Financial inclusion aims at enabling access to a great number of populations to the structured and organized financial system.

Financial development of a country does not directly impact the life of poor unless they are connected to formal financial system. Access to appropriate financial services by the poor helps families in the informal sector and small businesses better manage their affairs and are a

pre requisite for poverty reduction and achieving inclusive growth. The motive of the financial development should be to reduce income inequality and lift the poor from the present poverty level and this can only be possible by financial inclusivity. Evidences shows that mere providing financial services will not help in improving life of poor. It is important to look at overall aspect of well being by focusing not only on the supply side of the financial services but also the demand side of it. It is crucial to understand what consumer wants and how the services can improve their life. The bottom line is unless the financial services are able to improve the life of the poor, we cannot achieve financial inclusivity.

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## **Vilas A. Patil**

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## **Research Methodology :**

Present research has been undertaken with the objectives, to understand the concept, need

challenges around the Financial inclusion, to study the role of bank as a partners in financial inclusion & measures taken by RBI towards Financial Inclusion and to provide necessary measures to speed-up the processing at banks.

As an attempt for exploring research the literature on financial inclusions done has been explored to understand the challenges of financial inclusion. The data for the research is taken from CGAP, RBI website, centre for financial inclusion and books and journals.

### **Concept of Financial Inclusion :**

Financial inclusion is a process wherein the poor and the downtrodden who have been excluded from the benefits of the financial services in the formal sector, are brought to the benefits of the basic banking and financial services at a cost affordable to them.

Asian development bank has defined financial inclusion as “provision of a broad range of financial services such as deposits, loans, payment services, money transfer and insurance to poor and low income households and their micro enterprises.” In other words, financial inclusion is the availability of banking services at an affordable cost to disadvantaged and low-income groups. In India the basic concept of financial inclusion is having a saving or current account with any bank. In reality it includes loans, insurance services and much more.

Financial inclusion can be defined as delivery of banking services at an affordable cost to the vast sections of the disadvantaged and low income groups. It covers wider financial services. Financial inclusion also refers to making more efforts towards covering small and marginal farmers and vulnerable social groups. (Mahendra Dev, 2006). Financial inclusion also means extending the banking habit among the less privileged in urban and rural India and weaning them away from unorganized money markets and moneylenders. Financial inclusion is an essential precondition to building uniform economic development, both spatially and temporally, and ushering in greater economic and social equity. (Punnathara, 2006).

### **Indian Scenario and Need for Financial Inclusion:**

The term Financial Inclusion was first used by United Nations in 2003 when we realized that

India had taken such steps way ahead of the world but could not succeed due to proper coining of the word and also propagating in better way. Perhaps this became the hot talk of the world after the success of Gramin Bank project at Bangladesh where Micro Finance shown the way how the credit facility can be extended to a group of people for their benefit with the inclusion of the group member of the community for the benefit of the poor, needy and socially undeprived people.

The need for financial inclusion in India perhaps required to be implemented at the earliest and rank next to the priority list of basic infrastructure like good health, sanitation and hygiene. Most of our villages are not having bank branches and still using the local post offices for keeping their money in either post office savings schemes or term deposits. Even where the banks and insurance companies have opened their branches, this is used by the rich and influential people depriving others of getting the benefits of such facilities. To such people net transfer, credit cards, plastic money etc. are weird words having no practical meaning to them.

In India, almost half of the country is unbanked. Only 55% of the population have deposit accounts and 9% have credit accounts with the banks. India has the highest number of households (145 million) excluded from Banking. There are near about only 35000 rural branches in around 6 lakh villages. Financial inclusion minimizes the probability of poor fall back to poverty. Inclusive growth means broad based benefits to all sections of people. 12<sup>th</sup> five year plan of India (2012-17) has made sustainable financial inclusion as one of the key objective. Rural and remote areas of India are the one which are significantly affected by financial exclusion. Out of total number of rural households (1479 lakh), only 48.40 percent of rural households are financially included and out of total marginal farmer households (589 lakh), only 45 percent are financially included. (Committee on financial inclusion, 2008). This scenario will improve in the near future if the Government in taking the issue of financial inclusion in priority. RBI has done some strong initiative for financial inclusion.

According to the survey findings done by World

Delhi on September 6,2013). The farm household's not accessing credit from formal sources as a proportion to total farm households is especially high at 95.91 %, 81.26%, and 77.59% in the North Eastern, Eastern and Central Regions respectively. In terms of absolute numbers these regions taken together account for 64% of farm

households not accessing credit from formal sources. (ref. NABARD Report of the committee of financial inclusion).

Although financial exclusion is widespread the situation is more severe in case of low income group people in India. This is depicted in Table 1 and 2 :

Table 1: Percentage of Indian Earners Having Bank Account

Annual Income (Rs.)	Urban	Rural	Total
Up to 50,000	34.1	26.8	28.3
50,000 to 1,00,000	75.5	71.2	73.0
1,00,000 to 2,00,000	91.8	87.4	89.9
2,00,000 to 4,00,000	95.5	93.6	94.9
More than 4,00,000	98.0	96.3	97.6
Overall	61.7	38.0	44.9

Source: (Report on Currency and Finance 2008-10)

Table 2: Sources of Loan (Percent of indebted earners)

Annual Income Rs.	Banks	Other Institutional and Non institutional sources	Money lenders	Total
Up to 50,000	13.0	52.1	34.9	100
50,000 to 1,00,000	34.5	45.9	19.6	100
1,00,000 to 2,00,000	49.3	38.7	12.0	100
2,00,000 to 4,00,000	51.6	36.6	11.8	100
More than 4,00,000	62.8	31.7	5.5	100

Source: ( Report on Currency and Finance 2008-10)

It is very much evident from the above tables that financial inclusion and level of income is very much positively correlated. Due to the fact that the majority of the people in the low income bracket are more dependent on non institutional and other private sources. This portion declines sharply as the annual income increase. Access to financial services is not limited to the formal sector alone. In developing countries like India informal financial services in the form rural money lenders, urban shopkeepers, land lords etc. coexist and are omnipresent. This may be due to the cultural inheritance of the region. Despite their presence, they do not meet out the requirement for the whole population and their services are exorbitantly costly. Here again the poor who do not have sufficient means of income and of meager asset base are excluded. Considering the high

incidence of poverty in India and so much unbanked populace, the need for financial inclusion is severely felt and the RBI in its annual policy statement emphasized the need for a policy for initiating corrective steps.

#### **Role of Banks as Partners in Financial Inclusion:**

Although, financial inclusion discussions in India is of recent origin Government of India and Banking industry had taken the first conscious efforts as early as 1969 with Nationalization of Banks. Branch expansions, Lead District Scheme, setting up of RRBs and directed lending's to the poor and needy were subsequent policies to ensure coverage of the unreached. Several initiatives taken by the Banking Industry for extending banking services to the common man include the following:

- An extensive branch network of commercial banks and cooperative banks.
- New organizational forms like Regional Rural Banks (RRBs) and Local Area Banks (LABs)
- Lending targets at priority sectors such as agriculture, small scale industries, weaker sections of the population, etc.
- Implementation of service area approach for lending and subsequent liberalization of service area concept.
- Administered interest rates.
- The directions of RBI on opening of no-frills accounts for the hitherto excluded.
- The liberal policy guidelines of RBI with regard to branch licensing enabling to open more branches in the unbanked areas.
- Encouraging agents and intermediaries
- Emphasizing financial literacy

The progress by commercial banks (excluding RRBs) during the year 2010-11 clearly indicates that banks are on the right path towards deploying BCs, villages covered, opening of no-frills accounts, and grant of credit through KCCs. The numbers would be much higher if the figures pertaining to RRBs were to be added.

In the present scenario, it is all the more important that the Commercial banks and other development credit institutions focus their attention on the poor, small and medium borrowers for directed lending portfolios instead of concentrating on big sized clients. The directed lending of 40% for priority sector, 10% for weaker section, need to be adhered to in letter and spirit. In the regime of deregulated interest rates, banking sector should now utilize it to the benefit of the poor clients.

The interest rates on SHGs are still higher than that are given to big business houses. The myriad

of government schemes need to be taken up in good earnest, so that a large chunk of the hitherto uncovered populace is benefited. In spite of the impressive branch network of banks in India, the outreach of the banking system has remained restricted for several reasons, especially in the rural sector. One of the major factors affecting this outreach is the cost of expanding the branch network and increasing the number of people manning a branch. The relatively high transaction cost of dealing with number of small accounts also negatively impacts further expansion. In such a scenario, it becomes difficult for banks to cover more and more customers located in far-flung areas all by themselves. On the basis of recommendations made by the Khan Committee, the Internal Group on Rural Credit and Micro Finance, RBI has permitted banks vide circular DBOD.No.BL.BC.58/22.01.001/2005-06 dated January 25, 2006 to use intermediaries such as NGOs, SHGs, Micro Finance institutions (MFIs) and other Civil Society Organizations (CSOs) in providing banking and financial services through the use of 'Business Facilitators' and 'Business Correspondents'.

#### **Measures taken by RBI and Government of India (GOI) towards Financial Inclusion:**

The RBI and the GOI have been making efforts to increase banking penetration in the country. Some of these measures are:

- Cooperative Movement
- Setting up of SBI
- Nationalization of banks
- Lead Bank Schemes
- RRBs
- Service Area Approach
- Self Help Groups

Moreover, the GOI has also expressed its explicit concern on the issue of overall inclusion in the development process through its various initiatives such as the Rural Employment Guarantee Scheme, the Bharat Nirman Programme, and the Sarva Shiksha Abhiyan. All banks are directed to implement financial inclusion plans, with a road-map to cover villages with more than 2000 people. Recently, the RBI directed banks to open 25 percent of new branches in unbanked rural centers and simplified of KYC norms procedures. (Prevention of Money Laundering Act 2002, and Money Lenders & Accredited Loan Providers Act, 2007). Besides providing all rural banks with the Core-Banking Solutions' (CBS), multichannel approach is encouraged, agriculture debt waiver & debt relief scheme (2008) etc. facilitation use of handheld devices, mobiles, cards, micro-ATMs branches, Kiosk banking, mobile-wallets, and so on integrating the front-end devices transactions with the bank's core-banking solution.

The number of people with access to the products and services offered by the banking system continues to be very limited even years after introduction of inclusive banking initiatives in the country through measures such as the cooperative movement, nationalization of banks, creation of regional rural banks, crediting subsidy directly to customers account, Jan-Dhan Yojana etc. Over the past five years, RBI, as also other policy makers have resolutely pursued the agenda of financial inclusion and achieved discernible progress in improving access to financial services for the masses. RBI has done some strong initiative for financial inclusion namely allowing no frills account, easier credit facility, simpler KYC norms, and use of information technology. The effectiveness of the policies and its real results may take longer time but progress is there.

### **Challenges around Financial Inclusion :**

Challenges for financial inclusion is more or less general in all countries but below are some of the challenges specific to Indian scenario.

- Difficulties for banks to expand their business to remote areas due to infrastructure and low competitive market.
- Quality of staff especially at bank branches in remote areas: lack of trained personnel, low focus on customer centric quality.
- High cost of maintenance: working in remote areas, reaching poor people is a tough process and generally the cost is high unless backed by other alternative solutions.
- Cultural and psychological barriers, such as language, perceived/actual racism and suspicion or fear of financial intuitions.
- Low levels of awareness and understating of products caused by lack of appropriate marketing or low levels of financial literacy.
- Problem of technological backwardness etc.

### **Measures / Suggestions :**

The GOI and RBI had already taken various steps so that the benefits of Financial Inclusion reaches to the persons they are intended to. Yet there is a lot which needs to be done. Following are some suggestions to gear up the progress rate :

1. The target people for the financial inclusion are daily workers, agricultural laborers etc. who do not have time during the day for operation their banking or financial needs. They can operate at the day end . To give better effect to the financial products, the transactions timings need to be reviewed so that such people can transact at their convenience.
2. The documentation portion of the transaction is the main part where the contracts are drawn. RBI, along with banks, should toil hard to reduce the paper work in relation to the opening of account as well as in getting small credits. They would reduce the complexity and also speed-up the processing at banks. A person with limited education is not conversant with the legalities of such contract and, therefore, need assistance in such documentation. Local touts often misguide them. Government should provide registered

financial guides to such people who will guide them towards documentations. Access to the financial products should be quick and easy. The cash in hand for the needy and poor is very much liquid and, if not invested or kept in proper deposits, may land up in unnecessary expenditure and the money is spent.

3. The financial products need to be suitable to the persons targeted, and as per their income and requirement. Otherwise the whole propose of the scheme is not successful. It is all the more necessary for the banks that besides offering conventional products and services they should set up teams who can understand the needs requirements of the common man and design innovative products and services having greater suitability and desirability. Also, banks should work as one-stop and offer diversified products.
4. The pricing of product should be also done keeping in mind the pockets of the potential clientele. The cost burden should proportionately be shifted high potential sectors, who can afford a little upswing in their banking cost.
5. Despite the risk, financing of first time entrepreneurs is a must for financial inclusion and growth. Banks should arrange and provide technical advice for these entrepreneurs. They will have to tone up their risk assessment and risk management capacities, and provide for these facilities.
6. There are many such cases where the common people have lost their money due to lack of financial security regulations. The need for an authority regulation the entire financial inclusion products are necessary who will be easier to approach for the rural people instead of the present structure of having several authorities.
7. Infrastructure sharing amongst banks and other organizations will help in lowering the operating cost and thus the cost benefit can be transferred to customers.
8. Bank should open small extension counters at organizations providing public utility services such as local schools, primary health care centers, village mandies, farmer's

associations, cold storages and warehouses, railway stations, bus stops etc. This should be simultaneously be supplemented by mobile banks. Wherever is is not economical to set up a branch, credit camps/loans melas' must be organized on weekly, basis, to disburse small loans on easy terms.

9. Last but not the least, the Government of India should initiate a 'civil rights law' prohibiting discrimination by banks against low and moderate income neighborhoods. This will create a pressure on banks to play an important role in bringing financial inclusion in the country.

Government has taken several steps and more are likely. The conviction for Financial Inclusion will take the rural people towards great heights in achieving their Financial Goals.

#### **Conclusion :**

As poverty levels decline and households have greater levels of discretionary incomes, they will be first time financial savers. They will, therefore, need to have easy access to formal financial system to get into the banking habit. Banks will need to innovate and devise better methods of including such customers into their fold. When SHG concept was introduced during the late eighties, there was lukewarm response from the bankers. There were instances, the SHGs were denied opening of savings bank accounts by some of bankers. But presently, there seems to be a vigorous competition among bankers for getting the SHGs into their fold for business. This transaction was possible only after the mindset change among bankers towards the SHG concept as a whole. It can be rightly said, that the bankers look at "Financial Inclusion" as the way they looked at SHG concept in the late eighties, as they feel that the technological advancement and the ever remaining poverty will never meet.

Bankers need not be apprehensive of the technological growth to the demand of rural and urban poverty. Connecting Rural India with technology will never be a mirage if we look back and compare the technological achievements over the last ten years. Financial inclusion will soon emerge not only as a commercial profitable business propositions but also reach the

unreached and bring about a perceptible improvement in the livelihood of the rural and urban poor. This will bring in the ultimate “inclusive growth” for sustainable development and prosperity of the poor and the nation.

There has been a burst of entrepreneurship across the country, spanning rural, semi-urban and urban areas. This has to be nurtured and financed. It is only through growth of enterprises across all sizes that competition will be fostered. With increasing liberalization and higher economic growth, the role of banking sector is poised to increase in the financing pattern of economic activities within the country. Financial inclusion will strengthen financial deepening and provide resources to the banks to expand credit delivery. Thus, financial inclusion will lead to financial development in our country which will help to accelerate economic growth.

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# **Customer Satisfaction in Banks in Deregulated Environment : A Perspective**

**Yallappa G. Baligatti**

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## **Introduction :**

Banking sector is the backbone of the economy. It is a pre-requisite to support a vibrant and growing financial system. The crucial role of banks in mobilizing the scattered savings through a variety of financial instruments and employing the same in mass production and consumption activities cannot be undermined. Banking is a repository of society's wealth as well agent for wealth creation. The success of a mammoth banking system, among others, depends on the customer satisfaction that the commitments of the banking system create in course of their business. According to numerous thinkers, customer is the fundamental reason for the existence of the banking business and customers' satisfaction is the goal of the business that influences the performances of the business. A highly satisfied and delighted customer is a vital non financial asset to the bank. Satisfaction of the customers depends on the quality of service. Maintaining a satisfied and contented customer calls for excellent services from the banks. The banks should understand the needs and wants of customers and design their services so as to satisfy the needs of their customers.

Customer satisfaction is the 'act of making customers pleased with what they have bought'. It is a market term used as a tool to measure how products and services supplied by the bank meet the expectations of the customers. Customer satisfaction, thus serves as a performance

indicator as well a key differentiating factor in achieving the goals of the bank.

The issue of customers satisfaction in banks is assuming greater importance in the deregulated environment. Hence this conceptual paper on 'Customer satisfaction in banks in deregulated environment: A Perspective'. The presentation focuses on conceptual frame work of customers satisfaction and cause of customers dissatisfaction. It also highlights on the service quality and customer satisfaction in banking over the years. Further, the paper examines the customers satisfaction in deregulated environment and the regulatory recommendations offered to improve the quality of customer service in banks.

## **Customer Satisfaction in Banks:**

Customer satisfaction is a state of mind that makes a person feel pleasure or contented. It is needed to examine the awareness among banks about the various factors that have an impact on the satisfaction of customers. The customers are of great variety with different expectations and attitudes and come from wide socio-economic and cultural backgrounds. Banks are required to understand and analyse the needs of the different customers and respond to their expectations. Care must be taken to ensure that all the dimensions of quality services are offered to the customers. The different factors like appearance of physical facilities and equipments, location and accessibility of the branch, speed and efficiency of service in various transactions, employee response in attending the customer complaints and needs, introduction of new products will influence the level of customer satisfaction. Customers have wide choice of services, multiplicity of products and they are

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more conscious of convenience, cost, safety and speed, respect and courtesy. Hence there is a need to develop relationship with the customer and thereby increase their level of satisfaction.

Indian banking industry is operating in hyper competitive environment in the liberalized era. It has witnessed tremendous changes in the demands and expectations of the customers that has caused change in the satisfaction levels of customers over the years. Further, the economic reforms initiated by the Government of India in 1991 have brought a sea-change in functioning and outlook of Indian banks. New initiatives such as liberalisation, deregulation and globalization etc have compelled the banking sector to attach prime importance to the concept of customer satisfaction.

#### **Indicators of Customers Dissatisfaction:**

Banks are required to design an appropriate policy of customer satisfaction. There is a need to identify customers priorities and examine the hurdles to achieve the satisfaction of customers. Banks are facing difficulty in identifying the proper expectations of the customers as they are dealing with the different category of customers who are having their own buying behaviors. It is needed to study the various factors that results to customers' dissatisfaction. Following are the usual factor that causes the dissatisfaction among the bank customers.

- 1) **Rigidity:** The rigid rules, policies, formalities and procedures followed by banks in dealing with the customers is the cause of dissatisfaction. The banks are required to be flexible in their dealings with the customers particularly in withdrawal of cash, sanction of loans and charging of their services etc.
- 2) **Speed:** Failure of banks to inject the factor of speed in their operations leads to customer dissatisfaction. Delay in attending customer could be a source of dissatisfaction of customers.
- 3) **Stock outs:** Non-availability of products or services as per the needs of the customer could be the cause of dissatisfaction. If the bank fails to provide the specific product/service as per the needs of the customers, though the customer is prepared to pay extra, the customer feel dissatisfied.

- 4) **Non-availability of staff:** Presence of staff in their respective working point during the working hours of the bank is necessary. It promotes the level of satisfaction of the customer as his grievances are attended quickly. On the other hand, non availability of staff at their respective points is regarded as poor service and causes dissatisfaction among the customers.
- 5) **Unprofessional language and Behavior:** customer satisfaction is considerably influenced by the quality and job knowledge of bank personnel. Inexperienced and ill-informed staff with rude behavior forms the basis for customer dissatisfaction.
- 6) **Inaccuracy of information:** Banks' failure to provide accurate information to the customers relating to their accounts particularly of information of balance, calculation of interest and other service charges etc, are the reasons for customers dissatisfaction.
- 7) **Failure in timely delivery of information :** Banks are required to provide timely information to the customers relating to their accounts as it is badly needed to the customers for preparation of their reconciliation statement and to take other crucial decisions such as legal, tax and financial matters.

#### **Customer Satisfaction: A Conceptual Foundation**

According to Philip Kotler 'satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance ( or outcome) in relation to his expectations'. Customer satisfaction is one of the integral aspects of marketing orientation which basically measures the gap between customers expectations from a product and actual experience. The customer is said to be satisfied if there is a matching of performance with the expectations of the customer. On the other hand, if the performance falls short of expectations, the customer is dissatisfied and if the performance exceeds expectations, the customer is said to be delighted.

When the customers are pleased with the goods or

services they have bought, we may refer to customer satisfaction. Satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customer anticipates and what they receive, regarding the fulfillment of some need, goal or desire (Hansemark). Further, satisfaction can be associated with feeling of acceptance, happiness, relief, excitement, and delight (Hoyer and Mac Innis). Customer satisfaction is the state of mind that customers have about a company when their expectations have been met or exceeded over the life time of the product or service. 'Satisfaction is a persons feeling of pleasure or disappointment resulting from comparing a product perceived performance (or outcome) in relation to his expectations' (Philip Kotler). According to Jain, 'the higher level of perceived service quality results in increased customer satisfaction. When perceived service quality is less than expected service quality customer will be dissatisfied'. Therefore, satisfaction is the function of perceived performance and expectations. The customer is said to be satisfied if the performance matches the expectations, if the performance fails short of expectations the customer is dissatisfied and the customer is delighted if the performance exceeds the expectations of the customer. Even Parasuraman etc 'when customer expects a certain level of service and actually perceives more than what he expected then he will be satisfied and if he perceives less than his expectation then he will be dissatisfied. Service quality is the gap between customer's expectations of service and his perception of service experience'.

In the words of Ennow, 'Customer satisfaction is the sum total of customer's expressions of service quality and depends upon customer's own perception and expectations. Service quality is the ability of a product or service to perform its specified tasks'. Satisfaction is a customer's fulfillment response. It is a judgment that a product or services feature or the product or service itself, provides a pleasurable level of consumption related fulfillment' (Oliver). Even Purohit and Pathardikar viewed that 'service quality satisfaction is the outcome of resources and activities expanded to offer services against the expectations of the users from the same'.

Customer satisfaction implies the necessary presence of a goal the customer wants to achieve' (Molina). Therefore, satisfaction is the supplying of gratifying all wants and wishes, fulfilling conditions and desires that make a person feel pleased or contented. Gise and Cote said 'customer satisfaction is person's feelings of pleasure or disappointment resulting from comparing a products perceived performance or outcome in relation to his or her expectations'. In the words of Jamal and Naser 'customer satisfaction is generally defined as a feeling of or judgment by customer towards products or services after they have used them'. Other authors consider that 'service quality is consumer's judgment about the service itself, while satisfaction is more judgment of how the service emotionally affects the consumer' (Schneider and White).

### **Service Quality and Customer Satisfaction over the Years: An Overview:**

During the period of traditional banking known as pre-nationalization era which continued till 1951, banks were operating under monopoly situation. State Bank of India was enjoying the Government ownership and the other commercial banks were mainly concentrated in serving the interests of few big industrial houses ignoring the interest of large masses. It was class banking with limited client base without adequately caring the needs and wants of the common man. Banks were lacking the innovative approach in identifying the customer needs. During this period, the bank services were confined only to a limited range of products like deposits (SB, Term, and CD) and advances such as security loan. In this period, banks were providing readymade products as per their requirements without considering the requirements of customers choice. The concept of customer satisfaction received least attention during this period.

The nationalization era (1969) known as post-nationalization period has brought a major change in the attitude of banks in identifying and satisfying the customer needs. The objective of nationalization was to achieve the social banking by addressing the problems of economically and socially weaker sections of the society. Therefore, the post nationalization era of providing the bank services went in for a

phenomenon branch expansion to cover every nook and corner of the country. Large number of new bank products, loan scheme with differential interest rates, Integrated Rural Development Programme (IRDP) and crop loan etc were offered according to the requirements of the different sections of the society as per the national priorities. There was a growing awareness among the banks about the marketability of bank services to satisfy the needs of the customers. The first major step towards improvement in bank services was taken by State Bank of India in the year 1972 and divided the customers into market segments like commercial institution segment, small industry and small business segment, agricultural segment and personal banking segment. This enabled the banks to know the total needs of the customers, to identify the potential customers and to meet such needs of the customers. The clustering of bank customers also paved the way for designing new products like regular income deposit schemes, retirement benefit schemes, and education schemes for children education.

The post-nationalization era also has witnessed a deterioration in the quality of services provided to the customers by banks mainly on account of tremendous growth in volume of bank business due to expansion of branch network without corresponding support of infrastructure. As a result, the customer service reached probably its lowest level by the mid of 1970s and 1980s. To tackle this issue and to suggest the corrective measures the Government of India appointed Talwar Committee in 1975 and RBI has appointed Goiporia Committee on Customer Service in Banks in 1990. These committees covered the areas of deficiencies in customer service in banks and suggested various measures to improve the quality of customer service in banks. The RBI was keeping close watch on the performance of public sector banks in the area of customer service and it is noticed that there was an increase in the customers complaints. The aggrieved customers started to approach the consumer courts and the courts passed strictures on the banks and imposed penalty on them for their deficiency in service. This development has led to establishment of Banking Ombudsman Scheme in 1995 to provide redressal of customers grievances against banks.

During pre liberalization era banks were operating in 'sellers' market, the attitude of banks' was to 'buy what we have to sell'. Most of the products offered by the banks were as per the needs and preference of the banks. The scenario before pre-reform period was dominated with limited products, limited role of services and limited choice for customers as against multiple products, increased role of services and increased choice of customers during post-reforms period. The liberalization era has initiated several reforms and changed the landscape of Indian banking. The financial system witnessed tremendous change particularly in the role played by the banks as financial intermediaries. The traditional role of banks in mobilizing savings and deployment of savings has been threatened by the entry of non-banking financial institutions. There are a number of non-banking investment avenues such as share market, mutual fund, and company deposits. These have dampened the significance of banker as a financial intermediary. The banks experienced difficulty in mobilization of deposits as well as their lending activities. In order to come out from this situation, the banks started exploring on alternate products and services as per the changed requirements of the customers. Besides all this development, the regulatory authorities have still experienced deficiency in customer service in post liberalized era. In order to improve the service quality of banking industry, Tarapore Committee recommendations were implemented in 2004 resulting to formation of Board level committees for monitoring customer service in banks. Further, RBI has appointed working group (2006) to formulate a scheme to ensure service charges under the chairmanship of Shri N. Sadashivan resulting to setting up of the Banking Codes and Standard Board of India (BCSBI) followed by setting up of Damodaran Committee on Customer Service in Banks (2011).

In post liberalization era, banks are operating in 'buyers' market where the customers have more options than ever before and banks have been compelled to offer the products and services so as to meet the expectations of customers. The great management Guru Peter Drucker said that the purpose of banking is to attract and retain a customer. The perception of banker-customer

relationship has changed during the past five decades. During 1960-70, banks focus was on serving the customers. Later during 1970-80, the focus was shifted in satisfying the customer. Following some of the developments banks were required to please the customer during the next decade of 1980-90. Now banks focus is to delight the customers.

The post- reform period innovative deposits and credit schemes were evolved by the banks to meet the diverse needs of the various sections of the community. An earnest attempt was made by the banks to reach the banking facilities at the doorsteps of large number of customers particularly belonging to weaker sections of the society both in urban and rural areas. Therefore, there is a drastic change in the level of customer satisfaction during post- reform period in terms of product and services. Several steps like management of customer complaints. Customer retention, relationship pricing, and customer selection were taken to enhance the level of customer satisfaction.

### **Customer Satisfaction in Deregulated Environment:**

Following the recommendations of Narasimham Committee, a number of reforms were introduced from 1992 as a part of the structural reforms. These reforms have touched upon almost all aspects of banking operations. The banking sector reforms aim at enhancing the overall efficiency in the banking system by granting autonomy as well as flexibility in banks' operations. The significant reform measures recommended by the committee that are affecting to the level of customer satisfaction are outlined below.

- \* Deregulation of interest rates.
- \* Progressive reduction in pre-emptive reserves.
- \* Deregulation of the entry norms for private sector banks and foreign banks.
- \* Introduction of technology.
- \* Social banking.

#### **1. Deregulation of Interest Rates**

One of the reform measures is the deregulation of interest rates. Banks were given freedom to fix their own interest rates on deposits and lending considering the market forces and the

competitors' moves. This measure triggered competition among banks and made significant impact on their products. Banks started product innovation and adopted the policy of 'Innovate or Perish'. An attempt has been made by the banks to formulate innovative deposit and credit schemes so as to serve the needs of the various sections of the society. It resulted in the introduction of various instruments like certificate deposits, commercial papers and host of new products. One of the outcome of this policy measure was expanding the reach of banking services, and enabled the banks to provide better service to the customers.

#### **2. Reduction in Pre-Emptive Reserves**

The committee recommended for reduction in Statutory Liquidity Ratio (SLR) to 25% and CRR to 3% so as to provide more lendable funds to the banks. These surplus funds are to be invested in profitable loans and advances. The banks had to search for alternative avenues to invest their surplus resources and had to adopt the strategy of diversification and expansion. Diversified activities like mutual funds, insurance, real estate business, hire purchase, leasing, stock broking etc have been undertaken by the banks. The banks had to redefine their product portfolio as per the changing requirements of the customers.

#### **3. Entry of Foreign and Private Banks**

The norms for entry of private banks as well as foreign banks were been liberalized in a big way. Foreign direct investments in banking sector have been increased from 49% (2003) to 74% (2006). Foreign banks have set an excellent standard of service and customer friendly approach. They targeted customers with their superior technology, well informed staff, simplified procedure and decision making with flexible and innovative products. Foreign banks created awareness about the economic and efficient service and entered in retail banking and posed stiff competition. Entry of foreign banks and new private banks has heightened the competition in financial markets. In order to face the stiff competition strategic customer management by local banks gained momentum. Banks' developed new opportunities to their product planning and development, branding and pricing of products etc.

### ➤ **Product Planning and Development**

The economic and efficient service delivery by foreign banks forced the Indian banks to develop and to offer the products that are customized to meet the various needs of their individual customer and diverse group of customers. Like farmers, small business men, students, senior citizens and high value customers. This wide range of product offering lead to strengthen the process of concept of retail banking. As a result the retail banking became the buzz word in banking.

### ➤ **Product Differentiation and Marketing :**

Innovation and diversification led to 'product differentiation' and forced the banks to adopt better marketing strategies. Banks set new trends in efficient marketing of their products through product differentiation. Attempts were made to woo the customers outside the bank premises and during off banking hours in the places like shopping malls, automobile show rooms. New initiatives such as offering free products like free accident insurance cover, free doorstep opening of accounts etc were taken up as their product marketing strategies.

### ➤ **Development of Branding:**

Banks have recognized the importance of branding for efficient marketing of their products. Brands have strong emotional bond with the customers. Banks used the brands as a powerful mode of communication as well as to build their image in the competitive market. Branding gained momentum to separate products from that of their competitors.

### ➤ **Competitive Pricing Policy**

The era of deregulation brought in an element of price competition in Indian banking industry. In the present competitive scenario banks are finding it difficult to price their products and services. The traditional method of cost benefit approach of product pricing has been supplemented with more scientific and product specific pricing methods. The service competition supplemented the price competition. The priority of personal service has emerged as an integral part of customer care. This enabled the banks to earn more by charging little extra from the customers who do

not mind to pay to obtain services suiting to their preferences.

### **4. Customer Retention and Selection**

To ensure customer satisfaction banks realized the importance of customer retention that could boost up their profits by almost 100% by retaining just 5% of their existing customers. They have launched the innovative products like farmers green card and agricultural overdraft as a strategy to retain the rural customers. Due attention was given to offer high quality service and product information at the right time. Further the banks have underlined the importance of high value customers and focused on the status of the customers. They have adopted the strategy of wooing the high value customers by giving special attention in serving their needs.

### **5. Technology**

Technology has changed the landscape of Indian banking industry. Technology is a key for banks progress and prosperity. It serves as an important means of attracting the customers and rendering quality services. It has led to a shift in the services of banks from conventional banking to convenient banking. Technology has liberated the banks and their customers from the traditional constraints of time and place and enabled the customer to avail banking access and other relevant information. With the introduction of technology, the banks are able to offer innovative products such as Tele-banking , anywhere banking , virtual or internet banking , ATM, credit cards etc at competitive prices.

### **Regulatory Measures and Customer Service:**

Several measures have been suggested by various committees to improve the customer service of banks. The various regulatory measures relating to improvement of bank services are discussed below.

- a) **Talawar Committee** : The Government of India appointed the Talawar Committee on customer service in 1975 and the committee advised the banks to establish customer service committee at branch level and strengthen branch level committee with greater involvement of customers.

- b) **Banking ombudsman scheme (1995) :** The RBI notified the Banking Ombudsman Scheme (BOS) in 1995 with a view to provide for a system of redressal of consumer grievances against banks. Now it has been revised to accommodate customer grievances' on new areas like credit card, service charges non-acceptance of small denominations etc.
- c) **RBI Committee on customer service in India** RBI has appointed a committee under the chairmanship of **Goiporia, former chairman of IBA** to make recommendations with a view to improve customer service in Indian banking. The committee suggested for improving customer service by enlarging the scope of teller service, extending banking hours for non-cash transactions, devising appropriate procedures to render uninterrupted service during business hours, extending facilities for exchange of mutilated and soiled notes and ensuring nomination in all deposits. It also recommended for compensating customers for delay in collection of cheques, and payment of mail transfers and up gradation of technology in tune with changing needs of customers. The committee appealed to the bank employees to be more responsive and customer friendly.
- d) **Committee on Procedures and Performance Audit (2004)** was setup to review the level of services provided by the banks. On the basis of the recommendations of the committee, various measures have been adopted to improve the quality of customer services. Prominently among them are,
- To constitute a customer service committee of the Board to bring about ongoing improvement in the quality of customer service provided by the banks.
  - To strengthen the branch level customer services committee with great involvement of customers.
- e) **Banking Codes and Standards Board of India (BCSBI) (2006):** In order to improve the quality of customer services by the Indian banking system, the RBI set up Banking Codes and Standards Board of India (BCSBI) to monitor and assess the compliance with codes and standards which the banks have agreed to. It also looks into the bank-specific differences in the customer service as against benchmarks set up.
- f) **Committee on Customer Service in Banks (2010):** RBI has set up a committee on customer satisfaction in banks under the chairmanship of Dmodaran. The prominent suggestions of the committee are listed below.
- a) The pass book should indicate the account number, name address and ID of the customer, MIRC and IFSC code of the bank.
  - b) Prior intimation must be given before making the account inoperative. It is also required to inform the breaching of the minimum account balance and penal charges for not maintaining the minimum balance
  - c) Use of standardized Account Opening Forms common to all banks and relaxing in KYC norms for opening no frill accounts.
  - d) Create awareness among the customers in use of technology in banking and encourage customers to use various technological channels in banking operations.
  - e) Ensure full transparency to the customers in levying of various fees/services charges and penalties and to implement a relevant CRM system to address the complaints of customers.
  - f) There should be secured total protection policy/ Zero liability against loss for any customer induced transaction utilizing technology through ATMS/online banking etc.
  - g) Issue of Biometric ATM cards for illiterate customers and senior citizens who generally find it difficult to remember ATM PIN and installation of camera in ATMs that shows the clear picture of the person doing ATM operations.
- The issue of customer satisfaction in banks is assuming greater importance in deregulated environment. Various factors are responsible for customers dissatisfaction, care must be

taken to ensure all the dimensions of quality services are offered to customers to enhance their level of satisfaction.

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# **Role of Information technology in Human Resource Management for Urban Cooperative Banks**

**Yashwant S. Patil, Bharti V Jagdale**

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**Abstract :**

Human Resource Information System (HRIS) implementation in banking is the outgrowth of development of Information Technology (IT). HRIS is playing an important role and has emerged as an important interdisciplinary tool to achieve vital organizational Human Resource (HR) objectives. In developing countries, the banking industry has gone for fully automation of all HR functions. HRIS has become a vital tool to IT enabled HR processes. This paper will discuss the role of HRIS for Urban cooperative banks. The effective harmonization between HR processes and IT platform is helpful for manpower development and organizational growth. In the nutshell, this paper defines all components for HRIS establishment and will find out the impact on employee. HRIS as a prominent interdisciplinary tool to effectively manage organizations and brings forth synergies among disciplines of HR, IT and banking in the context of urban cooperative banks.

**Keywords:** HRIS, Manpower Development, Growth, Human Resource, Information Technology.

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**Introduction :**

The Human Resource Information System (HRIS) is software for the data entry, data tracking, and data information needs of the Human Resources, payroll, management, and accounting functions within a business. In other words HRIS known as a human resource information system or human resource management system is basically an intersection of human resources and information technology through HR software. HRIS software is helpful for businesses big and small to take care of a number of activities, including those related to

human resources, accounting, management, and payroll. A HRIS allows organisations to plan its HR costs more effectively, as well as to manage them and control them without needing to allocate too many resources toward them. HRIS is a systematic procedure for collecting, storing, maintaining, and recovering data required by the organizations about their human resources, personnel activities and organizational characteristics <sup>1</sup>.Due to HRIS the quality of decisions increases and as a result, the productivity of both employees and managers increases and becomes more effective. HRIS is used to acquire , store , manipulate , analyze , retrieve , and distribute information about an organization's human resources <sup>2</sup> HRIS keeps track of all your employees and information about them. It is usually done in a database or, more often, in a series of inter-related databases.

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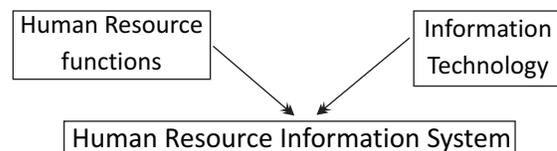
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Human resources information System = Human resource + information technology HRIS provides reporting capabilities. Some of the HRIS products track applicants before they become employees. Some HRIS systems are interfaced to payroll or other financial systems. HRIS allows organization to manage their workforce through two powerful main components: HR & Payroll. Additionally it offers other options to help organization understand and fully utilize their workforce's collective skills, talents, and experiences along with this it facilitates for communication.

### **HRIS defined :**

The HRIS is defined by various authors with different perspectives. The important definitions are outlined as given below.

1. (Tannenbaum 1990) HRIS is “One which is used to acquire, store, manipulate, analyze, retrieve and distribute information about an organization's human resources.”
2. (Hedrickson, 2003) “HRIS can be briefly defined as integrated systems used to gather, store and analyze information regarding an organization's human resources.”
3. (Hedrickson, 2003) “HRIS is not limited to the computer hardware and software applications that comprise the technical part of the system: it also includes the people, policies, procedures and data required to manage the HR function.”

### **Functions of HRIS:**

Effective and successful human resource management is required for a business to compete in the marketplace. HR managers coordinate a wide variety of employee management activities that involve large amounts of data over time. A human resources information system provides data management and accurate and timely information for decision making; it also streamlines HR operational, managerial and executive support processes. The HRIS functions can be classified into two categories supporting two levels of management Operational and Managerial.

#### **a. Operational**

A human resources information system functions as productivity tool for HR operational processes. Increased speed and accuracy result when HR transactions are performed with

computer software rather than manually. HR representatives enjoy increased productivity and accomplish more in their work week when manual processes take up less of their time.

#### **b. Managerial**

An HRIS functions as a managerial information system to gather and provide key data about staffing, turnover, benefits and regulatory compliance issues. Human resources personnel can provide reports on total number of employees, cost to hire, vacant positions, benefits costs, required reports such as cost of raises and bonuses. HR managers can more easily present analysis of compensation, recruiting.

### **HRIS Advantages :**

#### **1) Faster information process**

Information and data transfer and receivable process will be quicker which will save more time and energy that employee can perform other task at available remaining time and employee will have more time to analyze and prepare an excellent end result.

#### **2) High performance accuracy**

HR audits can produce an accurate financial statement and calculation process for the employee's pay system and record keeping of all personal data will be accurate and the verification of the information and data of an employee will be more easily verified compared to the manual process.

#### **3) Paperless**

With HRIS the work can be done without the usage of any documentary or paperwork as everything can be done by using computer applications and the work can be corrected ,modified ,erased and transferred easily compared to the manual paperwork.

#### **4) Time saving**

HRIS is convenient and time saving as calculation work that take hours of time can be done in minute through the available application and the end result can just be sent as soon as it has be completed through online which saves the sending time. The correction or any mistake can be modified in minutes compared to the manual correction method. There are more things that can be done and

doesn't take much time with HRIS.

- 5) **Improved planning and program development** Planning and program development can be improved with the use of HRIS, as through online there is ample set of application that helps employee to improve the planning and program development
- 6) **Training and development**  
Employee's training and development efforts can be tracked through available online system which helps the organization to administer the employees.
- 7) **Recruitment and selection**  
Through HRIS applicants can be located and attracted and selection of the accurate people for the job can be done in appropriate time without any difficulty.
- 8) **Performance evaluation and management**  
Employees work can be evaluated through the system which aids the management by producing a performance result based on rating scales.

#### **HRIS Disadvantages:**

An HRIS also can be a problematic for small businesses in which some employees must wear many hats. If organization is not big enough to have a dedicated human resources technology specialist, consider outsourcing. Some of the disadvantages of an HRIS

##### **1) Human error during input**

HRIS specialist can do mistake which may cause minor or major complication in the management processes. The usage of HRIS needs more attention and accuracy compared to the manual method as usually the data or information is linked which makes one silly mistake to ruin the whole result especially in the HR audit area.

##### **2) Non availability of HRIS specialist**

Due to the usage of advanced technology not many people are good at HRIS hence the HRIS specialist for the qualified area is not easily found.

##### **3) Cost of hiring HRIS specialist**

Due to the high demand of HRIS specialist in organization the cost to hire a HRIS specialist is

a large amount which may be more than the normal employee's salary and will be more difficult for small business management to have a HRIS specialist which will be a stretch to their business.

##### **4) Cost of the application**

The HRIS application and systems will be costly as it is advanced and convenient and many organization demands it.

##### **5) Level of unemployment**

Due to the usage of HRIS most of the work is done by the specialist who saves time, money, energy and workforce hence the rate of unemployment will increase in long term basis.

##### **6) Employee Assessment**

Human factor is removed from these types of tasks by the system. For example, when analyzing employee talent, your system may reveal high scores in sales, new accounts or marketing efforts, but may not be capable of uncovering an employee's habit of treating customers in disparaging ways. To realize the total evaluation of a staff member, an HR management system should have some way to prompt human input.

#### **Research Methodology:**

Present research put to test hypothesis that there is significant relationship between HRIS and manpower development.

Study has undertaken with an objectives, to find out the IT implementation in HR in UCBs, to review the utilization of HRIS deployed by UCBs and to identify the impact of HRIS on employee of UCBs

The researcher has used exploratory and descriptive research method for conducting the research as it will help in finding a better result of the research and it will also help in the description of the state of affairs, as it exists at the present. In order to achieve the aforesaid objectives, following research methodology is used in the study described in these sections:

- i) Sample and sample profile
- ii) Instruments for data collection
- iii) Tabulation and codification of data
- iv) Statistical analysis Data Collection

The sample size of the research consisted of 90 employees of the two Urban cooperative banks. The convenient Sampling Technique is adopted in

order to choose the ultimate unit i.e. the respondents. Required primary data has been collected using structured questionnaire consisting of 15 items.

**Literature Review:**

A brief literature review was undertaken by the researcher to find out the studies already undertaken on HRIS. Though, the studies undertaken were not related to banking sector, the researcher could get insights of HRIS and its deployment in manufacturing industry. This has enabled the researcher to understand the depth of the HRIS and its applications for various HR functions. The summary of reviewed literature is put forth here.

1. Madhuchanda Mohanty and Santosh Kumar Tripathy (2009) discuss the HRIS of NALCO in his study. The researcher exhibits that the present HRIS of NALCO has improved the overall pace and competence of HR functions, but still needs reengineering. The research emphasize on HRIS is used for administrative purpose and not analytical purpose. In- house development of HRIS is cost effectiveness but it was very time consuming process. It is necessary to reduce the drawbacks that have to be surmounted to make the HRIS of NALCO more proficient.

2. MD. Sadique Shaikh (2012) design three models in his research paper for HRIS designing namely basic HRIS design model, HRIS hexagonal and HRIS phase's model. The research study focus on the payback of HRIS engineering and execution for all levels and domains of businesses, in the form of profitable strategic HR and related business plans and decision, to forecast and to control HR process inside and outside of business organization using HR-databases or HR-Knowledgebase's, which includes information related to human resource maintained and processed by HRIS.

3. Prof. Dr. Anil C. Bhavsar (2011) discusses on HRIS various advantages, applications and importance of HRIS. This research was highlighted that “today's HRIS has the potential to be an enterprise wide decision support system that helps achieve both strategic and operational objectives”.

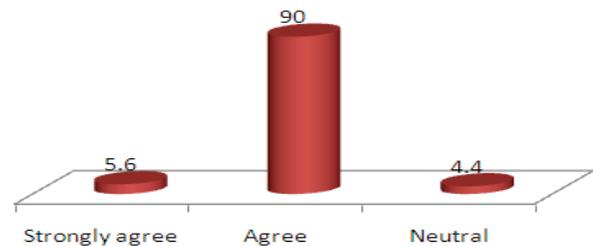
**Data Analysis:**

Based on the data collected, the analysis has been

carried out using tools for each of the main HRIS related components. The same has been summarized as follows.

**Table 1:** Are employees motivated due to HRIS implementation ?

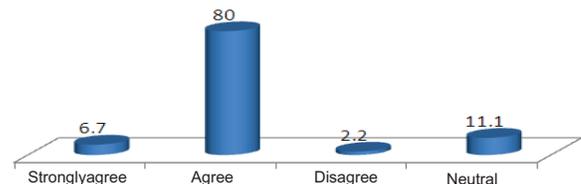
	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	5	5.6	5.6	5.6
Agree	81	90	90	95.6
Neutral	4	4.4	4.4	100
Total	90	100	100	



From the above chart it is observed that 90% employees agreed for motivation due to HRIS in place whereas 5.6% employees strongly agreed but 4.4% employee were neutral .

**Table 2:** Transference due to HRIS

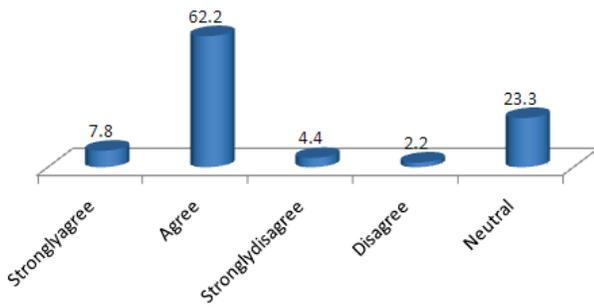
	Frequency	Percent	Valid Percent
Strongly Agree	6	6.7	6.7
Agree	72	80	80
Disagree	2	2.2	2.2
Neutral	10	11.1	11.1
Total	90	100	100



Use of Information technology is helpful and it maintains transference and there is no exception for HR department too. At workplace due to HRIS implementation in UCBs under study around 89% employees agreed and 2% employees were strongly felt that there is transference where as 9% employee were neutral.

**Table 3:** Effect on Performance due to HRIS in Place

	Frequency	Percent	Valid Percent
Strongly agree	7	7.8	7.8
Agree	56	62.2	62.2
Strongly disagree	4	4.4	4.4
Disagree	2	2.2	2.2
Neutral	21	23.3	23.3
Total	90	100	100



Performance plays an important role at workplace because of HRIS , 62.2 % employees agreed , only 7.8.% employees strongly agreed whereas out of the total only 6.6. employees feedback was on strongly disagree and disagree. The 23 % of the employees were neutral on their views which indicates that they are not clear about the benefits of the technology intervention.

Table 4: HRIS is Helpful for Manpower Development

	Frequency	Percent	Valid Percent
Yes	62	68.9	68.9
No	28	31.1	31.1
Total	90	100	100



From the feedback of the respondents with 68.9% employee stating positive with Yes shows that there is definite role of HRIS in manpower development . The respondents saying No with 31.1% may be due to lack of awareness of the system or may not have directly benefitted in anyway.

**Hypothesis Testing:**

To test if there is relationship between HRIS and manpower development statistical independent sample T test is used.

**Variables and Measurement**

Independent variable: Implementation of HRIS (HRIS was nominal variable measure using two level 1=“YES “and 2=“NO”)

Dependent variable: MPD was measured using 3 components as follows

- a. Motivation – Does employee motivated due to HRIS implementation
- b. Performance – Does employee perform batter after HRIS implementation
- c. Devolution --There is transference in day to day HRM activity due to implementation of HRIS

Each was measured in five point scale (Strongly agree, Agree, Disagree strongly disagree and natural)

Ho:  $\mu = \mu_2$

H1:  $\mu \neq \mu_2$

Level of significance  $\alpha = -0.05$

		HRIS is helpful for Manpower development			
		N	Mean	Std. Deviation	Std. Error Mean
Motivation	yes	62	2.13	0.799	0.102
	no	28	1.96	0.189	0.036
Transparency	yes	62	2.47	1.211	0.154
	no	28	1.96	0.189	0.036
better performance	yes	62	2.63	1.333	0.169
	no	28	2.89	1.397	0.264

Independent Samples Test				
t-test for Equality of Means				
		Sig. (2-tailed)	Mean Difference	Std. Error Difference
Motivation	Equal variances assumed	0.286	0.165	0.153
	Equal variances not assumed	0.13	0.165	0.108
Transparency	Equal variances assumed	0.032	0.503	0.231
	Equal variances not assumed	0.002	0.503	0.158
better performance	Equal variances assumed	0.394	-0.264	0.308
	Equal variances not assumed	0.404	-0.264	0.314

Independent Samples Test			
t-test for Equality of Means			
95% Confidence Interval of the Difference			
		Lower	Upper
Motivation	Equal variances assumed	-0.14	0.47
	Equal variances not assumed	-0.05	0.379
Transparency	Equal variances assumed	0.045	0.962
	Equal variances not assumed	0.188	0.819
better performance	Equal variances assumed	-0.876	0.348
	Equal variances not assumed	-0.894	0.366

Independent Samples Test					
Levene's Test for Equality of Variances					
95% Confidence Interval of the Difference					
		F	Sig.	t	df
Motivation	Equal variances assumed	4.933	0.029	1.074	88
	Equal variances not assumed			1.531	74.46
Transparency	Equal variances assumed	31.801	0	2.182	88
	Equal variances not assumed			3.189	67.315
better performance	Equal variances assumed	0.495	0.484	-0.856	88
	Equal variances not assumed			-0.841	50.047

Variable	Pair	Mean	Std deviation	Levene of test of equality	t	p	Result
Motivation	yes	2.13	0.799	f=4.93	1.531	0.13	Null hypothesis is accepted
	no	1.91	0.189	p=1.174			
Transparency	yes	2.47	1.211	F=31.801	3.189	0.002	Null hypothesis is rejected
	no	1.96	0.189	P=3.189			
Performance	yes	2.63	1.333	F=0.495	0.841	0.404	Null hypothesis is accepted
	no	2.89	1.397	P=0.841			

### Conclusion :

Human Resources Information System (HRIS) not only helps to automate a large portion of routine HR tasks but also saves valuable time and resources for employees and managers dealing with functions of human resources.. HRIS allows individuals within an organization to complete a variety of day-to-day, administrative tasks without direct contact with HR personnel which may result in more effective management. The employee details are available to top authority on click of button.

Utilizing of HRIS also positively affects urban cooperative bank's internal work environment by creating time for HR staff to allocate toward more impactful employee programs or issues. Managers can streamline their HR-related tasks.

Thus the study undertaken reveals that the employees are motivated due to transference at work place which automatically helps to improve their performance and therefore there is a significant relationship between manpower development and HRIS for Urban Cooperative Banks.

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**Questionnaire:**

Q1. Does Bank implement HRIS for following

No	Description	YES	NO
1	Attendance		
2	Payroll		
3	Leave records		
4	Medical history		
5	Performance appraisal		
6	Any other		

Q2 Does HR manager uses HRIS for

No	Description	YES	NO
1	Formal communication		
2	Informal communication		
3	Official notices Personal notification		
4	Performance appraisal		
5	Any other		

Q3. Does Employees are motivated due IT implementation in HRM Activities?

- 1) Strongly Agree    2) Agree    3) strongly Disagree    4) Disagree    5) Neutral

Q4. Does employee feel that due HRIS there will be more transference for performance appraisal

- 1) Strongly Agree    2) Agree    3) strongly Disagree    4) Disagree    5) Neutral

Q5. Are employee performance is better after HRIS implementation?

- 1) Strongly Agree    2) Agree    3) strongly Disagree    4) Disagree    5) Neutral

Q6. What is your opinion about HRIS?

- 1) Happy    2) Helpful    3) satjsfjed    4) Need improvement    5) Can't Say

## Green Buying Behaviour

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