

Analysing The Sector-Wise Variation In The Communication Skill Of The Bank Managers In Kerala:

Dr. Mohanadasan T

Associate Professor, Department of PG studies and research in commerce, Government Victoria college palakkad, Kerala state, India.678001

ABSTRACT

This research compares the variation in the Communication skill of managers of the three prominent banking sectors-The Public Sector, The Old Private Sector and The new Private Sector- in Kerala. A multi-stage stratified random sampling technique was applied for the selection of sample bank managers from the complete list of bank managers in Kerala. The examination based on the 350 responses collected from the bank managers across the three sectors from the three prominent districts of the state, finds that there exists significant variation in the Communication skill of the managers. The variation was tested by using One-Way ANOVA in which the F value is found to be validated statistically at one percent level of significance. The results of the study reveals that the Communication skill of the bank managers selected for the purpose of study varies considerably according to the sector of the bank (public sector/old private sector/new private sector) where in they work. The Communication skill of old private sector bank managers are the highest among the three sectors followed by public sector and new private sector bank managers. This research would be relevant for bank managers as they may identify the gaps in their Communication skill and work on the improvements. The findings of this research will also provide the necessary groundwork for the Administrators in the Banking sector to further explore the reasons for the variation in the Communication skill among the managers working in the three different sectors. Key words: Communication, communication skill, Communication style, communication gaps, effective communication.

Biographical notes:

Dr. Mohanadasan T is a research faculty member in the Department of PG Studies and Research in Commerce of Government Victoria College, Palakkad. He has twelve years of research experience in 'commerce and management research' and his studies primarily focus on 'Human Resource Management'. He has published fourteen research papers in reputed journals including those appear in Scopus indexed journals of reputed publishers and authored one book in the domain 'Emotional Intelligence and managerial skill'. He has presented research papers in various national and international seminars and workshops.

I. INTRODUCTION

Communication at the workplace has been dramatically evolved starting from the very olden ages when people started living together as a society. In the modern era face to face communication has been renovated through development of landline phones, computers, mobile phones, Internet and sooner into virtual reality (Akmajian et al., 2017). In 1961

Massachusetts Institute of Technology (MIT) developed Compatible Time Sharing System (CTSS) for the first time in the operating systems. The time sharing system arrange requirement of user and coordinate their schedule and project in order to communicate regularly for information and maintain high productivity (Aladwani, 2001). The personal computers were introduced in marketplace in

1975, then in 1991 Aug 6 World Wide Web went to live and officially internet connection begun. After that employees started to communicate through via email and online message boards. In this way, history of communication in workplace began. These technologies kept employees virtual activities in office (Van Eemeren & Grootendorst, 2016). Business communication is a complete package of bi- directional and transformational process (Thussu, 2018). Effective communication fosters ideas and builds common ground to develop complex interpersonal relationships. The communication pattern has changed in the form of telephone, email and fax into instant messaging/chat, virtual words, social networking sites, wikis, twitter, blogs in the workplace which become very beneficial to transfer information from one place to another place and save data and information (Rahman&Masoom, 2015). Effective communication successfully integrates the interpersonal relationship with employees. Interpersonal communication depends on the willingness of the individual communication. Social bonds, attention awareness and commitment increase inter personal behaviors (Nardi, 2005).

Proper banking communication creates customer satisfaction and promotes economic development. It helps to interchange information, ideas and knowledge inside and outside banks. Effective communication successfully collaborate the interpersonal relationship with employees and enhance their working efficiency (Thomas et al., 2009). Thus, the importance of banking communication is increase day by day in banking system. Banking communication channels are not getting replaced; it is modified and updated with present scenario. Technological advancement enhances individual communication practices and attitudes in workplaces. Communication technologies have strengthened the working environment in workplace. Technological development changed the strategies of bank strategies of banking services. They focus on

both commercial and individual customers through qualitative service. Bank expands their service quality implementing marketing strategies to enhance revenues; customer retention and cross sell ratios. Likewise, quality service delivery increases customers' loyalty to bank. Now, banking communication becomes competitive advantage in banking industries. (Scornavacca&Hoehle, 2007). In this context, this research paper is an attempt to test the variation in the Communication skill of managers working in various banking sectors in Kerala.

2. REVIEW OF LITERATURE

Communication is essential part of management. The success and failure of organization depends upon the effective communication. Communication is a two-way channel of transferring ideas, plans, commands, reports and suggestions which influence organization in order to make desired objectives (Altinoz, 2009; Broca&Baesu, 2014). The quality decision-making is based on the quality communication. Without quality information, it is impossible to delegate instruction and orders. Moreover, effective communication in organization increases smoothness and efficiency of organizations. The exchange of idea and information through communication helps to bring unity of action in organization which quests for the common objectives (Chen, 2008; Femi, 2014). Communication transfers goals and desires, training allocate duties, issues instructions and duty and responsibility and evaluated performance of staff. Thus, effective and efficient communication increases managerial efficiency (Arnold & Silva, 2014; Fellows, 2012). Besides these, communication also promotes co-operation and industrial peace by promoting cooperation between employer and employees. The base of leadership cannot be possible without effective communication between manager and his/her subordinators (Clampitt& Downs, 1993; Duncan & Moriarty,1998). Communication becomes mediator between them in order to maintain people to people relationship.

Furthermore, communication plays vital role in motivation and moral, effective control and increase managerial capacity. It increases productivity and reduces cost, increases job satisfaction and creates democratic management (Rahman&Masoon, 2015). Now, the banking organization has intergrated the information technology. The banking sector developing digital platform for its services the transformation results attracts new customer. Ishaq Bhatti et al., (2011) explained banking communication focuses on the customer satisfaction mainly depends on the employees' behaviour towards customer.

Machin (1977) argues keeping systematic records of data and information promotes the systematic recording system of knowledge management in organization. Further Shaikh (2014) found positive relationship between improved quality services and increase efficiency. Vella et al. (2013) in their Europe based study observed that service providers have adopted web-based customer relationship management for marketing. It highlights that bank should provide regular training to the managers about the customerrelation management system. Legal and security issues (Shaikh, 2014) introduce advance technology, service and product quality (Abdul et al., 2017); adopt new technology to satisfy their customer through tangibility, reliability, empathy, assurance and responsiveness (Alexiadou et al., 2017), proper management of liquid and credit (Lee & Isa, 2017). Addition to this, as Sang et al. (2018) said, trust, communication share value, reciprocity and empathy are the major factors to promote banks and customers relations. South Asia is a growing economy where banking system has much to work for better communication and customers' relation.

The globalization has parallel effects on the development of organizational management and increased competition. The modern technology has raised employees' performance by using advance communication technology. Both organization and human are social beings interlinked with each other

(Austin & Pinkleton, 2015). Effective communication improves job satisfaction that directly improves in productivity. Thus, organizational communication and worker performance integrate different units and functions of an organization; communicating performance standard and expectation regularly observe activities of employees and provide them feedback (Aral et al., 2013). Moreover, effective internal communication successfully manages the strategic management of organization in order to engage employees and achieve objectives. Communication identifies corporate strategy, which drives organization towards their goal and objective. The means of communication set common goal in the organization, which focuses on achieving desired objectives in organization (Ahmad, 2006; Alleyne et al., 2007).

Proper communication between employees increase trust in organizations, which leads to the success on business organization. The relationships with supervisors and co-workers exchange all the information, which is the best practice of communication. Generally, communication management maintains the connection between employees to employees and employees to organization. Thus, it increases performance of organization effectively and efficiently (Harie et al., 2002; Kurland & Bailey, 2000). Furthermore, management hesitates to practice effective communication, which becomes problematic for the organization as it develops lack of data and weak action plans. Most of the managers are poor at communication is one of the defect of organizations. Their improper communication leads to the organizational losses (Power & Rienstra, 1990). Their unfriendly behavior might create problem of motivation. As a result their working efficiency will be decreases. Thus, banking communication plays a vital role to help managers to investigate real issues and problem in organization. With the passage of time, communication becomes tools to coordinate internal control system and drive organization

into successful path (Thomson &Hecker, 2001; Saida et al, 2016).

Communication role is to interact between manager and employees, it increases sense of team work, increase motivation level, competence, create emotional boundaries, quality performance of employees and gain competitive advantage (Holtzhausen,2002). If the communication fails in organizations, it leads to the dis-functioning of organizational activities. In case of unbalance of communication in employees, supervisors and subordinates, it increases the chances of negative attitudes inside the entire organization. Thus, it becomes difficult task for the management department to manage communication in proper manner. But, once communication is managed, it spreads positive word of mouth inside and outside the organization (Clampitt& Downs,1993; Desanctis&Fulk, 1999)). The flow of communication creates organizational goal, values, objective which helps to prepare strategies in organization. There is positive relationship between communication and employees (Smythe, 1996; Thomas et al., 2009). Moreover, effective communication increases overall organizational functioning, foundation of sound management, greater coordination and effective interaction among workers. Now, the placement of e-banking communication in bank improves performance of workers and increases efficiency in work (Svensson, 2004).

On review of the previous studies in this field, no studies have been found focussing on the “sector-wise comparison” of the variation in Communication skill of the bank managers. In this context, this research paper is an attempt to compare the variation in the Communication skill of managers of the three prominent banking sectors-The Public Sector, The Old Private Sector and The new Private Sector- in Kerala. This research would be

relevant for bank managers as they may identify the gaps in their Communication skill and work on the improvements. The findings of this research will also provide the necessary groundwork for the Administrators in the Banking sector to further explore the reasons for the variation in the Communication skill among the managers working in the three different sectors.

3. Data and methodology

3.1 sample and data

The study is based on the primary data collected from the selected bank managers of Kerala by using a structured questionnaire. A multi-stage stratified random sampling technique was applied for the selection of sample bank managers from the complete list of bank managers in Kerala. The population for the bank managers in Kerala is very large. In this context, by applying the Multi-stage stratified random sampling method, in the first stage, divided the State of Kerala into three regions: South, Central and North, and the banks were stratified as public sector, old private sector and new private sector. One district was selected at random from each region: Trivandrum, Ernakulam and Malappuram. In the second stage, 50 per cent banks from each sector were selected from each district (Trivandrum, Ernakulam and Malappuram). In the third stage, the managers were selected proportionately from each bank from each district to constitute the required sample size (350).

3.2 Distribution of the sample size

Table no.1 below represents the distribution of sample size of bank managers selected for the study by adopting multi stage random sampling. The sample size 350 is constituted by 228(65%) managers from public sector, 92(26%) from old private sector banks and 30 (9%) from new private sector banks.

Table .1. Distribution of sample size

Sl. No.	Name of bank	(Sample size 350)		
		TVM	EKLM	MAL
Public sector banks				
1	Bank of Baroda Ltd.	2	4	0
2	Bank of India Ltd.	4	7	0
3	Canara Bank Ltd.	10	8	3
4	Central Bank of India Ltd.	6	3	0
5	IDBI Bank Ltd.	17	3	11
6	Indian Bank Ltd.	4	3	1
7	Indian Overseas Bank Ltd.	11	5	0
8	Punjab National Bank Ltd.	2	5	4
9	Syndicate Bank Ltd.	4	5	1
10	UCO Bank Ltd.	1	3	0
11	Union Bank of India Ltd.	5	13	1
12	State Bank of India Ltd.	13	19	1
13	State Bank of Travancore	23	20	6
	TOTAL	102	98	28
Old private sector banks				
1	Catholic Syrian Bank Ltd.	4	9	3
2	Dhanalakshmi Bank Ltd.	4	5	2
3	Federal Bank Ltd	11	23	7
4	ING Vysya Bank Ltd.	0	1	0
5	KarurVysya Bank Ltd.	0	1	0
6	South Indian Bank Ltd.	6	14	1
7	Tamilnad Mercantile Bank Ltd.	1	0	0
	TOTAL	26	53	13
New private sector banks				
1	Axis Bank Ltd.	1	3	0
2	HDFC Bank Ltd.	3	8	1
3	ICICI Bank Ltd.	4	7	1
4	IndusInd Bank Ltd.	1	1	0
	TOTAL	9	19	2

Source: Bank Ifscode.com

*Trivandram District ; ** Ernamkulam District; *** Malappuram District.

3.3 Demographics of the Bank managers

Some descriptive statistics on the demographics of the sampled managers are given in Table

2.The representation of male managers comes around 80 per cent of the total. Most of the managers hail from rural areas and are graduates. Around 40 per cent of the managers

in the group are in the age group 41-50, although representation from other age groups is also significant in number. A big majority of

the managers are married and live in nuclear family and around 60 per cent follow Hindu religion.

Table 2. Descriptive of the sample respondents

Demographic variable	Category	No of respondents	%
Gender	Male	278	79.4
	Female	72	20.6
Area	Urban	119	34
	Semi-urban	74	21.1
	Rural	157	44.9
Educational Qualification	Graduate	213	60.9
	PG	137	39.1
Age(years)	21-30	39	11.1
	31-40	110	31.4
	41-50	139	39.7
	51-60	62	17.7
Marital Status	Married	310	88.6
	Unmarried	36	10.3
	Widow/widower	4	1.1
Religion	Hindu	212	60.6
	Muslim	50	14.3
	Christian	88	25.1
Family Type	Nuclear	580	80.0
	Joint	70	20.0
family members(number)	3	51	14.6
	4	168	48.0
	5	62	17.7
	6	35	10.0

	7	29	8.3
	8	5	1.4

Source: survey data

4. Results and discussion

4.1 Chi-square tests

The results of the chi-square test (table3) indicate that there is no significant association between gender of the managers and the

banking sector where in they work. It is further inferred that (table 4) no statistically significant relationship exist between educational qualification of the managers and the banking sector in which they work, p value being greater than 0.05 in both the cases.

Table 3 Chi-square tests (Gender and sector)

	Value	df	sig.
Likelihood Ratio	3.204	2	0.201
Pearson Chi-square	3.117	2	0.210

Source: Survey data

	Value	df	sig.
Likelihood Ratio	2.114	2	0.354
Pearson Chi-square	2.076	2	0.348

Source: Survey data

4.2 Comparison of the Communication skill of the managers:

To test the variation in Communication skill of the managers of public sector and private sector

banks in Kerala, One Way ANOVA was attempted. The results of the analysis are presented in Tables 5, and 6 below.

Table 5. Sector-wise estimated marginal means of Communication skill.

PUBLIC/PRIVATE SECTOR					
Dependent Variable: Communication skill					
Public/private sector	Mean	Std. deviation	Std. Error	99% Confidence Interval	
				Lower Bound	Upper Bound
Public sector	51.1096	4.21465	.27912	50.5596	51.6597
Old private sector	52.9783	2.97232	.30989	52.3627	53.5938
New private sector	49.3667	7.94152	1.44992	46.4013	52.3321
Total	51.4514	4.49026	.24001	50.9794	51.9235

Source: Survey Data

Table 6: ONE WAY ANOVA

Tests of Between-Subjects Effects

Dependent Variable: Communication skill					
Source	Sum of Squares	df	Mean Square	F	Sig.
Between sectors	371.492	2	185.746	9.670	.000*
Within sectors	6665.182	347	19.208		
Total	7036.674	349			

Source: survey data; *Significant at 1 per cent level.

From Tables 5 and 6 given above, it may be observed that the Communication skill of the managers varies considerably according to the sector of the banks in which they work. The mean scores of Communication skill are **51.1096**, **52.9783** and **49.3667** respectively for public sector, old private sector and new private sector bank managers. The mean variation is statistically significant at one per cent level (**value of F 9.670 with $p=0.000<0.01$**). The mean scores reveal that the Communication skill of old private sector bank managers is the highest among the three sectors followed by public sector and new private sector bank managers.

5. Conclusions

This paper compares the Communication skill of managers of the three prominent banking sectors in Kerala, a relatively higher literate state of India. These sectors include public sector, old private sector and new private sector. The study based on the 350 responses collected from the bank managers across the three sectors from the three prominent districts of the state, finds that there exists significant variation in the Communication skill of the managers. The variation was tested by using One-Way ANOVA in which the F value is found to be validated statistically at one percent level of significance. The results show that the Communication skill of the bank managers selected for the purpose of study varies considerably according to the sector of the bank (public sector/old private sector/new private sector) where in they work. The

Communication skill of old private sector bank managers are the highest among the three sectors followed by public sector and new private sector bank managers. Thus this research would be relevant for bank managers to identify the gaps in their Communication skill and work on the improvements. It will also provide the necessary groundwork for the Administrators in the Banking sector to further explore the reasons for the variation in the Communication skill among the managers working in different sectors.

However, we can attribute many limitations to the study. This research compares the Communication skill of the bank managers solely based on a survey among 350 selected respondents from a small state like Kerala, which is not exhaustive to make a final judgment. Moreover many other factors may cause the variation in the Communication skill of the managers. The findings of the research are based on classical parametric test one way ANOVA. Using alternative statistical designs and covering larger samples from other states of India for information on more relevant variables warrant better inferential claims and validation of the existing findings on the issue.

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