



RISK OF OUTDATED STAFF AND LACK OF MANAGEMENT EXPERTISE IN INDIAN BANKS

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ABSTRACT

In the present study, an attempt is made to analyze the group-wise bankers' viewpoint towards the risk of outdated staff and management expertise in public and private sector Indian banks. A sample of 440 banks' officials is taken on the basis of judgement sampling i.e. 120 from State Bank Group, 200 from Nationalized Banks and 120 from Private Sector Banks. The primary data were collected with the help of pre-tested structured questionnaire on five point Likert scale i.e. Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D) and Strongly Disagree (SD). The collected data were analyzed through various descriptive and inferential statistical techniques like percentage, mean and standard deviation, etc. Further, ANOVA technique was used to test the hypotheses and validate the results. It is found that lack of proper and timely training and development facilities and outdated recruitment, selection, placement and promotion policies are the most responsible factors responsible for risk of outdated staff and lack of management expertise in the selected groups of banks. Further, poor implementation of new technology and inability to provide ongoing support are the most significant impacts on the functioning of all the groups of banks. However, use of modern techniques of recruitment, selection, placement and promotion of staff and management, and developing the corporate view of training and development as an ongoing process are most adopted measures for overcoming the risk of outdated staff and lack of management expertise in the selected groups of banks. It is recommended that banks should develop plans to bridge the gap between employee's existing skill sets and needed skill sets. The employees should be well informed why the new skills or skills enhancement is necessary. Such training and development programmes be supported that has measurable objectives and specified outcomes will be transferred back to the job.

KEYWORDS: *Outdated, support, Implementation, recruitment, Development*



INTRODUCTION

Indian banking is in the mid of information technology revolution these days. However, new private sector banks and foreign banks have an edge over public sector banks in the implementation of technological solutions. The public sector banks are far behind in technology integration, therefore there is a huge scope for automation in these banks (www.centralbank.ie). Technology has been one of the major enabling factors for enhancing the customers' convenience in the products and services offered, which were even impossible earlier with traditional banking. The security of the transactions is a major concern in the use of technology, which induces some risks such as credit risk, market risk, operational risk, strategic risk, legal risk, reputational risk, liquidity risk, etc. These risks are highly interdependent and events that affect one area of risk can also have ramifications for a range of other risk categories (*Singh, 2015*). Among these risks, operational risk, which is emerging as a new challenge to the Indian banks, is a distinct class of risk and exists in each product and services offered. It is not directly taken in return for an expected reward, but exists in the natural course of corporate activity. The failure to properly manage operational risk can result in a mis-statement of an institution's risk profile and expose the institution to significant losses (www.fsrb.gov.in). Operational risk is confronted by the bank even before it decides its first credit transaction realizing that the merely a quantitative approach to credit risk and market risk overlooks the key danger areas and that operational risk management should consequently be developed into a discipline (*Geiger, 2000*) and the renewed interest of regulatory authorities in operational risk as they feel that about 25 percent of regulatory capital is needed for operational risk (*Akbari, 2012*). Risk of outdated staff and lack of management expertise in e-banking scenario, an important component of operational risk, is the risk of not providing the quality services to the customers as and when required as the staff is not aware about the use of latest technology and its impacts, and the employees working at the senior level are lacking the required expertise to take the right decision at the right time, consequently affecting the business of the organization.

REVIEW OF LITERATURE

The articles on different aspects of operational risk appeared in various journals are restrictive and do not give a comprehensive picture. *Ebnother and Vanini et al. (2003)* found the results of the modeling exercise relevant for the implementation of a risk management framework, but the risk factor 'fraud' dominates all other factors and finally, only 10 percent of all processes have a 98 percent contribution to



the resulting VaR. *Sood (2004)* examined the factors responsible for operational risk, present practices on quantification of operational risk, sound practices and governing principles of operational risk management; and recommended that it would be appropriate for Indian banks to strengthen their MIS system, retain/re-skill the staff and put in place the comprehensive risk management policy. *Jobst (2007)* stated that with the increased size and complexity of the banking industry, operational risk has a greater potential to transpire in more harmful ways than many other sources of risk. The current regulatory framework of operational risk under the New Basel Capital Accord was overviewed with a view to inform a critical debate about the influence of varying loss profiles and different methods of data collection, loss reporting and model specification on the reliability of operational risk estimates and the consistency of risk-sensitive capital rules. *Enrique, et al. (2008)* said that the banking sector must deal with operational risk for explaining various recent crises and bankruptcies, which can be defined briefly as the risk generated by possible failures of an entity's Information Systems (IS), must be measured, covered, mitigated and managed by applying a series of methodologies, each of which assumes that the information system of the bank operates at a certain stage of sophistication. *Jian et al. (2009)* examined the influence of capital structure and operational risk on profitability of the life insurance industry in Taiwan. The results show that the profitability decreased with the higher debt-equity ratio, hence the regulatory organizations must urge insurance companies to effectively diversify their investments and employ risk avoidance strategies. Effective use of hedging and diversifying will also help to divide risk and create financial revenue. *Geiger (2010)* examined the renewed interest of the banks and regulators in operational risk and argued that it would be inappropriate to introduce extra capital charge for operational risk in Pillar one. The correct answer to the challenges of operational risk is not seen in Pillar one but in Pillar two - the supervisory review process, and Pillar three - the effective use of market discipline. *Mehra (2011)* provided a conclusive evidence of heightened awareness and due importance given to operational risk by Indian banks. The practices of average and small sized public sector banks and old private sector banks were observed to be lagging behind that of new private sector banks in usage of scenarios, updating of the indicators and collection and usage of external loss data. Wide gaps were observed in the range of practices followed by Indian banks and the Advanced Management Approach compliant banks worldwide. *Singh and Chaudhry (2014)* analyzed the bankers' viewpoint towards various types of e-banking risks in selected public, private and foreign banks in India and operational risk is found as the most important risk in e-banking in all the three categories of banks,

followed by reputational and legal risk. Further, the difference in the bankers' viewpoint towards various types of risks in e-banking is also found significant. *Hassani and Ranjbaraki (2015)* analyzed the factors affecting the operational risk in e-banking of Isfehan's Sepah Bank and found that the factors like security, technological infrastructure and internal controls are affecting the operational risk; but the accuracy of data, accessing to the systems, level of education and training have no effect on the operational risk in e-banking. The foregoing review of literature shows that no concerted effort has been made to examine the risk of outdated staff and lack of management expertise in e-banking scenario, therefore the present study is undertaken to fill the gap in the existing literature.

SCOPE OF THE STUDY

The present study is conducted to examine the bankers' viewpoint towards the risk of outdated staff and lack of management expertise in the selected banks located in the area of Punjab, Chandigarh, Haryana, New Delhi and Rajasthan in India.

RESEARCH OBJECTIVES

The following are the specific objectives of the study:

- (i) To identify the factors responsible for risk of outdated staff and lack of management expertise in the selected banks.
- (ii) To examine the potential impacts of risk of outdated staff and lack of management expertise on the functioning of the selected banks.
- (iii) To analyze the measures to overcome the risk of outdated staff and lack of management expertise in the selected banks.

RESEARCH HYPOTHESES

The following null hypotheses have been formulated and tested to validate the results of the present study:

- H₀₁:** There is no significant difference among the bankers' viewpoint towards the factors responsible for risk of outdated staff and lack of management expertise in the selected banks.
- H₀₂:** There is no significant difference among the bankers' viewpoint towards the potential impacts of risk of outdated staff and lack of management expertise on the functioning of the selected banks.
- H₀₃:** There is no significant difference among the bankers' viewpoint towards the measures for overcoming the risk of outdated staff and lack of management expertise in the selected banks.

RESEARCH METHODOLOGY

SAMPLE PROFILE

The population for the present study is the Indian banking sector, which is divided into three categories *i.e.* State Bank Group, Nationalized Banks and Private Sector Banks. State Bank of India (SBI), State Bank of Patiala (SBOP), State Bank of Bikaner and Jaipur (SBBJ) from the category of State Bank group; Punjab National Bank (PNB), Dena Bank (DENA), Oriental Bank of Commerce (OBC), Andhra Bank (ANDRA), and Syndicate Bank (SYNDI) from the category of nationalized banks; and HDFC Bank (HDFC), ICICI Bank (ICICI) and Axis Bank (AXIS) from the category of private sector banks were selected for the present study. A sample of 440 banks officials (40 from each bank) is taken on the basis of judgement sampling. Out of 440 respondents, 99 respondents (22.5 percent) are having the experience of less than four years, 140 respondents (31.8 percent) are having the experience of 5-8 years and 201 respondents (45.7 percent) are having the experience of more than 8 years. On the other hand, 317 respondents (72 percent) are postgraduates, 121 respondents (27.5 percent) are graduates and 02 (0.50 percent) are having professional qualification like CA, CS, *etc.*

DATA COLLECTION

The present study is of exploratory-cum-descriptive in nature. Accordingly both types of data *i.e.* primary and secondary were used. The primary data were collected with the help of pre-tested structured questionnaire on five point Likert scale *i.e.* Strongly Disagree (SD), Disagree (D), Neutral (N), Agree (A) and Strongly Agree (SA) from the officials of branches of the selected banks located in the areas of Delhi, Rajasthan, Haryana, Chandigarh and Punjab. On the other hand, secondary data were collected from journals, magazines, websites, reports of RBI and IBA, *etc.* Besides questionnaire, interviews and discussion techniques were also used to unveil the required information.

DATA ANALYSIS

The collected data were analyzed through various descriptive and inferential statistical techniques like frequency distribution, percentage, mean, standard deviation, *etc* with the help of SPSS (18.0 version). For coding and editing the data, weights were assigned in order of importance *i.e.* 1 to Strongly Disagree (SD), 2 to Disagree (D), 3 to Neutral (N), 4 to Agree (A) and 5 to Strongly Agree (SA). Further, ANOVA (one-way) technique was used to test the research hypotheses and validate the results of the study. The reliability of the scale used for collection of data is evaluated by calculating the value of Cronbach alpha coefficient, which is 0.800 at 5 percent level of significance, so the scale is considered reliable.

RESULTS AND DISCUSSIONS

FACTORS RESPONSIBLE FOR RISK

As exhibited in Table 1 (A), lack of proper and timely training and development facilities is ranked as the most responsible factor in State Bank Group (Mean=4.05, SD=0.95), and outdated recruitment, selection, placement and promotion policies in Nationalized Banks (Mean=4.11, SD=1.15) and Private Sector Banks (Mean=4.24, SD=0.98), followed by outdated recruitment, selection, placement and promotion policies in State Bank Group (Mean=4.04, SD=1.00), and lack of proper and timely training and development facilities in Nationalized Banks (Mean=3.96, SD=0.97) and Private Sector Banks (Mean=3.89, SD=1.08). The mean score of all the statements, which is greater than 3.00, implies that most of the respondents agree with the factors responsible for the risk of outdated staff and lack of management expertise in the selected groups of banks. Statistically, ANOVA results show that the respondents in the selected groups of banks do not differ significantly towards the factors responsible for the risk of outdated staff and lack of management expertise at 5 percent level of significance; therefore the null hypothesis (H_{01}) is accepted. Further, the results of Post-hoc analysis (multiple comparisons) also show that there is no significant difference among the respondents viewpoint of the selected groups of banks towards the factors responsible for risk of outdated staff and lack of management expertise at 5 percent level of significance.

As revealed from Table 1 (B), taking all the selected eleven banks together, outdated recruitment, selection, training, placement and promotion policies (Mean=4.12, SD=1.07) is ranked as the most significant factor responsible for the risk of outdated staff and lack of management expertise, followed by lack of proper and timely training and development facilities (Mean=3.96, SD=0.99) and lack of abilities to fully understand the nature of technological upgrades used by the banks (Mean=3.82, SD=1.17). The mean score of all the statements, which is greater than 3.00, implies that most of the respondents agree with the factors responsible for the risk of outdated staff and lack of management expertise in the selected banks. Statistically, ANOVA results show that the respondents in the selected banks differ significantly towards the outdated recruitment, selection, training, placement and promotion policies ($p=0.033$) as a factor responsible for the risk of outdated staff and lack of management expertise at 5 percent level of significance; therefore the null hypothesis (H_{01}) is rejected.

IMPACTS OF RISK

As indicated in Table 2 (A), poor implementation of new technology is ranked as the most significant impact on the functioning of all the groups of banks *i.e.* State Bank Group (Mean=4.25, SD=1.04), Nationalized Banks (Mean=4.17, SD=1.02) and Private Sector Banks (Mean=4.19, SD=1.04), followed by inability to provide ongoing support in State Bank Group (Mean=3.87, SD=1.06), Nationalized Banks (Mean=3.98, SD=0.97) and Private Sector Banks (Mean=4.00, SD=0.92). The mean score of all the statements, which is greater than 3.00, implies that most of the respondents agree with the impacts of the risk of outdated staff and lack of management expertise in the selected groups of banks. Statistically, ANOVA results show that the respondents in the selected groups of banks differ significantly towards high cost of providing service ($p=0.013$) as an impact of the risk of outdated staff and lack of management expertise on the functioning of the selected banks at 5 percent level of significance; therefore the null hypothesis (H_{02}) is rejected. Further, the results of Post-hoc analysis (multiple comparisons) also show that there is a significant difference among the respondents viewpoint of the State Bank Group and Private Sector Banks towards high cost of providing service ($p=0.011$) as an impact of risk of outdated staff and lack of management expertise at 5 percent level of significance

As revealed from Table 2 (B), taking all the selected eleven banks together, poor implementation of new technology (Mean=4.20, SD=1.03) is ranked as the most significant impact of the risk of outdated staff and lack of management expertise, followed by inability to provide ongoing support (Mean=3.95, SD=0.98) and poor quality of customer service (Mean=3.87, SD=1.07). The mean score of all the statements, which is greater than 3.00, implies that most of the respondents agree with the impacts of the risk of outdated staff and lack of management expertise in the selected banks. Statistically, ANOVA results show that the respondents in the selected banks do not differ significantly towards the impacts of the risk of outdated staff and lack of management expertise on the functioning of the selected banks at 5 percent level of significance; therefore the null hypothesis (H_{02}) is accepted.

MEASURES FOR OVERCOMING THE RISK

As indicated in Table 3 (A), use of modern techniques of recruitment, selection, placement and promotion of staff and management is ranked as the most significant measure in all the groups *i.e.* State Bank Group (Mean=4.27, SD=0.99), Nationalized Banks (Mean=4.24, SD=0.92) and Private Sector Banks (Mean=4.39, SD=0.80), followed by developing the corporate view of training and development as an ongoing process in State Bank Group (Mean=4.14, SD=0.91), Nationalized Banks (Mean=4.13, SD=0.97)

and Private Sector Banks (Mean=4.08, SD=0.93). The mean score of all the statements, which is greater than 3.00, implies that most of the respondents agree with the measures for overcoming the risk of outdated staff and lack of management expertise in the selected groups of banks. Statistically, ANOVA results show that the respondents in the selected groups of banks do not differ significantly towards the measures for overcoming the risk of outdated staff and lack of management expertise at 5 percent level of significance; therefore the null hypothesis (H_{03}) is accepted. Further, the results of Post-hoc analysis (multiple comparisons) also show that there is no significant difference among the respondents viewpoint of the selected groups of banks towards the measures adopted for overcoming the risk of outdated staff and lack of management expertise at 5 percent level of significance.

As revealed from Table 3 (B), taking all the selected eleven banks together, use of modern techniques of recruitment, selection, placement and promotion of staff and management (Mean=4.29, SD=0.91) is ranked as the most significant measure for overcoming the risk of outdated staff and lack of management expertise, followed by developing corporate view of training and development as an ongoing process (Mean=4.12, SD=0.94), providing training to staff and management at planning stage (Mean=3.97, SD=1.09), providing training to staff and management at monitoring and control stage (Mean=3.90, SD=1.25) and providing training to staff and management at implementation stage (Mean=3.86, SD=1.15). The mean score of all the statements, which is greater than 3.00, implies that most of the respondents agree with the measures for overcoming the risk of outdated staff and lack of management expertise in the selected banks. Statistically, ANOVA results show that the respondents in the selected banks differ significantly towards developing the corporate view of training and development as an ongoing process ($p=0.003$) and providing training to the staff and management at monitoring and control stage ($p=0.034$) as measures for overcoming the risk of outdated staff and lack of management expertise at 5 percent level of significance; therefore the null hypothesis (H_{03}) is rejected.

CONCLUSION AND RECOMMENDATIONS

To sum up, lack of proper and timely training and development facilities and outdated recruitment, selection, placement and promotion policies are found the most responsible factors responsible for risk of outdated staff and lack of management expertise in the selected groups of banks. Further, poor implementation of new technology and inability to provide ongoing support are the most significant impacts on the functioning of all the groups of banks. However, use of modern techniques of

recruitment, selection, placement and promotion of staff and management, and developing the corporate view of training and development as an ongoing process are most adopted measures for overcoming the risk of outdated staff and lack of management expertise in the selected groups of banks. It is recommended that banks should develop plans to bridge the gap between employee's existing skill sets and needed skill sets. The employees should be well informed why the new skills or skills enhancement is necessary. Such training and development programmes be supported that has measurable objectives and specified outcomes will be transferred back to the job. Management should have discussion with the employees to decide what growth and development opportunities can be offered to them.

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OTHER RELATED LINKS

www.centralbank.ie

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Table 1 (A): Factors Responsible for Risk of Outdated Staff and Lack of Management Expertise in Selected Groups of Banks

Factors	State Bank Group				Nationalized Banks				Private Sector Banks				ANOVA	
	N	Mean	S.D.	Rank	N	Mean	S.D.	Rank	N	Mean	S.D.	Rank	F	Sig.
Outdated recruitment, selection, placement and promotion policies	120	4.04	1.00	2	200	4.11	1.15	1	120	4.24	0.98	1	1.076	0.342
Lack of proper and timely training and development facilities	120	4.05	0.95	1	200	3.96	0.97	2	120	3.89	1.08	2	0.759	0.469
Absence of challenging opportunities to staff for growth and development	120	3.75	1.11	5	200	3.70	1.11	4	120	3.81	1.09	3	0.379	0.685
Lack of abilities to fully understand the new technology	120	3.76	1.12	4	200	3.67	1.09	5	120	3.73	1.17	5	0.301	0.740
Lack of abilities to fully understand the need of technological upgradation	120	3.81	1.18	3	200	3.85	1.18	3	120	3.78	1.16	4	0.122	0.885

Source: Survey, Note: *= Significant at 5 percent level, Degrees of Freedom (df) = 2,437

Table 1 (B): Factors Responsible for Risk of Outdated Staff and Lack of Management Expertise in the Selected Banks

Factors	N/P	Response						Descriptive Statistics			ANOVA	
		SD	D	N	A	SA	Total	Mean	S.D.	Rank	F	Sig.
Outdated recruitment, selection, placement and promotion policies	N	14	45	9	174	198	440	4.12	1.07	1	1.988	0.033*
	P	3.2	10.2	2.0	39.5	45.0	100.0					
Lack of proper and timely training and development facilities	N	16	36	23	237	128	440	3.96	0.99	2	0.916	0.518
	P	3.6	8.2	5.2	53.9	29.1	100.0					
Absence of challenging opportunities to staff for growth and development	N	19	68	22	227	104	440	3.74	1.11	4	1.529	0.126
	P	4.3	15.5	5.0	51.6	23.6	100.0					
Lack of abilities to fully understand the nature of new technology	N	17	78	23	218	104	440	3.71	1.12	5	1.118	0.347
	P	3.9	17.7	5.2	49.5	23.6	100.0					
Lack of abilities to fully understand the nature of technological upgrades used by the bank	N	32	48	13	220	127	440	3.82	1.17	3	0.942	0.494
	P	7.3	10.9	3.0	50.0	28.9	100.0					

Source: Survey, N=Number of Respondents, P=Percent, Degree of Freedom (df)=10,429, *=Significant at 5 percent level.

Table 2 (A): Impacts of Risk of Outdated Staff and Lack of Management Expertise in Selected Groups of Banks

Impacts	State Bank Group				Nationalized Banks				Private Sector				ANOVA	
	N	Mean	S.D.	Rank	N	Mean	S.D.	Rank	N	Mean	S.D.	Rank	F	Sig.
Poor implementation of new technology	120	4.25	1.04	1	200	4.17	1.02	1	120	4.19	1.04	1	0.201	0.818
Inability to provide ongoing support	120	3.87	1.06	2	200	3.98	0.97	2	120	4.00	0.92	2	0.607	0.545
Deficiencies in the system	120	3.70	1.22	5	200	3.90	1.04	4	120	3.79	1.11	5	1.152	0.317
Lack of reliability of staff and system	120	3.57	1.31	6	200	3.78	1.15	6	120	3.69	1.20	7	1.071	0.343
Delay in customer service	120	3.79	1.18	4	200	3.78	1.20	7	120	3.75	1.15	6	0.028	0.973
Poor quality of customer service	120	3.80	1.15	3	200	3.90	1.01	3	120	3.88	1.07	4	0.313	0.731
High cost of providing service	120	3.50	1.29	7	200	3.79	1.24	5	120	3.95	1.03	3	4.356	0.013*

Source: Survey, Note: *=Significant at 5 percent level, Degrees of Freedom (df) = 2,437.

Table 2 (B): Impacts of Risk of Outdated Staff and Lack of Management Expertise in the Selected Banks

Measures	N/P	Response						Descriptive Statistics			ANOVA	
		SD	D	N	A	SA	Total	Mean	S.D.	Rank	F	Sig.
Poor implementation of new technology	N	13	39	5	173	210	440	4.20	1.03	1	1.335	0.209
	P	3.0	8.9	1.1	39.3	47.7	100.0					
Inability to provide ongoing support	N	17	35	16	253	119	440	3.95	0.98	2	0.685	0.739
	P	3.9	8.0	3.6	57.5	27.0	100.0					
Deficiencies in the system	N	24	51	24	223	118	440	3.81	1.11	4	0.872	0.560
	P	5.5	11.6	5.5	50.7	26.8	100.0					
Lack of reliability of staff and system	N	28	77	11	207	117	440	3.70	1.21	7	1.051	0.400
	P	6.4	17.5	2.5	47.0	26.6	100.0					
Delay in customer service	N	32	52	19	215	122	440	3.77	1.18	5	1.009	0.435
	P	7.3	11.8	4.3	48.9	27.7	100.0					
Poor quality of customer service	N	15	59	16	227	123	440	3.87	1.07	3	1.149	0.324
	P	3.4	13.4	3.6	51.6	28.0	100.0					
High cost of providing service	N	30	65	16	200	129	440	3.75	1.21	6	1.701	0.078
	P	6.8	14.8	3.6	45.5	29.3	100.0					

Source: Survey, N=Number of Respondents, P=Percent, Degree of Freedom (df)=10,429, *=Significant at 5 percent level

Table 3 (A): Measures for Overcoming the Risk of Outdated Staff and Lack of Management Expertise in Selected Groups of Banks

Measures	State Bank Group				Nationalized Banks				Private Sector Banks				ANOVA	
	N	Mean	S.D.	Rank	N	Mean	S.D.	Rank	N	Mean	S.D.	Rank	F	Sig.
Use of modern techniques of recruitment, selection, placement and promotion of staff and management	120	4.27	0.99	1	200	4.24	0.92	1	120	4.39	0.80	1	0.997	0.370
Developing corporate view of training and development as an ongoing process	120	4.14	0.91	2	200	4.13	0.97	2	120	4.08	0.93	2	0.133	0.876
Providing training to staff and management at planning stage	120	4.02	1.20	3	200	3.93	1.05	3	120	4.00	1.03	4	0.349	0.705
Providing training to staff and management at implementation stage	120	3.92	1.16	4	200	3.78	1.14	5	120	3.95	1.16	5	1.029	0.358
Providing training to staff and management at monitoring and control stage	120	3.89	1.37	5	200	3.84	1.29	4	120	4.02	1.14	3	0.829	0.437

Source: Survey, Note: *= Significant at 5 percent level, Degrees of Freedom (df)=2,437

Table 3 (B): Measures of Risk of Outdated Staff and Lack of Management Expertise in the Selected Banks

Measures	N/P	Response						Descriptive Statistics			ANOVA	
		SD	D	N	A	SA	Total	Mean	S.D.	Rank	F	Sig.
Use of modern techniques of recruitment, selection, placement and promotion of staff and management	N	14	15	9	192	210	440	4.29	0.91	1	1.294	0.231
	P	3.2	3.4	2.0	43.6	47.7	100.0					
Developing corporate view of training and development as an ongoing process	N	15	24	10	235	156	440	4.12	0.94	2	2.683	0.003*
	P	3.4	5.5	2.3	53.4	35.5	100.0					
Providing training to staff and management at planning stage	N	18	48	15	204	155	440	3.97	1.09	3	1.803	0.058
	P	4.1	10.9	3.4	46.4	35.2	100.0					
Providing training to staff and management at implementation stage	N	21	61	17	198	143	440	3.86	1.15	5	1.697	0.079
	P	4.8	13.9	3.9	45.0	32.5	100.0					
Providing training to staff and management at monitoring and control stage	N	37	44	12	178	169	440	3.90	1.25	4	1.982	0.034*
	P	8.4	10.0	2.7	40.5	38.4	100.0					

Source: Survey, N=Number of Respondents, P=Percent, Note: *=Significant at 5 percent level, Degree of Freedom (df) =10,429