

## A study on problems faced by bank employees related to bank automation in Malwa region of Punjab

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### ABSTRACT

*Banking sector has introduced so many automation machines in bank for smooth functional of work. The main objective of the study is to analysis problems faced by employees related to bank automation in Malwa region of Punjab.. The study is analytical in nature and sample size of 523 respondents' have been taken from customer and bank employees of public sector bank and private sector bank .the collected data is analyzed with the help of various statistical technique such mean, frequency standard deviation, ANOVA. Further it is concluded that most of respondent in government and non-government bank are agree that due to introduction of automation machine they faced lot of difficulty.*

**Keywords:** Automated Machines, customer satisfaction, Public Sector Bank And Private Sector Bank.

### Introduction

Bank is the place where general people can save the saving for long period and withdraw the money in case of emergency need.in India bank are two type private sector bank and public sector bank . in private sector bank (HDFC , AXIS) bank and public sector bank (SBI ,PNB ,BANK OF BARODA )are most dominate bank and From 1990 banking sector introduced so many automation machines just like ATM, cash deposit machine, pass book printing machine, currency counting machine and FAKE CURRENCY detector machine. With this automation machine the works of bank employee have decrease and employee's efficiency has increased as well as they faced lot of problem while adopting automation machine

### Review of literature

**Atiku (2011)** conducted study on the effect of electronic banking on employees' job satisfaction in Nigeria. The objective of this study was to find the level of adoption of e-banking and the level of effects of e-banking have on employee's job security in the Nigerian banking sector. The data for the study was collected by interviewing the staff of four commercial banks in Lagos state of Nigeria. The sample includes 400 employees who were randomly selected by using stratified random sampling technique.. As a result from the study there was reduce in bank employees' burden with the use of new technology (e-banking, mobile banking, telephone banking, ATM, EFT etc.) and the customers are satisfied with the services provided by Nigerian banks. On the other hand, electronic banking has created greater challenges to job security of employees in Nigerian banking sector. On the other hand, there is no direct effect on the job of employees' due to electronic banking. The researcher has also suggested that electronic banking should be accepted but it should not form any discomfort in the job security of the employees.

**Zahrani (2011)**conducted study on the topic: impact of e-banking on job security of Saudi national banks. The researcher tries to find out the impact of e-banking on employee job security, electronic funds transfers, internet banking services; automated teller machine and telephone banking were used. The data was collected with questionnaire method, by surveying 250 respondents in selected banks working in Saudi national banks. The hypotheses of the study was to, check the relationship between the employee job security and new technology in banks. But as a result it was seen that there is negative relationship between the employee job satisfaction and new technology (EFT, IBS and ATM etc.). On the other hand there was adverse impact on telephone banking on employee job satisfaction. As a conclusion of study researcher has told that e -banking has increased the bank employee efficiency and the quality of services provided by the

Saudi national banks. The Saudi banks have utilized the new technology to increase the efficiency and decrease the cost of transactions. On the other hand e-banking has facilitated the movement of funds from one country to another which has led to increase profit margins of the banks.

**Chahal (2013)** examined that variable towards job satisfaction among bank employees. The objective of the study was to analyze the satisfaction level of the employees working conditions, job security and other welfare measures. And to study the impact of different variables such as the occupational level, age, education, organizational climate, economic background and gender, on the job satisfaction as well as to identify the factors responsible for satisfaction or dissatisfaction of the bank employees. For the purpose of the study, the researcher selected the branches of Canara bank on the basis of random and stratified technique. The researcher personally contacted 120 employees of Canara bank in NCR region on the basis of convenience. Data was collected from both primary and secondary source. The primary data was conducted through structured questionnaire and some personal interview and the secondary data was collected from books, magazines, internet, and newspaper. The result of the study shows that about 10% of the respondents are highly satisfied with their salaries, 37.5% are satisfied, 17.5% are indifferent about it, 27.5% are dissatisfied whereas the balance 7.5 % of the respondents are highly dissatisfied with their pay packets. On the other hand 12.5% of the employees are highly satisfied with the nature of their job, 45% are satisfied with their job, 17.5% are indifferent, 20% are dissatisfied and 5% are highly dissatisfied with the nature of their job. Another results shows that -7.5% of the employees are highly satisfied, 60% of the employees are satisfied with performance appraisal techniques, 5% are dissatisfied, 2.5% are highly dissatisfied and the rest 25% of the employees have nothing to say about it. On the basis of this analysis it is found that performance appraisal technique does not contribute to job dissatisfaction.

**Jain (2013)** analyses the comparative study on job satisfaction among the public and private banks. The main objective of the study is to compare the satisfaction level of employees in public and private banks and to study factors affecting in job satisfaction. The hypothesis of the study was that satisfaction level of public bank employees is higher than that of private banks. The sample size of the study was 60. This is collected and analysed with the help of Likert five scale methods. The result of the study was that degree of job satisfaction of private sector banks was found to be significantly lower than in public sector banks. Job satisfaction was measured on the basis of five variables. These are (i) pay, (ii) work condition, (iii) service conditions, (iv) relations with superiors, peers, and workers, and (v) company as a whole. Among four variables, the degree of difference is not noticeable. But low scores of the third variable, service conditions, were found to be responsible for overall low degree job satisfaction in private sector bank.

**Kozarevic (2013)** conducted a study on Job satisfaction of banking sector employees in the Federation of Bosnia and Herzegovina. The result of the study revealed that job satisfaction amongst the bankers was determined by a wide spectrum of factors such as: demographic characteristics, management and supervision, monetary compensation, non-monetary recognition, work environment, job responsibility and type of tasks, social atmosphere at work, and general satisfaction with life

**Sinha (2013)** examined the Job Satisfaction of the Employees of Private Sector Banks. The finding of the study were that people work for purposes 64.44% employees of private sector banks are satisfied while 35.56% respondents are dissatisfied from their job. The main causes of dissatisfaction were skill utilization, job security and conflict resolution. To increase their satisfaction, private sector banks need to improve job security

**Abbas (2014)** conducted a study on the Impact of technology on performance of employee's in on Allied Bank Ltd, Pakistan. To achieve the objective of study 32 respondents were interviewed by asking various questions regarding work overload, cost saving, processing, information etc. The result of the study was that there is a great impact of new technology on the performance of employees in Allied bank. This study shows that there was decreased of errors, mistakes and the increase in work speed due to automation, which has also reduced the workload of employees and

cost of recording transactions. On the other hand it was seen that the biggest problem is slow network speed and connectivity issues. And main recommendation of the study was that if the organisation wants to implement new technology, it should fulfil the prerequisites of its; failure to do so could result in drastic results. To provide quality of services the employees should be given proper training.

### Objectives and hypotheses

1. The main objective of the research paper is to study the problems faced by bank employees related to bank automation in Malwa region of Punjab with the **hypothesis** that There is no significant difference among respondents' perception toward problems faced by employees related to bank automation in Malwa region of Punjab

### Research methodology

The present study explored the problem faced by bank employee due to use of automation machine by bank. The study used primary data, collected through well-structured questionnaire from 525 respondent engaged in banking sector .Area of the study is Malwa region of Punjab (Ludhiana Patiala Sangror, Mansa, Fazilka, Muktsar, Bathinda) the data were collected with the help of questionnaire prepared with the discussion of experts on five point liker scale i.e. strongly agree, agreed, neutral, strongly disagree and disagree. For analyzing the collected data various statistical techniques such as mean standard deviation and ANOVA have been used.

### Data analysis

Table 1 show that 33.1 per cent of respondents strongly agree that, Technology and automation in banking sector increase workload as compared to manual system. 27 per cent of respondent agree 14.1per cent are neutral and 14.9 of respondent disagree this statement and 10.9 per cent are strongly disagree Statistically, there is no significant difference among the respondents of different genders, qualification, status of family, nature of organization and marital status. The significant value of the profile of institution, residential background and age are .037, .001, .009 (Table 2) respectively which rejected the hypotheses that there is no significant difference towards the statement Technology and automation in banking sector increase workload as compared to manual system at .05 level of significance

32.1 per cent of respondents strongly agree that Technology and automation in banking sector involve security issues.42.8 per cent of respondent agree 15.5 per cent are neutral and 6.7 per cent of respondent are disagree and 2.9 per cent are strongly disagree this statement. Statistically, there is no significant difference among the respondents of different genders, qualification, age, status of family, nature of organization and marital status, profile of institution. The significant value of residential background is .035 (Table 2) indicate that there is a significant difference towards the statement by rejecting the hypothesis that technology and automation in banking sector have securities issue at .05 level of significance.

31.4 per cent of respondents strongly agree that. There is Lack of training and knowledge to employees in banking sector 32.1per cent of respondent agree 21.4 per cent are neutral and 8.4 of respondent are disagree and 6.7 per cent are strongly disagree this statement. Statistically, there is no significant difference among the respondents of different genders, qualification, age, and status of family, Residential background, nature of organization, profile of institution and marital status by accepting the hypothesis at 0.05 the level of significance.

34.2 per cent of respondents strongly agree that network problem is major problem while adopting Technology and automation in banking sector. 31.7 per cent of respondent agree, 13 per cent are neutral and 8.6 of respondent are disagree and 12.4 per cent are strongly disagree this statement. Statistically, there is no significant difference among the respondents of different qualification, age, Residential background, nature of organization, and marital status The significant value of the profile of institution, residential background and gender are .000, .004,

.032 (Table 2) respectively which rejected the hypotheses that there is no significant difference towards the statement network problem faced by banking employees at .05 level of significance 31.7 per cent of respondents strongly agree that slow connection is the major problem while adoption technology and automation in banking sector, 32.3 per cent of respondent agree 12 per cent are neutral and 11.5 of respondent disagree this statement and 12.4 per cent are strongly disagree Statistically, there is no significant difference among the respondents of different marital status, nature of organization and age. The significant value of the profile of institution, residential background, status of family ,qualification and gender are .007, .020, .000,0.25,0.002 (Table 2) respectively which rejected the hypotheses that there is no significant difference towards the statement slow connection at .05 level of significance

31.9 per cent of respondents strongly agree that Several security check ups increases the dependence of one department on another department, 37.9 per cent of respondent agree 19.7 per cent are neutral and 8.8 of respondent are disagree and 1.7 per cent are strongly disagree this statement Statistically, there is no significant difference among the respondents of different gender, qualification, age, Residential background, Status of the family, nature of organization, Profile of institutions, nature of organization and marital status at .05 level of significance

27.3 per cent of respondents strongly agree that Technology and automation in banking sector create health problems. 27.7 per cent of respondent agree 24.9 per cent are neutral and 9.4 of respondent are disagree and 10.7 per cent are strongly disagree this statement Statistically, there is no significant difference among the respondents of different gender, qualification, age, Status of the family, nature of organization, and marital status. The significant value of the profile of institution, residential background, is .000, .046 (Table 2) respectively which rejected the hypotheses that there is no significant difference towards the statement Technology and automation in banking sector create health problems at .05 level of significance.

**Table 1: Frequency distribution and descriptive analysis; towards the problems faced by employees related to bank automation in Malwa region of Punjab.**

Sr. No.	Statement	N/ %	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total	Mean	S.D.
1	Technology and automation in banking sector increase workload as compared to manual system	N	173	141	74	78	57	523	3.565	1.365
		%	33.1	27.0	14.1	14.9	10.9	100		
2	Technology and automation in banking sector involve security issues	N	168	224	81	35	15	523	3.950	1.000
		%	32.1	42.8	15.5	6.7	2.9	100		
3	Lack of training and knowledge to employees	N	164	168	112	44	35	523	3.732	1.182
		%	31.4	32.1	21.4	8.4	6.7	100		
4	Network problems	N	179	166	68	45	65	523	3.672	1.335
		%	34.2	31.7	13.0	8.6	12.4	100		
5	Slow connections	N	166	169	63	60	65	523	3.592	1.362
		%	31.7	32.3	12.0	11.5	12.4	100		
6	Several security check ups increases the dependence of one department on another department	N	167	198	103	46	9	523	3.910	1.010
		%	31.9	37.9	19.7	8.8	1.7	100		
7	Technology and automation in banking sector create health problems	N	143	145	130	49	56	523	3.572	1.277
		%	27.3	27.7	24.9	9.4	10.7	100		

Source: survey (data were analysed through SPSS 22.0)

**Table 2 ANOVA values towards the problems faced by employees related to bank automation in Malwa region of Punjab**

Sr. No.	Statement	Profile of Institution	Marital Status	Nature of Organization	Residential Background	Status of Family	Age	Qualification	Gender
	Degree of Freedom	2	1	1	2	1	4	4	1
1	Technology and automation in banking sector increase workload as compared to manual system	.037	.136	.663	.001	.052	.009	.128	.997
2	Technology and automation in banking sector involve security issues	.519	.697	.284	.035	.446	.539	.685	.070
3	Lack of training and knowledge to employee	.094	.496	.775	.740	.116	.219	.919	.823
4	Network problem	.000	.690	.738	.136	.004	.525	.095	.032
5	Slow connections	.007	.870	.775	.020	.000	.624	.025	.002
6	Several security check ups increases the dependence of one department on another department	.477	.116	.798	.081	.950	.772	.189	.056
7	Technology and automation in banking sector create health problem	.000	.324	.857	.046	.406	.353	.229	.573

Source: survey (data were analysed through SPSS 22.0)

## Conclusion

Automation in banking sector increase the efficiency of banking employee but various problem are faced by employee during automation out of which major problem is lack of training and knowledge to bank employee.63% bank employee agree that they have no knowledge of operation this automation machines and 55% of the bank employee agree that automation and technology in banking sector create health problem for the bank employee and 60% bank employee were not in favour of automation they say that due to automation there work has increased so there should be proper training given to bank employees so they can feel satisfied

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