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## Employees' perception towards Measures of Effective Communication: A Study in Banking Sector in Odisha

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### ABSTRACT

*This paper is a study of employees' perception towards measures of effective communication in banking sectors in Odisha. The findings of this paper is based on a survey conducted on employees working in both public sector bank and private bank in Odisha. It was found that the respondent's opinion towards the quality of communication they receive in current position are more or less same in both public and private banks. Majority of employees in both banks are satisfied with the measure taken for the effective communication. They perceive to get adequate information from top management and from other department which is helping them in efficiently and timely completion of their task.*

**Key Words:** Public sector Bank, Private sector Bank, Communication, Measure, Effectiveness

## Introduction

All organizations, both public & private entities rely on some form of communication to send their messages across to their target audience or inform their target audience of the mission & vision of their entity. Employee mostly hypes performance at the work place when effective communication is at its ultimate. For instance, when the information about an organization's policies & procedures are its optimum level with openness & accuracy; and also when the information provided is adequate, factual & has good feedback (Kacmar et al.,2003;Neves& Eisenberger,2012).

Meanwhile, only sizeable modern age organization has placed value on effective work place a way of communicating. It is assumed by some management members that, communication is the simplest task for ever one to execute but research has shown that communication thus make and unmake the existence of an organization. In most organizations, managers often leave that aspect of effective communication to the human resource department as their focus only reaches for the operational activities. In Banking organization for example, the managers only concentrate on target achievement thereby forgetting that free flow of information & how well the staff understand these information dissemination boost their moral to work harder in achieving their performance level. Likewise there becomes huge problem when managers within organizations always assume that they have had sufficient communications with their staff just by way of instructing them on their daily schedules. According to Anchor (2009) & Eisenberger & stinglhamber (2011), two-way communication has positive impact on workers who perform profitably at work.

Puth(2002) opined that management with an organization have resorted to use work place journal or publication to dialogue with employees, nonetheless major related channels of communication are not used effectively. He mentioned that in-house publications may not have any strategic bearings to sustain an organization rather, encouraging two-way communication does the thrill to dominate workforce. Puth(2002) perceived that performance within an organization could be improved significantly by way of sharing information with employees & involving them in policy making. However this recuperates general employee satisfaction & productivity within an organization. In some cases the communication gap that exist between managers & employees makes them to generally sense not trustworthy, respected or valued to be responsible in their field of work. In his studies, it was argued that the largest valuable resources within an entity are the employees; therefore it is the responsibility of managers to encourage two-way flow of information to optimize organization's performance as well as employee productivity. This makes communication very essential for all stakeholders as it assimilates most managerial purposes. Ethically communication is needed internally to initiate plans for expansion; to also consolidated resource effective with less cost; to select, nurture & appraise members of an organization. Conversely, communication is needed externally to serve as awareness creation for management to do business with their stakeholders such as; suppliers, customers, government agencies and many others. The essence of communication is very vital & cannot be left unattended; It is that king of mechanical system, which determines the growth of an organization in all aspect during this modern age. It is against this background that the present study was made to know the measures of effective communication in public & private sector Banks in Odisha.

## The Role of Effective Communication in the Present context

Effective communication is one of the most primary roles of management. The manager can make good decisions, have well-conceived strategies, set up a strong organizational structure, and even be well connected by his associates. Effective communication forms a basis for management by objectives, long range strategic goal setting & policy formulation, strategic planning organizational development & organizational effectiveness, control, decision making and allied managerial activities, aimed at effective achievement of organizational goals. The employee are to be communicated of what managers to be

done, he has to decide how it to be communicated,& what results can be expected from the effective communication. The areas in which effective communication plays a major role in Banking organizations such as :

- Explain job responsibilities
- Provide performance feedback
- Adhere to individual need of employees
- Affect unity of work & create unity of objectives
- Create a work environment that focus on organizations' vision, mission & values.
- Offer a sense of empowerment for employees

## Review of literature

According to Lindlof & Taylor (2011) “organizational communication broadly studies corporate life as constituted through discursive processes such as conflict, team work and leadership”. Effective organizational communication facilitates the flow of information among members of the organization. The effective flow of information among employees within an organization is facilitated by a vibrant effective communication system. These systems of communication could be upward, downward, vertical or horizontal which is based on the structure of command within an organization. Apparently, organizational communication tends to exhibit what an organization stands, the purpose of its existence, who the various clients are, the manner in which their workloads are accomplished & the chain of reporting among members.

In a related study by Tubbs & Moss (2008), It is disclosed that there is a correlation between quality communication & total performance within an organization. The absence of effective communication obstructs successful organizational performance. In line of this for instance, members of an organization are able to share relevant work related issues as well as information, which facilitates ideas in creativity & decision-making (Robbins et al; 2010). Based on this, both organization & individual goals & objectives are attained. Effective communication successfully collaborates the interpersonal relationship with employees. Interpersonal communication depends on the willingness of the individual communication. Social bonds, attention, awareness and commitment increase inter personal behaviours (Nardi, 2005). According to Chihocky and Bullard (2009), every organization requires some form of internal communications, but different organizations view it from diverse perspectives. They argued that there must be effective communication between the management and the employees if the organization is to function. Where as the top-down, employer-driven communication is crucial for setting a communication agenda or discussion point, it is the peer-to-peer employee communications that determine the tone of the response back to the employer. Effective internal communication leading to improved productivity, reduced absenteeism, increased levels of innovation, higher quality of services and products and reduced costs (Argenti & Forman, 2002). The communication methods and technologies can be used independently in conjunction with others. The challenge for managers and supervisors is to find the most effective methods for communicating information in a timely and open way to their staff (Finch et al., 2010). Information about the employees preferred communication methods and technologies is important in ensuring positive and effective communication (Du Plessis & Boshoff, 2008). Most of the studies have concentrated on ‘top-down transfer of knowledge to the employees in the organizations. Forman and Argenti (2005), recommended that a ‘bottom-up’ study of the recipients of information be conducted in order to determine the effectiveness of communication methods. Effective communication is the consequence of the features of particular elements of the communication process and their cross-compliance. Welch (2007) carried out a study on Rethinking internal communication: a stakeholder approach. The purpose of the study carried out was to help organizations improve internal communication by proposing theory with the potential to improve

practice. In the study carried out, Welch(2007) states that poor internal communication is a major concern for organizations since it results in workplace inefficiency.

Conferring to some studies, communication is effective when the following considerations are arrived at; understanding, compatibility, display of positive behaviors, smoothness of communication, positive non-verbal communication & adapting of messages communicated (Robbins et al;2010). According to Ainobushoborozi (2013) communication technique develops managerial proficiency in encoding as well as decoding information in a productive manner. The effective communication is not only necessary to build up proper channels between managers & employees, but also necessary to contribute implicitly the overall performance of organization (Yildirim,2014). To perform their activity properly the employees need to receive enough information from key sources & through adequate channels (Zagan-Zelter,2007).

## Objectives

This paper focuses on measures of effective communication in banking sectors in the state of Odisha, India. The paper specifically tries to study the following objectives:

- 1- To study the perception of employees towards measures of effective communication in Banking sector.
- 2- To make a comparative study of the perception of employees towards measures of effective communication in public and private sector Banks.

## Methodology

Keeping the above aspects in view, the researchers had informal discussions with Branch managers & members and after that distributed questionnaire to ascertain what they perceive about the quality of communication they receive in their current position. Data for the study were collected from primary and secondary sources. Employees belonging to public & private sector Banks namely SBI, Canara Bank, PNB, UBI & HDFC, AXIS, YES & KOTAK MAHINDRA BANK LTD. constituted the primary sources. The secondary sources include files, records & documents of these organizations. The sample respondents-100, drawn from the eight public and private sector banks in Odisha through purposive random sampling method. The data were collected with the help of a structured questionnaire. The descriptive analysis of data is done with the help of SPSS package.

## Organizational profile

Public sector Banks (PSBs) are a major type of government owned banks in India, where a majority stake (i.e. more than 50%) is held by the ministry of finance of the Govt of India. The employees subordinate to the officers working for these respective entities & their subsidiaries are also the full fledged government employees. Their main objective is social welfare. The share of the Banking sector held by the public Banks continued to grow through the 1980s and by 1991 public sector Banks accounted for 90% of the banking sector.

Private sector Banks are those Banks in which the majority of the stake is held by shareholders of the bank and not by the Govt. Axis Bank, HDFC Bank, ICICI Bank, Yes Bank, Kotak Mahindra Bank, etc are the private sector banks in India. They provide all the banking products and services to the customers. Private banks are known for introducing information technology in the Banking system.

## Results and Discussion

This study deals with the measure of effective communication relate to how respondents/employees feel about the quality of communication they receive in their current position. The questionnaire was given to 100 Bank employees/ members. The questionnaire consisted of mainly two parts: Demographic information, measure of effective communication.

### A: Sample characteristics

The Table 1 shows the characteristics of sample respondents. From the data, It is realized that the majority of the respondents were males. Specifically (76%) were males while (24%) were females. The majority (69%) of respondents belong to 26-39 yrs, followed by (11%) belong to 18-25 yrs and (10%) belongs to 40-55yrs, also (10%) respondents belongs to 56 & above yrs. Majority of the employees (53%) have Bachelor's degree followed by (34%) have a

**Table 1: sample characteristics : Distribution of Respondents according to Demographic Variables (N=100)**

Sl. No.	Items	Categories	Frequency	Percentage
1	Gender	Male	76	76.0
		female	24	24.0
2	Age	18-25	11	11.0
		26-39	69	69.0
		40-55	10	10.0
		56 & above	10	10.0
3	Qualification	Bachelor's degree	53	53.0
		Master's degree	34	34.0
		Technical	12	12.0
		Non-Technical	1	1.0
4	Duration of job	0-5 yrs	32	32.0
		6-10 yrs	37	37.0
		11-19 yrs	22	22.0
		20 yrs& above	9	9.0
5	Designation	Chief-manager	6	6.0
		Deputy manager	2	2.0
		BM/BH	7	7.0
		Manager	10	10.0
		Assistant-manager	15	15.0
		Senior Associates	15	15.0
		Customer Assistant	6	6.0
		CRO	3	3.0
		Clerk	22	22.0
Officer/Mkting officer	14	14.0		
6	Department	Overall	10	10.0
		Account	9	9.0
		Pension	5	5.0
		Loan	9	9.0
		General banking/bank operation	18	18.0
		Cash	5	5.0
		Counter-work	12	12.0

		Office work/operation/swo	20	20.0
		RBB	8	8.0
		Mkting/sales	4	4.0
7	Staff-category	Top-mgt	8	8.0
		Middle-mgt	22	22.0
		Lower-mgt	32	32.0
		Special senior associate	2	2.0
		Senior associate	21	21.0
		Junior associate	15	15.0
		8	Organization	
Public sector Banks				
Private sector Banks	48			48.0

Master's degree, while 12% belongs to technical background, only 1% belongs to Non-technical background. Duration of job in Banks are evenly distributed among the sample. Majority (37%) of employees have worked in Bank for (6-10yrs), followed by 32% of employees duration of job is in between (0-5yrs). Almost 22% of employees job experience is in between (11-19yrs) while only 9% have 20yrs or more than above. As per Designation of respondents is concerned majority (22%) belongs to clerical position followed by equal number(15%) of respondents for both senior associates & Assistant managers, officers/ marketing officers are (14%), Managers are (10%), Branch manager/ Branch Head (7%) , Chief manager and customer Assistant are equal (6%) of respondents, customer relation officer (3%), Deputy manager belongs to(2%). As per Department of operation is considered majority (20%) of respondents belongs to office work/ operation/ single window operation, followed by (18%) of employee involve in General banking, 12% respondents involve in counter work. Almost 10% of respondents doing overall work, loan and accounting department have (9%) of equal respondents, pension & cash counter also have equal(5%) respondents, 8% respondents belongs to RBB, while 4% respondents belongs to marketing/sales Dept. Majority (32%) of staffs belongs to lower-mgt,22% from middle-mgt,21% from Senior Associate, Top-mgt belongs to 8%, while special senior associate belongs to 2%. 52% of respondents belong to Public Sector Banks, whereas (48%) are from Private sector Banks.

**Table 2: Sample Profile as per the Type of Bank**

Sl. No	Items	Categories	Public Sector Bank		Private Sector Bank	
			Frequency	Percentage	Frequency	Percentage
1	Gender	Male	38	73.1	38	79.2
		female	14	26.9	10	20.8
2	Age	18-25	5	9.6	6	12.5
		26-39	31	59.6	38	79.2
		40-55	6	11.5	4	8.3
		56 & above	10	19.2		
3	Qualification	Bachelor's degree	29	55.8	24	50.0
		Master's degree	12	23.1	22	45.8
		Technical	10	19.2	2	4.2
		Non-Technical	1	1.9	0	0
4	Duration of	0-5 yrs	11	21.2	21	43.8

	job	6-10 yrs	18	34.6	19	39.5
		11-19 yrs	14	26.9	8	16.7
		20 yrs & above	9	17.3	0	0
5	Designation	Chief-manager	3	5.8	3	6.3
		Deputy manager			2	4.2
		BM/BH	2	3.8	5	10.4
		Manager	4	7.7	6	12.5
		Assistant-manager	6	11.5	9	18.8
		Senior Associates	10	19.2	5	10.4
		Customer Assistant	6	11.5	0	0
		CRO	3	5.8		
		Clerk	16	30.8	6	12.5
		Officer/Mktng officer	2	3.8	12	25.0
6	Department	Overall	5	9.6	5	10.4
		Account	4	7.7	5	10.4
		Pension	5	9.6		
		Loan	5	9.6	4	8.3
		General banking/bank operation	9	17.3	9	18.8
		Cash	5	9.6	0	0
		Counter-work	9	17.3	3	6.3
		Office work/operation/swo	10	19.2	10	20.8
		RBB			8	16.7
Mkting/sales			4	8.3		
7	Staff-category	Top-mgt	4	7.7	4	8.3
		Middle-mgt	10	19.2	12	25.0
		Lower-mgt	6	11.5	26	54.2
		Special senior associate	2	3.8	0	0
		Senior associate	16	30.8	5	10.4
		Junior associate	14	26.9	1	2.1

Table 2 is depicting the comparison of demographic profile of public and private sector banks. The percentages of respondents in terms of gender and age in both types of banks are almost same. In terms of qualification nearly 46% have master degree in private bank where as in public bank it is nearly half (23.1%). The no. of respondents (19.2%) with technical qualification are more in public bank in comparison to private bank (4.2%). In public bank, 78.8% of respondents are having more than 5yrs of

experience and only 21.2 % have less than 5yrs of experience where as 46.2% of respondents in private bank have more than 5yrs of experience and 43.8% have less than 5yrs of experience. In Staff category, majority respondents of public sector bank are senior associate where as in private bank they belong to lower management cadre.

## B. Perception towards Effective Communication

To assess the respondent's opinion towards the quality of communication receive in current position, an attempt was made to examine the measures of effective communication in their organization. Respondents are asked to answer questions using five point scales where 1- strongly disagree,2- Disagree,3- Neutral,4- Agree,5-Strongly Agree.

**Table 3: Descriptive statistics for measure of effective communication-**

Sl. No	Statement	Frequency	percentage
Q7	You think that people in this organization say what they mean and mean what they say	7	7.0
		12	12.0
		11	11.0
		44	44.0
		26	26.0
Q8	People in top mgt say what they mean and mean what they say	7	7.0
		7	7.0
		22	22.0
		42	42.0
		22	22.0
Q9	People in this organization are encouraged to be really open and candid with each other	2	2.0
		15	15.0
		15	15.0
		47	47.0
		21	21.0
Q10	Freely exchange information and opinions	2	2.0
		8	8.0
		21	21.0
		52	52.0
		17	17.0
Q11	You are kept informed about how well organizational goals and objectives are being met	2	2.0
		5	5.0
		11	11.0
		49	49.0
		33	33.0
Q12	Top-mgt is providing you with the kinds of information you really want and need	2	2.0
		0	0
		15	15.0
		52	52.0
Q13	Communication from other dept is detailed and accurate	31	31.0
		2	2.0
		6	6.0
		18	18.0
		57	57.0
Q14	Receive information from the sources that you prefer	17	17.0
		2	2.0
		6	6.0



		10	10.0
		58	58.0
		24	24.0
<b>Q15</b>	Information receive from other department is consistently reliable	2	2.0
		2	2.0
		17	17.0
		52	52.0
		27	27.0
<b>Q16</b>	Directions come from top mgt are clear and consistent	2	2.0
		0	0
		14	14.0
		51	51.0
		33	33.0
<b>Q17</b>	Job is not delayed because you get the information you need	0	0
		5	5.0
		15	15.0
		60	60.0
		20	20.0
<b>Q18</b>	Information you receive from your manager is detailed and accurate	2	2.0
		3	3.0
		7	7.0
		64	64.0
		24	24.0

The above Descriptive table is followed for both the objectives of this study. Most of the (44%) employees belongs to public & private sector Banks agree with Q7, 26% of respondents strongly agree with this point of communication, 12% of them are disagree, 7% of them are strongly disagree and 11% of respondents from both the sector give neutral response to this communication point. Communication statement for Q8 majority (42%) of respondents agree with this point, followed by 22% of employees giving their response neutral to this point. Almost equal (7%) number of employees disagree and strongly disagree with this point. Communication point for Q9 that is organization are encouraged to be really open and candid with each other, 21% of respondents from both the sectors strongly disagree, followed by 47% of members agree to this point. Almost 15% of members giving their neutral response to this point, also 15% of respondents disagree, 2% of them are strongly disagree to this point. people in this organization freely exchange information & opinions (Q10) majority (52%) of the respondents agree, 17% strongly agree, 21% of employees giving neutral to this point, 8% of them are disagree and 2% of respondents are strongly disagree to this point. Communication statement for (Q11) you are kept informed about how well organizational goals and objectives are being met, most of the respondents(49%) agree to this point, 33% of them strongly agree to this point,11% are neutral, followed by 5% are disagree, while 2% of them are strongly disagree to it. For communication statement (Q12) majority (52%) of the employee agree with this point followed by (31%) of them are strongly agree, 15% of them are giving neutral response to it, 2% of the respondents strongly disagree to this point. Q13 statement is communication from other Department is detailed and accurate to which majority (57%) of the respondents agree, 17% strongly agree,18% are neutral, 6% of them are disagree while 2% of them strongly disagree. Receive information from the sources (Q14) to which (58%) of respondents agree, followed by 24% of them strongly agree, 10% of respondents are neutral, while 6% of them disagree and 2% of them are strongly disagree to this point. For statement (Q15) which is information receive from other Department is consistently reliable, majority (52%) of employees agree, followed by(27%) strongly agree,17% of them neutral to this point, while equal(2%) number of respondents disagree and strongly disagree to this point. Communication point for (Q16) is down ward communication to which

majority (51%) of respondents agree, 33% of respondents strongly agree, while (14%) are neutral, followed by 2% of them are strongly disagree to this point. You get the information you need on the right time (Q17) majority (60%) of the respondents agree while (20%) of them are strongly agree, 15% of employees are neutral to it, followed by 5% of them are disagree to this statement. for Q18 information through manager is detailed and accurate, majority (64%) of the employees agree with this, followed by (24%) of them are strongly agree, (7%) of members are neutral to it. Almost 3% of them are disagree & 2% of them are strongly disagree to this communication statement.

**Table 4: Descriptive statistics for measure of effective communication as per Type of Bank**

SI. No	Statement	Public Sector Bank		Private Bank	
		Frequency	percentage	Frequency	percentage
Q7	You think that people in this organization say what they mean and mean what they say	2	3.8	5	10.4
		5	9.6	7	14.6
		6	11.5	5	10.4
		34	65.4	10	20.8
		5	9.6	21	43.8
Q8	People in top mgt say what they mean and mean what they say	2	3.8	5	10.4
		6	11.5	1	2.1
		16	30.8	6	12.5
		28	53.8	14	29.2
		0	0	22	45.8
Q9	People in this organization are encouraged to be really open and candid with each other	2	3.8	0	0
		3	5.8	12	25.0
		6	11.5	9	18.8
		36	69.2	11	22.9
		5	9.6	16	33.4
Q10	Freely exchange information and opinions	2	3.8	0	0
		3	5.8	5	10.4
		10	19.2	11	22.9
		35	67.3	17	35.4
		2	3.8	15	31.3
Q11	You are kept informed about how well organizational goals and objectives are being met	2	3.8	0	0
		0	0	5	10.4
		9	17.3	2	4.2
		36	69.2	13	27.1
		5	9.6	28	58.3
Q12	Top-mgt is providing you with the kinds of information you really want and need	2	3.8	0	0
		0	0	0	0
		10	19.2	5	10.4
		37	71.2	15	31.3
		3	5.8	28	58.3
Q13	Communication from other dept is detailed and accurate	2	3.8	0	0
		3	5.8	3	6.3
		12	23.1	6	12.5
		34	65.4	23	47.9
		1	1.9	16	33.3
Q14	Receive information from the	2	3.8	0	0

	sources that you prefer	3	5.8	3	6.3
		5	9.6	5	10.4
		40	76.9	18	37.5
		2	3.8	22	45.8
<b>Q15</b>	Information receive from other department is consistently reliable	2	3.8	0	0
		2	3.8	0	0
		11	21.2	6	12.5
		35	67.3	17	35.4
		2	3.8	25	52.1
<b>Q16</b>	Directions come from top mgt are clear and consistent	2	3.8	0	0
		0	0	0	0
		14	26.9	0	0
		32	61.5	19	39.6
		4	7.7	29	60.4
<b>Q17</b>	Job is not delayed because you get the information you need	0	0	0	0
		5	9.6	0	0
		7	13.5	8	16.7
		39	75.0	21	43.8
		1	1.9	19	39.6
<b>Q18</b>	Information you receive from your manager is detailed and accurate	2	3.8	0	0
		0	0	3	6.3
		6	11.5	1	2.1
		39	75.0	25	52.1
		5	9.6	19	39.6

Majority (75% in PSB) and (64.6% in PVB) of respondents believe that people in their organization maintain consistency in what they say and what they mean while communicating others. More respondents (75%) in private bank and have the opinion that top management say what they mean and mean what they say. Majority respondents of both banks (78.8% PSB, 56.3% PVB) think their organizations encourage to be really open and candid while communicating with each other. Majority of respondents (71.1% PSB, 66.7%.PVB) have the opinion that employees of their organization freely exchange information and opinions with others. Majority of respondents (78.8% PSB, 85.4%) of both the bank think that employees are kept informed about how well organizational goals and objectives are being met. Most of the respondents( 77% PSB, 89.6% PVB) believe that top-mgt is providing them with all kinds of information they really want and need. Majority of the respondents ( 67.3%PSB, 81.2% PVB) of both the bank opined that they get detailed and accurate Communication from other department. Majority( 80.7% PSB,83.3% PVB) of the respondents perceive that they receive information from the sources that they prefer. Most of the respondents (71.1% PSB, 87.5%PVB) of both bank believe that the information receive from other department is consistently reliable. Majority of respondents (69.2 % PSB, 100%PVB) of both bank perceive that Directions come from top mgt are clear and consistent regarding communication. Majority of respondents( 76.9% PSB, 83.4% PVB) of both the bank think that their Job is not delayed because they get the information they need. Majority of respondents( 84.6% PSB, 91.7% PVB) have the opinion that information they receive from thier manager is detailed and accurate.

## Conclusion

This study investigated measure of effective communication in Banking Sector in Odisha. Effective communication plays a critical role in Banking sector, as it involves transmitting & receiving information; information crucial to not only accomplishing organizations' goals & objectives but also to the failure or success of the organization. It was found that both category of bank employees have shown same responses towards the quality of communication they get in their organization. Enforcing a solid communication process & implementing it among staff & management has to be a priority to the organization. There has to be a continuous process of identifying and testing the effective communication strategy within organizations. This can create the awareness the organization needs to identify the weaknesses & strength of the current communication process. Also, public & private Banking sectors should continuously work on improving their effective communication process to assess the level of its competency & remove any barriers that could lead to delays in the communication chain. The communication process needs to be transparent, efficient & effective, and compatible with employee needs & nature of the organization. Based on the outcomes and results found in this study, it is noteworthy to state that effective communication creates mutual understanding between management & employees. This understanding helps in building genuine relationship between both parties in public & private Banking sectors in Odisha. Management's regular articulation of policies, goals; objectives & their prompt communication to employees helps to enhance performance. Thus the study concluded that there is a significant positive flow of Effective Communication in public & private sector banks in Odisha.

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