

Effective Analysis on Service Climate of Cooperative Banks in Rural Areas of Tamilnadu

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Abstract

Banking is a key industry in the service sector and it will not be travesty of truth to call it the financial nerve centre of the economy of a country. In the past, customers were simple persons and were happy at whatever banks dished out to them. Over a period with the competition and technological improvements, customers have become fully aware of their rights. This paper explains about the brief scrutiny of Indian banking industry would unearth the reasons behind the current scenario governed by the Banking Regulation Act of India 1949. A set of questionnaires were prepared, customers were selected randomly and were asked to respond their felt experience about the banks' services while banking with the selected co-operative banks in rural areas. The primary data for the study are collected through questionnaires and personal interviews and secondary data collected from published reports, journals, research papers, fact sheets of the co-operative banks and different related sites from internet.

Introduction:

The whole banking system in India is controlled by the Reserve Bank of India. In the banking system, there are 20 nationalised commercial banks, 8 belonging to the State Bank group, a vast network of co-operative banks at state, district and block levels and various development banks, in addition to private and foreign sector banks are available. The co-operative banks originated in the west, but they have assumed importance in India because of their vast network which is rarely paralleled anywhere else in the world. Their role in rural financing continues to be important even today and their business in urban areas has also increased in recent years, mainly due to the sharp increase in the number of primary co-operative banks. Co-operative banks are part of the vast and powerful super structure of co-operative institutions which are engaged in the tasks of rural and urban banking, agriculture and agro-processing including sugar products, dairy products, and production of fertilisers, marketing of agricultural commodities, and distribution of consumer articles through retail outlets and so on. Co-operative banks promote employment opportunities and additional income generation, thus helping in promoting quality of life of the common masses. The co-operative banks in Indian banking were started with the objectives of prevention of concentration of economic power, achieving wide dispersal of ownership of productive resources, active involvement of people in development programmes, augmentation of the productive resources, liquidation of unemployment and poverty, and relieving the people from indebtedness to money lenders.

Service Climate is the shared perceptions of the practices, procedures and behaviours that are rewarded, supported and expected with regard to customer service and service quality (Schneider et al 1998). People integrate hundreds, even thousands, of their experiences into a theme, and that theme is the climate of an organization. When the theme connotes service, they conclude that a climate for service exists. Customers' requirements and demands towards the banking industry services are increasing consistently. To meet this demand, the banking sector requires workforce with a new mindset to ensure high quality service delivery and install greater professionalism in service provision (Sinclair and Zairi, 2001). Thus, service climate as a whole will shows its impact towards the banking sector in all the aspects of its excellence.

Service Climate and Organisational Performance

The relation between service climate and organizational performance can be explained using the Social Exchange Theory. This theory is based upon the assumption that social exchanges involve several actions that create obligations, and that relationships evolve over time into trusting, loyal, and mutual commitments (Cropanzano & Mitchell, 2005). These relationships can exist among two or several persons, but also among persons and organizations. Reciprocity or repayment is the most common exchange rule; the action of one party initiates a response of the other party that wants to ‘repay’ this action. Employers can reward employees in two different ways using economic and socio-emotional resources. Economic resources are tangible and often are financial rewards; socio-emotional resources are intangible and address the social needs of employees. Employing these resources, employers can create strong relationships with their employees, as employees have the tendency to repay these rewards with ‘better’ work behaviour and positive employee attitudes (Cropanzano & Mitchell, 2005).

Service climate is part of these socio-emotional and economic resources. Thus, when employers establish a Service climate that is perceived as positive by their employees, this will result in better organizational performance and higher levels of commitment, motivation and job-satisfaction. Employee engagement, which is an umbrella term for aspects of organizational commitment, job satisfaction and job involvement, therefore, will also be affected positively by service climate.

State	Objective
Haryana and Andhra Pradesh	Promotion of economic interest of members.
Maharashtra and Tamil Nadu	Promotion of economic interest and general welfare of members.
Punjab	Promotion of economic interest and social standard of members.
West Bengal, Bihar and Gujarat	Promotion of common interest of members.
Orissa and Rajasthan	Promotion of economic interest and the objective not to be inconsistent with social justice.
Kerala	Promotion of economic interest of members and public.
Assam, Karnataka and Uttar Pradesh	Promotion of economic interest and general welfare of members and public.
<i>*as defined in the State Cooperative Society Acts Source: Compiled from Manchanda, 1990</i>	

Aim and Purpose of the Study

The main purpose of the study is to find out the service climate prevailing in the context of District Central Cooperative Banks to measure the performance of that organisation. This would be done by distributing a measuring instrument to the employees of the bank, where the policies, principles and practices followed by the bank and how it has been perceived by the employees of the bank. This study aims to determine the various dimensions that would bring the best outcomes from the employees, to serve the customers, the best. If the service of the employee is much effective, which shows a positive service climate prevailing in the bank, in turn it will enhance a better hike in the performance of the bank. The main aim of this study is to measure the service climate and performance in the bank and to give a guide lines to the cooperative bank on their consistent improving on their performance.

Literature Review:

Sasser and Arbeit (1976) distinguished between the service that is provided to internal and external customers and argued that both are equally important. Employees are a valuable source of information regarding customers and can identify some of the practices and procedures associated with service climate. They also can assess the quality of internal services and can provide the cause of service problems as an early warning system through interpersonal communication to encounter the services.

Schneider (1983) in his study “Work Climates: An Interactionist Perspective” said that different kinds of people may report different types of service climate because of their service delivered, even though they may experience the same service practices and procedures at the same point in time.

Schneider and Bowen (1985), supported by Subramony et al (2004), suggested that a direct relationship existed between employees and customers influence each other’s attitudes and perceptions, as it is influenced by the HR practices of the organisation and a negative influence over the over service events which had to be offered by the employees. So, the end result of the study was the organisation was moderate on creating the good climate and organisational performance.

Parasuraman et al (1985, 1988), supported by Bird (1993), Schneider (2000) found that the organisation which has a positive service climate had a high degree of satisfied employees and committed as they did their role of service. Hence the customers were found to be much loyal towards the organisation.

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Parasuraman (1987), supported by Bitner et al (1990), Dietz et al (2004) found that the customers want the bank to open during hours that are convenient to the markets served and they need the employees to treat them empathically and should take the responsibility about the role played by the employees towards them. This resulted in employees doing their job perfectly in creating a good service climate in the organisation.

Babakus and Boller (1990), supported by Hoffman and Bateson (1997) in their research argued that the service policies and practices has a two way effect on that it affect the customer perceptions of the services they experience and this perceptions influence the practices in turn. In this view the practices has an impact on the climate of service and similarly on satisfaction level of the employees and their commitment.

Tansik (1990) believed that every organization has their own unique principles and procedures followed, that was an enhancer to the employees who delivered the best service and were able to handle the issue of concerning the services. Thus the end result was the above dimensions were a drive for the satisfaction of the employees and feel committed, as these employees’ were involved in decision making about resolving problems at their end.

Schneider et al, (1992) in their research argued that every organization has its own service climate because the basis of the services and interaction within the organization create the uniqueness of the service climate. An organization encounters thousands of service events, practices and procedures, which clearly demonstrate a climate for service.

Burke et al, (1992) in their research “Women in Management”, said that service climate could be conceptualised from asocial interactionist perspective as evaluations of environmental attributes that have a social or situational construction component.

Reynierse and Harker (1992) stated that effective customer service starts with managements’ offering the best products and service in competitive systems that give employees an edge when dealing directly with customers.

Similarly, **Kerfoot and Knights (1992)** argued that employees from all levels need to be knowledgeable about products and services offered by the organisation and also need to focus on the necessary changes for rendering service which has to be offered to customer’s expectation.

According to **Hoffman and Ingham (1992)** factors influencing delivery (encounter) like product and services offered by the management, role and responsibility and customer focus attitude demonstrated by

frontline personnel were having high degree of results in employees' willingness to assist customers to make a satisfactory purchase decisions; help customers assess their needs; offer services that will satisfy those needs; describe services accurately; and avoid the use of deceptive, manipulative or high-pressure influence tactics.

Van der Wiele and Bouman (1992) conducted a research in "Measuring Service Quality in the Car Service Industry: Building and Testing and Instrument." The result was that service provided by the organisation and that was experienced by the customers had a negative correlation with each other because the customer cannot penetrate the work methods of a car service firm, therefore cannot judge the delivered service. Some customers felt that they were dissatisfaction from the service they experienced, which in turn had a moderate service climate in that industry.

Research Methodology:

In this chapter, a summary on the research findings presented. This study has produced many findings in relation to the research. It elicits the key findings and verifies the testing of hypotheses of the study and draws specific conclusions. The data collected were analysed in line with each of the specific objectives framed. The statistical tools used in the study are ANOVA (one way), Correlation analysis and Regression Analysis and Path analysis. The groups of the respondents that differ on the opinion towards various dimensions of service climate have been analysed using the one-way ANOVA test.

The conclusions part endows with an effective ending to the report directly to the aims of the study as stated in the introduction, and sum up the essential features of the research work.

Research Design & Data Collection:

The data collected for the study includes primary and secondary data. Primary data are those which are collected, as fresh and for the first time and happen to be original in character. The primary data is collected from the respondents through questionnaire. Secondary data have been collected already by someone and have already passed through some statistical process. The secondary data was collected from company's publication in the form of annual report. Journal publication, Government report, academic research findings are also taken into consideration for this present study.

Sampling

The sample consists of two hundred and ninety-eight respondents from the rural location were selected for this study. The sample selection was done by using multistage stratified random sampling, where the 23 districts were divided into strata's, consisting of 737 branches. The total numbers of respondents selected were 598 bank employees out of 4502 employees of district central cooperative banks in Tamil Nadu

Data Analysis And Interpretation

Socio - Economic profile of the respondents

Demographic Profile	Labels	Frequency	Percent
Gender	Male	173	58.4
	Female	123	41.6
	Total	296	100.0
Age	18 - 28 Years	86	29.1
	28 - 38 Years	70	23.6
	38 - 48 Years	80	27.0
	48 - 58 Years	60	20.3
	Total	296	100.0
Educational Qualification	Under Graduate with Cooperative Training	134	45.3

	Post Graduate with Cooperative Training	162	54.7
	Total	296	100.0
Marital Status	Married	213	72.0
	Unmarried	48	16.2
	Widow / Widower	35	11.8
	Total	296	100.0
Job Nature	Superintendent / Chief Accountant / Branch manager	60	20.3
	Senior Accountant / Senior Inspector	80	27.0
	Accountant / Inspector	70	23.6
	Clerk / Cashier	86	29.1
	Total	296	100.0
Experience	0 - 10 Years	86	29.1
	10 - 20 Years	70	23.6
	20 - 30 Years	106	35.8
	Above 30 Years	34	11.5
	Total	296	100.0
Monthly Income	Rs. 10000 to Rs. 15000	86	29.1
	Rs. 15000 to Rs. 20000	70	23.6
	Rs. 25000 to Rs. 30000	98	33.1
	Above Rs. 30000	42	14.2
	Total	296	100.0

Gender

Most of the male respondents are from rural area with 58.4 percent, followed by female respondents with 41.6 percent.

Age

From the above table it is evident that the highest numbers of respondents are in the age group of 18 years - 28 years from rural area, with 29.1 percent. The next highest numbers of respondents are in the age group of 28 years - 38 years are from rural area with 23.6 percent. The next highest numbers of respondents are in the age group of 38 years - 48 years are from rural area with 27 percent. The next highest numbers of respondents are in the age group of 48 years - 58 years are in rural area with 20.3 percent. Most of the respondents belong to the age group of 18 years to 28 years are 29.1 percent are from rural area respectively.

Educational Qualification

Most of the respondents are post-graduation with cooperative training from rural area with 54.7 percent. The next highest numbers of respondents are having under graduation with cooperative training as their qualification are from rural area with 45.3 percent. Thus, majority of the respondents are post-graduation with cooperative training followed by the respondent from rural area with 54.7 percent.

Marital Status

The highest number of respondents from rural area is married with 72 percent. The next highest number of respondents from rural area with 16.2 percent. The next highest numbers of respondents are widower from

rural area with 11.8 percent, followed by the respondents from rural area with 6.6 percent. Thus, majority of the respondents from rural area are married with 72 percent.

Job Nature

Regarding the profession the highest number of respondents is clerk/cashier rural area with 29.1 percent respectively. The next highest number of respondents is accountant/inspectors from rural area with 23.6 percent. The next highest number of respondents is senior accountant / senior inspectors are from rural area with 27 percent. The next highest number of respondents is Superintendent / Chief Accountant / Branch manager from rural area with 20.3 percent. Thus, most of the respondents are Clerk / Cashier from rural area with 29.1 percent respectively.

Experience

The highest number of respondents are having experience level between 20 years to 30 years are from rural area with 35.8 percent. The next highest numbers of the respondents are having the experience level between 0 to 10 years are from rural area with 29.1 percent. The next highest numbers of the respondents are having the experience level between 10 years to 20 years are from rural area with 23.6 percent. The next highest numbers of the respondents are having the experience above 30 years are from rural area with 11.5 percent. Thus, most of the respondents are having the year of experience between 10 years to 20 years from rural area with 35.8 percent.

Monthly Income

The highest number of respondents is coming under the income group between Rs. 10000 to Rs. 15000 from rural area with 34.8 percent. The next highest numbers of the respondents are in the income group of Rs. 25000 to Rs. 30000 from rural area with 33.1 percent. The next highest number of the respondents are in the income group of Rs.15000 to Rs.20000 from rural area with 23.6 percent. The next highest number of the respondents are in the income group of above 30000 from rural area with 14.2 percent. Thus, most of the respondents are belonging to the 33.1 percent of the respondents are in the income group between Rs. 25000 to Rs. 30000 from rural area

Indicating the overall mean score of HR Practices

Measuring Items	RURAL	
	Mean	Sd
Service Policies and Practices	3.39	0.90
Infrastructure and Facilities	2.66	0.52
Internal Communication	1.36	0.48
Training and development	1.36	0.43
Benefits, Rewards and Recognition	1.31	0.43
Mean Score of HR Practices	2.02	0.55

From the table it is evident that respondents from rural area with a mean value of 3.39. The respondents from rural area agree that infrastructure and facilities as a part of HR practices with a mean value of 2.66. The respondents from rural area disagree that the internal communication as a part of HR practices with a mean value of 1.40. The respondents disagree that the training and development as a part of HR practices from rural area with a mean value of 1.36. The respondents disagree that the benefits, rewards and recognition as a part of HR practices from rural area with a mean value of 1.31. Thus, overall mean score value of 2.03 and 2.02 shows that the respondents from rural area agree with the dimensions as a part of HR Practices.

Indicating the mean score of Service Encounter

Measuring Items	RURAL	
	Mean	Sd
Products and Service	2.51	0.69
Customer Focus	1.64	0.67
Service delivery	1.58	0.73
Service Role	3.37	0.89
Empathy	1.49	0.62
Mean Score of Service Encounter	2.12	0.72

From the table it much clear that the respondents strongly agree on service role integration of the bank service in rural area with a mean value of 3.37. The respondents from rural area agree on products and service of the bank with a mean value of 2.51. The respondents from rural area strongly disagree about the customer focus of the banking service with a mean value of 1.64. The respondents disagree on service delivery of the banking service from the rural area with a mean value of 3.37. The respondents disagree on empathy in rural area with a mean value of 1.49. The overall mean score of 2.13 and 2 .12 indicates the aspect of service encounter of the banking service by the employees is prevailed.

Indicating the mean score of Service Climate

Measuring Items	RURAL	
	Mean	Sd
HR Practices	2.33	0.74
Service Encounter	1.98	0.69
Mean Score of Service Climate	2.15	0.72

From the above table the respondents from rural area with a mean value of 2.33. The respondents from rural area disagree with this aspect with a mean value of 1.98. The overall mean score of 2.19 and 2 .15 from the table indicates that the respondents from rural area agree that service climate is prevailed in the organisation.

Findings, Suggestions And Conclusion

Findings

It is much evident from the findings that the rural cooperative bank's respondents have the similar types of opinion over the HR Practices, service encounter, service climate and organisational performance. The rural cooperative bank's respondents show a negative opinion towards the variables of HR practices like internal communication, training and development and benefits, rewards and recognition. Similarly, they have negative opinion towards the variables of service encounter like customer focus, service delivery and empathy. The overall opinion for HR Practices, service encounter, service climate and organisational performance is acceptable by the respondents; simultaneously it has to be concentrated in the above-mentioned areas for the betterment of service climate and organisational performance.

Suggestions

Implication for policy and practice in Cooperative banking sector

Bank closures, amalgamations and achievements; and low interest on deposits due to intense competition are two current trends in banking sector. Taken together, these factors mean that the Cooperative banks have had to cease from price competition and have been forced to focus on other battle of quality of service and

cost reduction. Through quality of service they expect to increase margins because it is believed that the customer is willing to pay a premium for better service.

E-Banking

Improve accessibility includes services at entry point as well as better infrastructure for communications services, particularly internet services for bank customer and employee.

Modernisation of the Banking Operations

First step in planning enhancement programs is to listen to the customers and employees. Further, to change an organization to be more service-oriented may require an open-systems framework for thinking about change, since so many subsystems apparently affect the service quality ultimately experienced by the customer. To change an organization to become one that is perceived to be a service climate requires attention to these multiple dimensions and multiple levels therefore there is a need to modernize operational management in individual branches, as well as in the branch network.

Employment Skill Development Programme

This might prove to be time-consuming and resource consuming, but it will pay off in the long run. People in the front line are most often aware of quality needs of customers and can offer valuable suggestions. Banks should actively encourage all level of employees to contribute actively towards building a learning bank and its own service climate and culture.

Employees Service Oriented Climate

This study also provides specific recommendations for improving employee service performance. First, fostering a service-oriented climate helps. Employees do not work in a vacuum; their performance is influenced by the management messages and by the perceptions employees share among themselves. Organizations can use this mechanism to guide and educate their employees as to how the organizations value excellent service and to implement policies and procedures. When organizations demonstrate poor management of service, employees may feel this and start not to discharge their duties perfectly.

Conclusion

The opinion of the service climate of the district central cooperative bank is found to be similar of all the employees of rural and urban area. This is due to the concept of liberalisation, privatisation and globalisation focus in all the sectors. The requirements of the customers towards the banking sector has is increasing day by day. To meet this requirement the district central cooperative bank management has to focus on fulfilling the employees needs of training and development also to enable them to have a positive service encounter effectively. The monetary must be focused with much concentration by the management. Then management must provide proper training, while handling the customers on communication, customer focus, service delivery and empathy.

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