Managerial effectiveness and its correlates in Indian banking industry

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Abstract
Purpose – Various scams and swindles in banks demand effective supervision and competent workforce, as it involves with workplace accountability and undertaking customer support services. The purpose of this paper is to examine the managerial effectiveness of selected public, private and foreign banks in India.

Design/methodology/approach – In total, 467 questionnaires from (middle and top-level) managers of (five public, five private and five foreign banks) fifteen banks have been considered. The descriptive statistics, t-test and ANOVA are used to differentiate each sector of banks.

Findings – The significant difference denoted in terms of managerial effectiveness among banks. The results revealed that managers of public banks are action-oriented and receptive to feedback, whereas the manager of private sector banks embodies self-disclosure and perceptiveness. The correlates, namely, action-orientation, self-disclosure and receptivity to feedback evident significant among foreign banks.

Practical implications – The consideration and application of such correlates would surely help managers, decision-makers and practitioners to enhance their effectiveness. Human resource professionals can use these results to develop programmes and policies for better management.

Originality/value – The study is imperative as it compares the behaviour of managers of public, private and foreign banks individually. The findings demonstrate that correlates of managerial effectiveness significantly differ among the banks.

Keywords Managerial effectiveness, Public sector banks, Private sector banks, Foreign banks

Paper type Research paper

Introduction
India is one of the largest and fastest growing economic giant in the world. At the same time, economy of the nation had witnessed several corporate defaults. These scams and swindles had affect the economy of the nation as a whole (Gurnani, 2015). RBI (2018) also stated that financial and economic conditions of banks are far superior to any other country in the world yet, managerial processes of banks require effective and improved governance (Diwanji, 2018). For this, restoration of public trust with financial stability is the need of the hour which can be addressed mainly through effective supervision. Other than this, it is also observed that employees as well as managers play an important role in delivering good financial services. So that, good financial and customer services can contribute towards a
healthier environment. As a result, a thought-provoking dimension of research has been added and the effectiveness of managers is empirically investigated in this study.

In fact, lots of work has been done on managerial ethos, values and effectiveness. However, much of these researches determine effectiveness of managers in terms of achievement, output, expertise and result-orientation (Bursk, 1955; Reddin, 1970 and Drucker, 1970). The managers of banks need perfection in their qualities of effectiveness, i.e. perception, skills, organisational standards, motivations, degree of demands and constraints and the presence of choices and opportunities (Lehal and Singh, 2002; Gupta, 1999; Analoui et al., 2010). As it concerned to effectiveness approach, managers need to highlight certain dimensions such as action-orientation, self-disclosure, receptivity to feedback and perceptiveness to deliver quality services (Sacher and Dangwal, 2008). Effectiveness among managers is considered to be a prerequisite to drive innovation which impact employees' performance. Managers are required to possess a set of mixed skills at different levels of the organisation. According to Analoui (1999), managers and their performance need to be effective in both developed and developing countries. Therefore, this study ascertain the most relevant and contemporary dimensions that justify the managerial effectiveness in true direction.

Other than this, various studies conducted on managerial effectiveness in many different sector such as pharmaceutical (Sacher and Dangwal, 2008), ministry of environment, science and technology (Analoui, 1999), telecommunication (Wang, 2011), and education (Allen et al., 2005). Besides this, it is also observed that very few studies have undertook banks for their researches, despite this, most of them are limited to public and private organisations only Mathew and Poduval (1994) – incorporated under review of literature. Therefore, the objective of this paper is to compare the managerial effectiveness of public, private and foreign banks in India. Subsequently, this study also aims to unveil correlates associated with Indian banking industry, based on some major characteristics, i.e. gender, age, experience and region.

Review of literature
Managerial effectiveness

In clarifying the concept of managerial effectiveness, the study of Analoui et al. (2010) explored out the various factors for senior managers of public sector. These factors are perception, services, organisational values, incentives, degree of anxieties, restraints, presence of varieties and prospects. The results divulged that these exemplary of “managerial effectiveness” are appropriate, while senior managers were soundly aware of their efficacy. Other considerable research of Analoui (1999) explore out the casual and behavioural influence, where senior managers and executives were taken from ministry. The researcher have drawn out the various patterns of managerial effectiveness like, executive insight, the need of executive skill, organisational criteria, inspiration, the degree of “difficulties” and “restrictions”, occurrence of “choices” and “opportunities”, nature of inter-organisational relationship, and dominant executive attitude. On contrary to this, the argument of Kunnanatt (2006) was simply related with growth of nation and its individuals. The author exposes that nation growth develops managers, leaders and businessmen. Along with this, the result reveals that Indian executives are achievement-orientated and some of them are uppermost player owning the heights of attainment. Additionally, Kunnanatt (2003) also explained about the types of behaviour that can lead to the deadly disease. The findings indicate that a large number of managers possessed the optimistic behaviour and hold the greatest noticeable behavioural pattern.
Furthermore, Bhatnagar (1993) evaluate the different influential tactics with regard to subordinates and superiors. Factors that emerged are evaluated tactic, followed by friendliness, and coalition with other employees. Coalition with union functionaries, assertiveness and bargaining came next. In short, it can be predicted that little assessment of mounting plea expresses a lot around the apparent lack of competence and top management to assist their middle level executives. On the other hand, Vilkinas et al. (2008) empirically examined the governance role, the predator of management effectiveness and the comparative possessions of gender on professed guidance roles. The result reveals that managers were most attentive on attainment of job and monitored the enactment of emerging workforce. If considering qualitative approach, Wang (2011) assessed the managerial behaviour of managers in state-owned Chinese enterprises and observed various managers, assistants and peers. The findings highlighted that traditional Chinese culture influenced effectiveness of managerial behaviour. Other than this, clear shifting has been noticed from authoritarian management to participative. For predicting managerial effectiveness, Tonidandel et al. (2012) demonstrate the significance of four managerial skill such as practical, managerial, human and residency behaviour. It is observed that all four dimensions of the managerial skill are important paradigm for managerial effectiveness. On the other hand, it is also revealed that human skills are more important than practical skill and citizenship behaviour. Interestingly, management skills were strongly significant as a whole.

In the same fashion, various researchers associate managerial effectiveness with culture. Likewise, Phoung et al. (2015) specifically examined corporate culture and managerial effectiveness in Vietnamese companies. The study showed that there is a significant relationship between corporate culture and managerial effectiveness. Similarly, Sacher and Dangwal (2008) also examined the relationship between organisational climate/culture, job satisfaction and managerial effectiveness. It was found that there is a substantial association between organisational climate/culture and managerial effectiveness. Alike, with the study of Negi and Dangwal (2019) who re-examined the association between culture and managerial effectiveness in an Indian context. This research considered articles from year 1967 to 2016 showed that culture and managerial effectiveness are a significant aspect for organisational sustainability. Nonetheless, Singh (2011) investigate HRD practices, organisational culture and managerial effectiveness. The outcomes exposed that the HRD practices and organisational culture were robust analysts of managerial effectiveness both in private and public sector organisations. Same with the Agarwal et al. (2014) whose study display that HRD culture is vital term in terms of growing managerial effectiveness.

The prevailing literature exhibits that there are various studies conducted on managerial effectiveness in many different sector. Several researchers determine effectiveness of managers with achievement, output, expertise and result-orientation (Bursk, 1955; Reddin, 1970 and Drucker, 1970). Besides this, there is a perceptible lack of studies that compares the managers’ effectiveness in Indian banking industry, as a whole. The analysis of proposed study structured in such a way so that it can add to the limited literature on public, private and foreign banks. Keeping in view the review of literature, this research compares the managerial effectiveness in public, private and foreign banks. Consequently, a quantitative research method was chosen to capture the managers’ perceptions on the subject of their effectiveness.

**Methodology**

**Sample and procedure**

There are 27 public sector banks, 26 private sector banks and 46 foreign banks in India. Owing to high population density in Delhi and NCR region only 15 out of 99 banks have
been considered for the study. A sample of five banks each from public and private sector has been selected by their market capitalisation listed on Bombay Stock Exchange (BSE), whereas five foreign sector banks have been selected on their quality service basis. In total, 700 questionnaires were circulated to the middle and top-level managers. A total of 583 (83.2%) questionnaires were answered but 467 (66.8%) have been assessed as they were completely filled. Of the total participants, 64.5% were male and 35.5% were female. Moreover, 64% participants were from Delhi and the rest were from NCR. The age group of respondents was 11.6% from amongst respondents of < 20 years, 30.6% from < 35 years, 28.1% from < 45 years, 22.7% from < 55 years and 7.1% from > 56 years.

Measures
The qualitative scale of Udai Pareek, has been preferred to compare the managerial effectiveness in banks. This scale measures effectiveness in terms of self-disclosure, openness to feedback and perceptiveness. The feedback is an important variable for two-way communication and keeps employees up-to-date (Muchiri et al., 2011; Hamlin et al., 2011). One more correlate – action orientation – has been taken up to make the analysis more reliable.

After modification, scale comprises four correlates, namely, action-orientation, self-disclosure, receptivity to feedback and perceptiveness. Each correlates contains ten statements related to managerial effectiveness. A five-point Likert scale ranging from “strongly disagree” to “strongly agree” has been used to measure the effectiveness (Zikmund et al., 2013; Sekaran, 2003). Cronbach’s α score (0.706) indicates the consistency of the scale.

Findings and analysis
The main research objective of this study is to compare the managerial effectiveness of five public sector banks (State Bank of India, Bank of Baroda, PNB, IDBI and Canara Bank), five private sector banks (HDFC, ICICI, Kotak Mahindra, Axis Bank and IndusInd Bank), and five foreign banks (Citi Bank, Standard Chartered, HSBC, RBS and Deutsche Bank). The Analysis of Variance (ANOVA) is used to identify variations based on location, gender, tenure in job position and types of banks (public, private and foreign) (Zikmund et al., 2013). The study measured the managerial effectiveness through action-orientation, self-disclosure, receptivity to feedback and perceptiveness. Underlying assumptions of ANOVA has also been tested through Kolmogorov–Smirnov and Shapiro–Wilk test (Zikmund et al., 2013; Sekaran, 2003). The normality of data for all correlates of managerial effectiveness is presented below:

The kurtosis indices is in acceptable limits (Trochim and Donnelly, 2006; Field, 2000, 2009; Gravetter and Wallnau, 2014). The significance value (Table 1: Descriptive of managerial effectiveness) of skewness and kurtosis shows that the data is normally distributed (Zikmund et al., 2013; Sekaran, 2003). Mean, median and mode value of the data lies near to each other which specify accuracy of data (Zikmund et al., 2013; Sekaran, 2003).

Table 2 (Tests of normality) represents the result of Kolmogorov–Smirnov and the Shapiro–Wilk test. The p-value of both tests is greater than 0.05 which indicates that data of managerial effectiveness is normally distributed (Zikmund et al., 2013; Sekaran, 2003). The Shapiro–Wilk test has met the second critical assumption of normality of distribution.

In Table 3 (Test of homogeneity of variance) the Levene’s test shows that significance value of all dimensions is greater than 0.05. The test of homogeneity of variance has verified that the dimensions of managerial effectiveness, i.e. action-orientation, self-disclosure, receptivity to feedback and perceptiveness are significantly associated with all groups. The
third assumption of equality of variance among the three groups for the particular variables has been satisfied through the Levene’s test of homogeneity of variance.

Table 4 (ANOVA test analysis of variance) of ANOVA test analysis showed that $p$-value of all dimensions is greater than 0.05 (Zikmund et al., 2013; Sekaran, 2003). The significant $p$-value indicates that mean score of all categories for all variables are same, and it follows the research standard of homogeneity of variance.

One-sample $t$-test for the correlates of managerial effectiveness appears in Table 5 (One-sample test of dimensions of managerial effectiveness). The results indicate that the mean of all dimensions are significantly different. The quality of action-orientation and receptivity to feedback attains more importance to that of self-disclosure and perceptiveness. It is also observed that all these correlates are set to exemplify various factors related to effectiveness in banking industry.

### Table 1. Descriptive of managerial effectiveness

| Statistic          | Standard error |
|--------------------|----------------|
| Mean               | 169.9936       |
| 95% confidence interval for mean |
| Lower Bound        | 169.1947       |
| Upper Bound        | 170.7925       |
| 5% trimmed mean    | 169.9833       |
| Median             | 170.0000       |
| Variance           | 77.191         |
| SD                 | 8.78584        |
| Minimum            | 143.00         |
| Maximum            | 201.00         |
| Range              | 58.00          |
| Interquartile range| 12.00          |
| Skewness           | 0.014          |
| Kurtosis           | -0.248         |

**Source:** Negi and Dangwal

### Table 2. Tests of normality

| Kolmogorov–Smirnov Statistic | df | Sig. |
|------------------------------|----|------|
| Managerial effectiveness     | 0.040 | 467 | 0.071 |

| Shapiro–Wilk Statistic       | df | Sig. |
|------------------------------|----|------|
| Managerial effectiveness     | 0.995 | 467 | 0.109 |

**Source:** Negi and Dangwal

### Table 3. Test of homogeneity of variance

| Levene’s statistic | df1 | df2 | Sig. |
|--------------------|-----|-----|------|
| Action-orientation | 0.531 | 2   | 464  | 0.588 |
| Self-disclosure    | 0.371 | 2   | 464  | 0.690 |
| Receptivity to feedback | 0.056 | 2   | 464  | 0.975 |
| Perceptiveness     | 3.731 | 2   | 464  | 0.025 |

**Source:** Negi and Dangwal
The descriptive statistics in Table 6 (Descriptive statistics of dimensions of managerial effectiveness in banks) demonstrates that means of attributes of managerial effectiveness (action-orientation, self-disclosure, receptivity to feedback and perceptiveness) are significantly different from each other in public, private and foreign banks. The mean difference indicates that there is a variation between the data of public, private and foreign banks.

As it concerned to demographic characteristics, interesting results have been found. On the basis of location (Delhi/NCR), significance value of self-disclosure (0.043) is in acceptable limit. The ANOVA test results, (on the basis of gender) give significant results for self-disclosure (0.016) and receptivity to feedback (0.006). However, perceptiveness (0.044) found to be significant in term of age. On the other hand, dimensions of managerial effectiveness are not creating significant distinction for qualification and income in public, private and foreign banks. In term of experience, action-orientation (0.000), self-disclosure (0.001), receptivity to feedback (0.008) and perceptiveness (0.009) exhibited acceptable p-value (Table 7 (ANOVA test results for public banks)).

In public banks, the significance value (7) of action-orientation and receptivity to feedback are less than 0.05. It indicates that there is a considerable difference between the above mentioned correlates. On the other hand, self-disclosure and perceptiveness are not creating considerable variance in public banks.

In Table 8 (ANOVA test results for private banks), the p-value of self-disclosure and perceptiveness are in acceptable limit. The correlates under acceptable limits are significantly creating difference for private sector banks. Therefore, management of private banks should concentrate on effective implementation of action-orientation and receptivity to feedback.

The results of Table 9 (ANOVA test results for foreign banks) indicate there is a significant difference in the managerial effectiveness of foreign banks. The action-orientation, self-disclosure and receptivity to feedback exhibit acceptable p-value. Therefore, foreign banks need to follow perceptiveness for enhancement of effectiveness among managers.

| Source: Negi and Dangwal |  |

| Sum of squares | df | Mean square | F | Sig. |
|---|---|---|---|---|
| **Action-orientation** | | | | |
| Between Groups | 142.261 | 2 | 71.130 | 7.565 | 0.001 |
| Within Groups | 4362.694 | 464 | 9.402 | | |
| Total | 4504.955 | 466 | | | |
| **Self-disclosure** | | | | |
| Between Groups | 166.429 | 2 | 83.214 | 8.593 | 0.000 |
| Within Groups | 4493.426 | 464 | 9.684 | | |
| Total | 4659.854 | 466 | | | |
| **Receptivity to feedback** | | | | |
| Between Groups | 84.183 | 2 | 42.092 | 4.254 | 0.015 |
| Within Groups | 4591.466 | 464 | 9.895 | | |
| Total | 4675.649 | 466 | | | |
| **Perceptiveness** | | | | |
| Between Groups | 87.217 | 2 | 43.608 | 2.986 | 0.051 |
| Within Groups | 6775.781 | 464 | 14.603 | | |
| Total | 6862.998 | 466 | | | |

Table 4. ANOVA test analysis of variance
Table 5. One-sample test of dimensions of managerial effectiveness

| Dimension                  | t      | df | Sig. (2-tailed) | Mean difference | Lower   | Upper   |
|----------------------------|--------|----|-----------------|-----------------|---------|---------|
| Action-orientation         | 293.031| 466| 0.000           | 42.16060        | 41.8779 | 42.4433 |
| Self-disclosure            | 287.665| 466| 0.000           | 42.09422        | 41.8067 | 42.3818 |
| Receptive to feedback      | 291.591| 466| 0.000           | 42.74090        | 42.4529 | 43.0289 |
| Perceptiveness             | 242.126| 466| 0.000           | 42.99786        | 42.6489 | 43.3468 |

Source: Negi and Dangwal
Discussion
As most of the public, private and foreign banks offer similar facilities to their managers, the difference amongst them arises in the level of effectiveness. An experienced manager personifies action-orientation, self-disclosure, receptivity to feedback and perceptiveness (Sacher and Dangwal, 2008). Managers often need skills to work in less satisfactory working conditions focus on producing results, yet accommodate the needs of colleagues, friends and subordinates (Das, 1991). Managers of public, private and foreign banks who were asked to describe their effectiveness, responded that action-orientation, self-disclosure, receptivity to feedback and perceptiveness are considered to be major characteristics of efficient management. At the lower level of management, technical skill is considered to be the most important; at the middle management, level process skills are most essential; and at the senior level, conceptual skill is most relevant (Nwachukwu, 1989).
Indian public sector banks face a stiff competition from private and foreign banks, both domestically and globally. When it concerned to the public banks, managers are much active toward problems dealing and feedback mechanism whereas lacks in effective communication. Further, it is also observed that managers lack eye noticing, observing and understanding things. Effective leaders perceive their business environment positively (Saiyadain, 2003). In different to this, managers of private banks are more descriptive and communicative towards their emotions. Besides this, they are much insightful and good at understanding. Managerial staffs of private sector banks need to become more creative, action-oriented and efficient. Instead of trying to justify actions or blame someone, managers should carefully listen to what is being said because self-regulation makes managers more active toward their feedback (Ashford and Tsui, 1991).

On the other hand, action-orientation, self-disclosure and receptivity to feedback are found to be significant in foreign banks. In terms of perceptiveness, the managers of foreign banks need to develop skills such as insightfulness and astuteness, what others cannot. Effective managers are creative, envisions, good problem-solvers and facilitates change in every situation (Vilkinas et al., 2008; Torres et al., 2014). Hence, it can be concluded from above that there is a significant difference in the managerial effectiveness of public, private and foreign banks. The effective managers should manage teams and interpersonal relationship (Trivellas and Reklitis, 2014).
Conclusion and implications
The analysis of the study suggests that managerial effectiveness of public, private and foreign banks are considerably different from each other. The public banks represent that their managers are action-oriented and receptive to feedback. However, they need to work in the area of self-disclosure and perceptiveness. In contrary to this, managers of private banks are open-communicators (self-disclosure) and perceivers. It brings a sense of closeness and keenness, which in turn, reinforces productivity. Foreign banks enrich their effectiveness through action-orientation, self-disclosure and receptivity to feedback.

The insightful results of this study will shift the research focus from financial to human. Managers and professionals of various banks can identify and implement various correlates to improve the competent workforce, working accountabilities and customer support services. Other than this, study needs to develop and validate different prevalent correlates of managerial effectiveness related to banks. Second, the sample frame is relatively smaller than the total population. Third, the study is restricted to the banking sector only. In future, incorporation of more qualitative questions (open-ended questions) can explore other finer points on managerial effectiveness. As the study is restricted to the banking sector – the examination can be extended to different sectors.

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