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RESEARCH ARTICLE

A STUDY ON IMPACT OF WORKING ENVIRONMENT ON EMPLOYEES' PERFORMANCE IN BANKING SECTOR WITH SPECIAL REFERENCE TO HDFC BANK

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Abstract

In present context of aftermath of global pandemic banking sectors has crucial role to perform. Indian banking sector is the only hope for ensuring investment in positive path. Hence, role of banks are significant in this mean period. But, to ensure banking performance at utmost level, banking employee has to perform with their full potential. This could only happen if employees are satisfied and has sound working environment to work on. Therefore, before backtrack the fallen Indian economy, banks have to understand the need of employee and have to enrich working culture and work atmosphere. The research regarding impact for enhancing working environment therefore become very crucial for ensuring employee performance in banking sector of India with special reference to HDFC Bank. So, this research is the mere core asks of recent scenario to find the impact of working environment on employee performance of selected bank. So we used questionnaire method for research study and different parameter used to analyze the working environment i.e. Physical environment, work life balance etc. To test the hypothesis for this research by Chi-square Test. We may conclude that the significant impact of working environment on employee performance.

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Introduction:-

A bank's working environment is a dynamic and intricate ecosystem that is influenced by a number of variables, such as the size of the organization, the services it offers, legal requirements, and the changing financial landscape. With special benefits and difficulties for its staff, it's a setting that requires a fusion of professionalism, accuracy, and customer-centricity.

Physical Environment:

The physical environment of banks in private sector plays a crucial role in influencing employee efficiency, albeit with some nuances driven by their respective operational models and priorities.

Stress and Work-Life Balance:

The rigorous demands of certain banking positions, together with long hours and lofty goals, can cause stress and make it difficult to maintain a positive work-life balance. Nonetheless, a growing number of institutions are putting these issues into practice as they realize how important employee well-being is.

Security and Confidentiality:

Security and confidentiality are crucial since financial data is sensitive. Large volumes of financial and personal data are entrusted to employees, who are required to follow stringent procedures to protect it.

Supervisor Support:

Support from supervisors is essential for increasing bank staff productivity. This is caused by a number of important factors like Enhanced Job Satisfaction and Motivation etc.

In summary, a bank's workplace is one of professional discipline, ongoing change, and a strong focus on both individual accountability and group success in meeting the financial needs of people and enterprises.

Review of Literature:-

M.M. Bagali and Sahana Maiya (2014) have investigated work-life balance among working mothers. They took samples from private and public sector companies for their study. The research work was aimed at to examine the factors influencing on work- life balance of working mothers and to examine demographic profiles in relation to work-life balance. Findings of the study reveal that employees belong to age group of 25-30 were happy with their immediate management. However; it has been observed that employees were not getting benefits of workshops. Besides that, authors stated that employees were not getting time for their skill improvement and lastly; they have concluded that different age groups were having different issues pertaining to work life balance.

Ashwini. S and M. Kumaraswamy (2014) have investigated the work- life balance of employees specifically in public sectors banks in Karnataka. The study aimed at analysis of major factors which are directly affecting on work- life balance of bank employees and to understand negative effects of poor work- life balance due improper work life balance. Besides that, the study focuses on challenges in the work- life balance of employees. This was an empirical research based on different parameters and the study revealed some major findings and also, authors gave some valuable suggestions. The important finding was 50% employees have disagreed that, they are able to manage their work- life balance. Finally, authors have concluded that there are some benefits of work- life balance in the existing scenario if we have a positive side. In addition, they have mentioned that proper work- life balance practices will be beneficial for an individual, company, and society too.

K.Anitha and Uma Maheswari (2014) have taken a very brief review of conceptual framework of Work- life balance and also they took a review of literature thoroughly. After analysing the various literatures in this area and after understanding the basic conceptual framework of worklife balance concept, authors gave a conclusion. They stated that, nowadays, the work- life balance has got the attention of various research scholars, employees and organizations. In addition, authors emphasized the positive impact of work- life balance on individuals and organization in terms of reduced absenteeism, low stress, job satisfaction and low employee turnover. Moreover, the research highlights the importance of female employees as for as their work- life balance is a concern.

Sugandha (2014) studied the work- life balance of employees specifically from insurance and banking sector. The researcher has conducted major research on employees from selected banks and selected insurance companies in the region of Delhi, Chandigarh and Haryana. The research attempts to find out, difference between work- life balance among employees by considering their age, gender, location, sector company (public and private) and sector of the company (banking and insurance). Author has tested several hypotheses related to study and discussed the important facts and findings. The research revealed that there is a significant difference on the basis of age, sector and type of organization. And finally, it found that there is no significant difference on the basis of location. The author concluded the paper with final words, stating that, work- life balance is not a structure but indeed it is a process and also author highlighted some significant work- life balance practices.

Objective of the Study:-

To analyze the employee performance in banking sector of Nepal.

1. To assess the working environment i.e. supervisor support, work incentives, performance feedback
2. To analyze the impact on employee performance by Physical environment.
3. To assess the working environment through supervisor support and work life balance.

Hypothesis of the study

- H01: There is no significant impact of physical environment on employee performance of selected Bank.
 H11: There is a significant impact of physical environment on employee performance of selected Bank.
 H02: There is no significant impact of supervisor support on employee performance of selected Bank.
 H12: There is a significant impact of supervisor support on employee performance of selected Bank.
 H03: There is no significant impact of work life balance on employee performance of selected Bank.
 H13: There is a significant impact of work life balance on employee performance of selected Bank.

Research Methodology:-**Research Design:**

Exploratory research design is used for this study.

Sampling Method:-

Random Sampling method is used for this study.

Data Collection Method:-

Simple random sampling method are used for this study and data collected from selected Bank i.e. HDFC and we take 50 employees as a sample from HDFC Bank in Bhopal itself for this study.

Parameter of the Study:

Physical Environment, Work life Balance and Supervisor support.

Limitations of the Study:-

1. Time and cost are constraints
2. Only HDFC Bank was taken for the study.
3. Only Bhopal Branches was taken for the study and only 50 employees from HDFC Bank were taken for the study.

Data Analysis and Interpretations:-

1. To what extent does the lighting quality (natural and artificial) in your workspace contribute to your ability to focus and perform your tasks effectively?

Scale	No. of Respondents	% Of Respondents
Strongly Satisfied	32	64
Satisfied	5	10
Neutral	1	2
Dissatisfied	3	6
Strongly Dissatisfied	9	18
Total	50	100

Interpretations:

In Q.No.1 64% respondents are strongly agreed, 10% respondents are agreed, 2% respondents are Neutral, 6% respondents are disagreeing and 18% respondents are strongly Disagree with this statement.

2. How would you rate the comfort and ergonomics of your workstation (e.g., chair, desk, computer setup) in terms of its impact on your productivity and well-being during work hours?

Scale	No. of Respondents	% Of Respondents
Strongly Satisfied	35	70
Satisfied	4	8
Neutral	6	12
Dissatisfied	3	6
Strongly Dissatisfied	2	4
Total	50	100

Interpretations:

In Q.No.2 70% respondents are strongly agreed,8% respondents are agreed, 12% respondents are Neutral,6% respondents are disagreeing and 4% respondents are strongly Disagree with this statement.

3. Does the noise level in your bank branch/office environment positively or negatively affect your concentration and communication with colleagues or customers?

Scale	No. of Respondents	% Of Respondents
Strongly Satisfied	31	62
Satisfied	6	12
Neutral	5	10
Dissatisfied	5	10
Strongly Dissatisfied	3	6
Total	50	100

Interpretations:

In Q.No.3, 62% respondents are strongly agreed,12% respondents are agreed, 10% respondents are Neutral,10% respondents are disagreeing and 6% respondents are strongly Disagree with this statement.

4. My supervisor communicates clear expectations regarding my job responsibilities and performance.

Scale	No. of Respondents	% Of Respondents
Strongly Satisfied	39	78
Satisfied	7	14
Neutral	2	4
Dissatisfied	1	2
Strongly Dissatisfied	1	2
Total	50	100

Interpretations:

In Q.No.4, 78% respondents are strongly agreed,14% respondents are agreed, 4% respondents are Neutral,2% respondents are disagreeing and 2% respondents are strongly Disagree with this statement.

5. My supervisor keeps me informed about relevant bank policies, procedures, and changes that affect my work.

Scale	No. of Respondents	% Of Respondents
Strongly Satisfied	42	84
Satisfied	3	6
Neutral	1	2
Dissatisfied	2	4
Strongly Dissatisfied	2	4
Total	50	100

Interpretations:

In Q.No.5, 84% respondents are strongly agreed,6% respondents are agreed, 2% respondents are Neutral,4% respondents are disagreeing and 4% respondents are strongly Disagree with this statement.

6. My supervisor acknowledges my contributions and achievements.

Scale	No. of Respondents	% Of Respondents
Strongly Satisfied	40	80
Satisfied	4	8
Neutral	2	4
Dissatisfied	1	2
Strongly Dissatisfied	3	6
Total	50	100

Interpretations:

In Q.No.6, 80% respondents are strongly agreed,8% respondents are agreed, 4% respondents are Neutral,2% respondents are disagreeing and 6% respondents are strongly Disagree with this statement.

7. My typical work hours allow me sufficient time for personal activities.

Scale	No. of Respondents	% Of Respondents
Strongly Satisfied	28	56
Satisfied	12	24
Neutral	6	12
Dissatisfied	3	6
Strongly Dissatisfied	1	2
Total	50	100

Interpretations:

In Q.No.7, 56% respondents are strongly agreed,24% respondents are agreed, 12% respondents are Neutral,6% respondents are disagreeing and 2% respondents are strongly Disagree with this statement.

8. I feel pressured to check emails or attend to work-related calls outside of work hours.

Scale	No. of Respondents	% Of Respondents
Strongly Satisfied	30	60
Satisfied	5	10
Neutral	4	8
Dissatisfied	6	12
Strongly Dissatisfied	5	10
Total	50	100

Interpretations:

In Q.No.8, 60% respondents are strongly agreed,10% respondents are agreed, 8% respondents are Neutral,12% respondents are disagreeing and 10% respondents are strongly Disagree with this statement.

9. I often work beyond my official working hours.

Scale	No. of Respondents	% Of Respondents
Strongly Satisfied	37	74
Satisfied	6	12
Neutral	3	6
Dissatisfied	2	4
Strongly Dissatisfied	2	4
Total	50	100

Interpretations:

In Q.No.9, 74% respondents are strongly agreed,12% respondents are agreed, 6% respondents are Neutral,4% respondents are disagreeing and 4% respondents are strongly Disagree with this statement.

10. I feel stressed due to customer demands and expectations.

Scale	No. of Respondents	% Of Respondents
Strongly Satisfied	38	76
Satisfied	7	14
Neutral	3	6
Dissatisfied	1	2
Strongly Dissatisfied	1	2
Total	50	100

Interpretations:

In Q.No.10, 76% respondents are strongly agreed,14% respondents are agreed, 6% respondents are Neutral,2% respondents are disagreeing and 2% respondents are strongly Disagree with this statement.

Hypothesis testing**First Hypothesis (Q. No. 1,2,3)**

H01: There is no significant impact of physical environment on employee performance of selected Bank.

H11: There is a significant impact of physical environment on employee performance of selected Bank.

Results						
Questions	Strongly satisfied	satisfied	Neutral	Dis satisfied	strongly Dissatisfied	Row Totals
To what extent does the lighting quality (natural and artificial) in your workspace contribute to your ability to focus and perform your tasks effectively?	32 (32.67) [0.01]	5 (5.00) [0.00]	1 (4.00) [2.25]	3 (3.67) [0.12]	9 (4.67) [4.02]	50
How would you rate the comfort and ergonomics of your workstation (e.g., chair, desk, computer setup) in terms of its impact on your productivity and well-being during work hours?	35 (32.67) [0.17]	4 (5.00) [0.20]	6 (4.00) [1.00]	3 (3.67) [0.12]	2 (4.67) [1.52]	50
Does the noise level in your bank branch/office environment positively or negatively affect your concentration and communication with colleagues or customers?	31 (32.67) [0.09]	6 (5.00) [0.20]	5 (4.00) [0.25]	5 (3.67) [0.48]	3 (4.67) [0.60]	50
Column Totals	98	15	12	11	14	150 (Grand Total)

The above analysis Null Hypothesis (H01) are failed to accept and alternate Hypothesis (H11) is accepted. The Chi-square statistics is 11.0354. The p-value is 0.199699.so there is a significant impact of physical environment on employee performance of selected Bank.

Second Hypothesis (Q. No. 4,5,6)

H02: There is no significant impact of supervisor support on employee performance of selected Bank.

H12: There is a significant impact of supervisor support on employee performance of selected Bank.

Results						
Questions	Strongly satisfied	satisfied	Neutral	Dis satisfied	strongly Dissatisfied	Row Totals
My supervisor communicates clear expectations regarding my job responsibilities and performance.	39 (40.33) [0.04]	7 (4.67) [1.17]	2 (1.67) [0.07]	1 (1.33) [0.08]	1 (2.00) [0.50]	50
My supervisor keeps me informed about relevant bank policies, procedures, and changes that affect my	42 (40.33) [0.07]	3 (4.67) [0.60]	1 (1.67) [0.27]	2 (1.33) [0.33]	2 (2.00) [0.00]	50

work.						
My supervisor acknowledges my contributions and achievements.	40 (40.33) [0.00]	4 (4.67) [0.10]	2 (1.67) [0.07]	1 (1.33) [0.08]	3 (2.00) [0.50]	50
Column Totals	121	14	5	4	6	150 (Grand Total)

The above analysis Null Hypothesis (H02) are failed to accept and alternate Hypothesis (H12) is accepted. The Chi-square statistics is 3.8728. The p-value is 0.86841. so there is a significant impact of supervisor support on employee performance of selected Bank.

Third Hypothesis (Q. No. 7,8,9 & 10)

H03: There is no significant impact of work life balance on employee performance of selected Bank.

H13: There is a significant impact of work life balance on employee performance of selected Bank.

Results						
	Strongly satisfied	satisfied	Neutral	Dis satisfied	strongly Dissatisfied	Row Totals
My typical work hours allow me sufficient time for personal activities.	28 (33.25) [0.83]	12 (7.50) [2.70]	6 (4.00) [1.00]	3 (3.00) [0.00]	1 (2.25) [0.69]	50
I feel pressured to check emails or attend to work-related calls outside of work hours.	30 (33.25) [0.32]	5 (7.50) [0.83]	4 (4.00) [0.00]	6 (3.00) [3.00]	5 (2.25) [3.36]	50
I often work beyond my official working hours.	37 (33.25) [0.42]	6 (7.50) [0.30]	3 (4.00) [0.25]	2 (3.00) [0.33]	2 (2.25) [0.03]	50
I feel stressed due to customer demands and expectations.	38 (33.25) [0.68]	7 (7.50) [0.03]	3 (4.00) [0.25]	1 (3.00) [1.33]	1 (2.25) [0.69]	50
Column Totals	133	30	16	12	9	200 (Grand Total)

The above analysis Null Hypothesis (H03) are failed to accept and alternate Hypothesis (H13) is accepted. The Chi-square statistics is 17.0592. The p-value is 0.147383. So there is a significant impact of work life balance on employee performance of selected Bank.

Findings, Conclusions and Suggestions:-

Findings:-

1. In Q.No.1 64% respondents are strongly agreed,10% respondents are agreed, 2% respondents are Neutral, 6% respondents are disagreeing and 18% respondents are strongly Disagree with this statement.
2. In Q.No.2 70% respondents are strongly agreed,8% respondents are agreed, 12% respondents are Neutral,6% respondents are disagreeing and 4% respondents are strongly Disagree with this statement.
3. In Q.No.3, 62% respondents are strongly agreed,12% respondents are agreed, 10% respondents are Neutral,10% respondents are disagreeing and 6% respondents are strongly Disagree with this statement.
4. In Q.No.4, 78% respondents are strongly agreed,14% respondents are agreed, 4% respondents are Neutral,2% respondents are disagreeing and 2% respondents are strongly Disagree with this statement.
5. In Q.No.5, 84% respondents are strongly agreed,6% respondents are agreed, 2% respondents are Neutral,4% respondents are disagreeing and 4% respondents are strongly Disagree with this statement.
6. In Q.No.6, 80% respondents are strongly agreed,8% respondents are agreed, 4% respondents are Neutral,2% respondents are disagreeing and 6% respondents are strongly Disagree with this statement.

7. In Q.No.7, 56% respondents are strongly agreed, 24% respondents are agreed, 12% respondents are Neutral, 6% respondents are disagreeing and 2% respondents are strongly Disagree with this statement.
8. In Q.No.8, 60% respondents are strongly agreed, 10% respondents are agreed, 8% respondents are Neutral, 12% respondents are disagreeing and 10% respondents are strongly Disagree with this statement.
9. In Q.No.9, 74% respondents are strongly agreed, 12% respondents are agreed, 6% respondents are Neutral, 4% respondents are disagreeing and 4% respondents are strongly Disagree with this statement.
10. In Q.No.10, 76% respondents are strongly agreed, 14% respondents are agreed, 6% respondents are Neutral, 2% respondents are disagreeing and 2% respondents are strongly Disagree with this statement.

Conclusions:-

We may conclude that the overall HDFC Bank working environment was good but there is one problem regarding working hours, job security and work life balance. In above hypothesis testing we found that there is a significant impact of physical environment, supervisor support and work life balance on employee performance. Job stress is fundamental determinants of employee efficiency in private banks. Private Banks often leverage a performance-driven culture to achieve high efficiency, though this can come at the cost of increased employee stress. Ultimately, a positive organizational culture that aligns employee values with organizational goals, regardless of sector, is crucial for enhancing motivation, job satisfaction, and overall employee efficiency.

Suggestions:-

1. **Wellness Spaces:** Taking into account the high-pressure setting, think about setting aside specific wellness spaces for calm work, stretching, or meditation.
2. **Constant Innovation in Design:** To keep a competitive advantage in luring talent, be abreast of worldwide developments in workplace design, such as biophilic design and activity-based working.
3. **Technology Integration:** To facilitate effective workflows and teamwork, seamlessly incorporate technology into the physical space (e.g., smart meeting rooms, integrated charging stations).
4. **Reinforcement of Branding and Culture:** Create a physical environment that reflects the bank's organizational culture and brand identification, thereby promoting desired values and behaviors.
5. **Data-Driven Design:** To continuously improve workplace design for optimal productivity and well-being, use data on employee movement, space utilization, and feedback.

Further Research:-

1. The sample size can be increasing to whole of the population i.e. HDFC Bank and other Banks.
2. Same research can be conducted by taking stratified sampling or Cluster sampling.
3. Same research can be done by taking more parameter for working environment like social environment, culture & values and technology etc.

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