
The Factors Affecting Bank Employee Performance In Bangladesh

Banking industry is growing dominantly over the other industry in Bangladesh. Among the all financial service industry, this banking industry contributes more than 80% of its total contribution to GDP. However, in Bangladesh, there are 59 scheduled banks. Among these, six (6) are state owned commercial banks, three (3) specialized banks, forty one (41) are commercial banks and nine (9) are foreign commercial banks.

Like all other industry around the world, employees are one of the fundamental key resources for any organization. To reach at the apex of its success, each organization should utilize its resource efficiently. So, it is an important factor for any organization which may lead any organization towards the success. Any organization may try to utilize its manpower by force. But, it cannot give the organization its hundred percent efforts. In such case, spontaneous workings is the required one which provides hundred percent of utilization of its manpower. Employees may engage in such spontaneous workings when they will be satisfied in their job.

Spontaneous work comes out when an employee have a positive feeling about its employer. Spontaneous work is very important for each and every organization because its success mainly depend on employee's devotion towards organization. As banking industry is the backbone of the economy of our country, this study attempts to investigate the factors affecting employee performance of bank employees in Bangladesh.

In this study, the researcher tries to link the dependent variable to its independent variable. In this study, all variables are the followings:

Independent Variable: Employee Performance

Dependent Variable:

- Talent Management;
- Organizational Culture;
- Training and Development; and
- Remuneration and Performance rewards.

A well designed questionnaire is used to collect data for this study. The researcher has done a quantitative analysis using SPSS version 25 to find out factors contributing towards job satisfaction.

Background of the Study

In the previous years, one of the most attractive jobs for job seekers in Bangladesh is to be a banker in Bangladesh. But, recently, it is evident that most of the job seekers are choosing government jobs rather than all other jobs. That may be for the two reasons. One is for the increased salary structure for the government pay scale and another one is less job stress. In

past, ambitious job seekers choose private job due to its handsome pay scale. Though job stress was high in private jobs more than the government jobs but it can be adjusted due to high remuneration. This research is aimed to address the factors for which job satisfaction arises and which leads to high employee performance.

However, the above description is to understand the matter why job seekers switch their attitudes in other job sectors. Generally job seeker switches their jobs due to the job dissatisfaction.

In Bangladesh, it is evident from the study that near about 37% university graduate are unemployed. Due to high unemployment rate, job seekers are bound to stay in such job. But, it should mention here that, by force workings may not give any industry fruitful results. As it recognized and acknowledged by worldwide that inefficient use of any organizations workforce may not give it any good result. We need to keep in mind that employee performance is the key to the success for today's competitive age. So, the researcher is aimed to link such factors which lead to employee performance by satisfying workforce physical and financial needs.

Employee's productivity is expected to be high if they are highly satisfied with their job. On the other hand, organizations will suffer much because dissatisfied employees are less committed to their organization. Human nature differs from individual to individual according to their fundamental wants, likings, qualifications, skills etc. That's why it is very important to determine the factors affecting job satisfaction of bank employees (Kamal & Sengupta, 2008).

It is very useful for banks to identify the contributing factors of employee performance and measure the level of employees' performance. Bank should lift up their employees' efficiency, organizational culture, retention and commitment. Indeed, organizations should take good care of their workforce abilities and skills to guarantee their retention and engagement in the work place. This leads to assessing employees' talents and capabilities to reach efficient work achievement (Yarnall, 2011).

Justification of the study

As the banking sector was an attractive sector for job seekers and now it has been interchangeably changed due to the job dissatisfaction. That means employees who are working in the banking sector due to not being able to get alternative job as employment is in high rate. Employees are not satisfied with the banking hours, recently the remuneration also. It is evident from some studies in Bangladesh that bankers are not satisfied due to various factors (Brazendra NathRoya, Md. Anowar Hossainb, Efat Jannat Shammic 2018). However, the study was in a regional area and lacking in appropriate measures and other policy used. The researcher here is trying to stands a relationship with dependent variable and tries to conclude in such stage which should be concentrated by banking sector to be effective in future.

An extensive review of the literature revealed that a great deal has been written about the relationship of talent management and business performance as well as the importance of organizational commitment for the realization of organizational and professional goals. However, very few studies were found which addressed the causes and effects on commercial bank employees' performance. The previous research has been conducted mostly in the domain of occupational stress related to dimensions like job satisfaction (Haider et al., 1986;

Cochinwala & Imam, 1987), personality characteristics (Khurshid, 2008) and motivation (Andrabi, 2002; Mufti & Hassan, 1965). While, present study focus on talent management and employees performance; SEM with only commercial banks sector applied to achieve research objectives in the context of Bangladesh.

Problem Statement

In previous studies, it was reported that the number of employee's are not capable enough to perform the task in an efficient manner in particular and due to which the employee performance in these banks was termed as one of the main causes of problem in banks inefficiency. Poor employees' performance surfed as a problem and need to be address and what factors contribute and effect employees' performance.

The study of Adnan M. Rawashdeh (2018) revealed that talent management is very substantial to the stayer of the banking sector in the extremely competitive business situation today. It's worth that banks would precede into consideration the subject of talent management, the detail that flexibility of talents is very high in today's cross national and international border furious talent management such a essential issue to the business organizations specially those functioning in developing countries. Previous studies asserted a positive and significant effect of talent management practices on bank performance, and this study empirically confirmed that there is a linear relationship between talent management strategies (attracting, developing, retaining) and bank performance in Jordanian commercial banks. Bank management is advised to keep developing the attracting mechanism they have applied in order to cope with the changes in the business environment and stay competitive. Also, its advised to maintain developing the motivation system according to the labor market conditions and competitiveness in order to retain talented staff and to avoid labor turnover. As it should concentrate on the rewards mechanism as a main key to retain talents. The major limitation of this study is that the study asked for perceived data about actual talent management practices and performance measures, but the respondents might have given desired data, which made their banks sound good, as all of the respondents were line managers and human resource managers. The size of the study sample was relatively small. Consequentially, the researcher adjusted the study data analysis strategy by using the best valuable statistical methods such as means, standard deviation, and Cronbach's alphas to deal with such small sample sizes. Future studies recruiting larger sample sizes are needed. Furthermore, prospective studies should effectively compare Jordanian bank performance with other banks in the Middle East based on these variables.

The objective of this study was to test the mediating effect of organizational commitment (oc) in the relationship between talent management, organizational culture, training and development, remuneration and performance rewards and commercial bank employee's performance Bangladesh. However, an extensive review of the literature revealed that a great deal has been written about the relationship of talent management and business performance as well as the importance of organizational commitment for the realization of organizational and professional goals. However, very few studies were found which addressed the causes and effects on commercial bank employees' performance. The previous research has been conducted mostly in the domain of occupational stress related to dimensions like job satisfaction (Haider et al., 1986; Cochinwala & Imam, 1987), personality characteristics (Khurshid, 2008) and motivation (Andrabi, 2002; Mufti & Hassan, 1965). While, present study focus on talent management and employees performance; SEM with only commercial banks sector applied to achieve research

objectives in the context of Bangladesh.

Research Objectives

This current study aims to explain the mediating role of work attitude in the relationship between Talent Management and Commercial Banks Employees performance in Bangladesh. In regard to this key purpose, the following specific objectives have been developed for this current study to ensure the structure and scope of this research will be on the right track and can be fulfilled at the end of the study:

1. To explore the relationship of independent variable with dependent variable.
2. To determine the level of talent management, organizational culture, training and development, remuneration and performance rewards and employee performance in Bangladesh's commercial banking sectors.
3. To evaluate the relationship between the talent management, organizational culture, training and development, remuneration and performance rewards in Bangladesh's commercial banks.
4. To examine the most significant predictor of employee performance of Bangladesh's commercial banking sector.
5. To investigate the mediating effect of organizational commitment on the relationship between the talent management, organizational culture, training and development, remuneration and performance rewards in the commercial banks in Bangladesh.

Research Questions

In line with the objective of the study that are to be determined, there are several research questions that have been identified for the purpose of this study and to meet the criteria of fulfilling the set objectives. In regard to this, the study will thus attempt to complete the gap that exists within the works of Talent management practices, specifically in terms of Bangladesh's commercial banks employees' performance. Based on this idea, there are five major questions that have been specifically developed for the purpose of this study which are believed will be able to cater for each aspect that has been determined as the issue(s) to be investigated. The questions developed are the followings:

Significance of the Study

This research is to determine the relationship between the talent management, organizational cultures, job stress and employee performance in Bangladesh's commercial banking sectors. The purpose is to offer significant recommendations that can help foster better working environment for the employees as well as helping the talent management within commercial banks in managing their skills to ensure better employees performance for the organization. Although this study only focuses on the study of Bangladesh's commercial banks' employees performance, it is believed that the content of this research will also be applicable to other cases with similar scope of the study as the focus is basically the influence of the talent management, organizational culture, job stress on employees performance in commercial banks.

Practical Significance

Examining the relationship and influence of the talent management, organizational culture, training and development, remuneration and performance rewards within Bangladesh's commercial banks and the employee's performance within the Banking sector has been perceived to be essential for several purposes. First of all, the commercial banks in Bangladesh will be able to obtain the advantage from understanding the relationship and might be able to perform any modification or renewal to their current talent management practices and strategies based on the information that can potentially be obtained through this study in order to ensure more employees can be performed. Understanding the relationships between the talent management practices can also help to disclose the basic reasoning for the organization or not and further develop strategies that can help them better performance of their employees.

Apart from that, it is also crucial for this study to be conducted as it was believed that the content of this research will be able to open up new opportunities for future researches with the potential of using latest data possible. Not to mention that the limitations and restrictions that were and might be faced in this study can further be put into consideration when developing research in the future to ensure better focus and scope for the study being conducted. In addition to this, this research will also be able to let other researchers to further study this issue and of course continue to analyses the changes that might occurred for this exact situation in a different time period.

Limitation of the study

In case of Banking sector of Bangladesh, each bank's culture is different from others. Specially, Government banks employee enjoys various advantage in comparison to others legally and illegally. However, the study was limited within few employees of each institution. The researcher here tries to concentrate on all the commercial banks. But, few employees' opinion may not represent the actual culture of any bank. Another one thing, the culture of a bank within all the branches is not similar. It depends on the branch head and how his beliefs on management.

Yet, the study is taken into consideration only the opinion of bank employees and not the management. In such case, the employees of banks may comment in a way in which they will be better. As a nation, they do not ethically developed and judge only by the way in which they have own interest.

Summary

Summarising the content of this chapter, it basically offers the information necessary to help introduce the research topic by providing the background of the study as well as the significance in conducting it. In regard to this, the information provided will be the base for the structure of the next chapter and thus guiding the process of reviewing existing literatures. Additionally, this current chapter had also managed to offer information needed for this study as well as any other necessary information such as the aim and objectives as well as the questions for the research.