

**BALANCING EXPERIENCE AND AGE PERSPECTIVES: WORKFORCE  
MANAGEMENT AT SBI**

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**Abstract:**

*This study investigates the impact of technology on employee performance within the State Bank of India (SBI), focusing on the interplay between employee age, experience, and technology adoption. As the Indian banking sector evolves into a global competitor, the integration of information technology (IT) has become crucial for enhancing operational efficiency and customer satisfaction. The research employs a diagnostic survey methodology, utilizing a five-point Likert scale to assess employee perceptions regarding technology's role in their performance. Statistical analyses, including chi-square and ANOVA tests, reveal that technology positively influences various performance aspects, such as time savings, cost reduction, and improved problem-solving capabilities. Notably, younger employees exhibit greater comfort with technology, while experienced employees emphasize the importance of interpersonal skills, indicating a potential trade-off between technological proficiency and human interaction. The findings highlight challenges, including connectivity issues and the need for comprehensive training programs to facilitate technology adoption across all employee demographics. This research underscores the necessity for human resource and IT policymakers to develop effective training and support systems that empower employees to leverage technology, ultimately driving performance and enhancing customer service in the banking sector.*

**Keywords:** *Technology adoption, employee performance, State Bank of India, age perspectives, experience, banking sector, human resource management, training programs, customer satisfaction.*

**INTRODUCTION**

Banking institutions play a critical role in a nation's economic development, acting as intermediaries that facilitate financial transactions. In today's fast-paced global environment, technology adoption is essential across all economic sectors. As a key stakeholder in the service sector, the Indian banking industry is actively embracing information technology (IT) to transform from a domestic player to a global competitor. It is evident from the reports of KPMGCCI that the Indian banking industry becomes the world's fifth largest by 2020 and predicts that it will become the third largest by 2025. This growth can be attributed partly to technological advancements. Indian financial institutions scored 75 in a 2017 customer satisfaction study, up from 2016 but still below the global average.

It is known that investment in technology will attract different type of customers from different areas which further helps to customised services to the target customers. As the technological innovations are more rapidly increasing the RBI perceived as the important factor in

economic development. As a part of that RBI has changed the every aspect of banking activities, exchange of financial activities between different stake holders without paper. With the introduction of technology there has been a noticeable upsurge in the transactions via. ATMs, Internet, Mobile Banking and other banking services. Employees are the front runners to use of the technology as they must be aware of the technology. To maintain the good quality of service to all customers with technology, training should be given periodically. Without the proper training it is highly difficult to for the employees to serve the customers waste of investment in information technology. Technology can saves time, increase productivity, cost cutting, better decision making, control over errors and reduce in paper work. Technology has changed the system of manual work to smart work in any business organisation. Now there is no need to go through manual files to get the customer information, financial data, etc. By pressing few clicks one can able to get the desired information instead of spending several. The present study can be used to policy makers in the human resource department and information technology to develop better technology and training facilities.

### **Employees as the Driving Force**

Employees are at the forefront of technology utilization in banks. They must be equipped with the necessary skills and knowledge to operate these technologies effectively. Regular training is crucial to ensure high-quality customer service delivery in a technology-driven environment. Without proper training, employees may struggle to utilize technology effectively, potentially hindering customer service and rendering the IT investment wasteful.

### **Benefits of Technology Adoption**

Technology offers numerous advantages, including:

- **Time Savings:** Technology streamlines processes, reducing manual work and transaction processing times.
- **Increased Productivity:** Automated tasks and efficient workflows enhance employee productivity.
- **Cost Reduction:** Technology can help minimize operational costs associated with manual processes.
- **Improved Decision-Making:** Data analytics tools can provide valuable insights to support informed decision-making.
- **Error Reduction:** Automated processes can minimize human errors associated with manual tasks.
- **Paperwork Reduction:** Technology facilitates a shift from paper-based workflows to digital processes.

## **REVIEW OF LITERATURE**

1. Employee engagement is a critical factor in organizational success. **Wellins and Concelman (2005) identified two key strategies for fostering engagement:** Developing individual development plans and learning culture for each employee. A learning culture emphasizes continuous learning and skill development, encouraging employees to embrace

new knowledge and approaches<sup>1</sup>. The present study supports the link between development opportunities and employee engagement. Studies have shown that employees who have opportunities to acquire new knowledge and skills, and then apply them in their daily work, report higher levels of engagement (cite relevant studies here). This suggests that organizations that prioritize learning and development can create a more engaged workforce.

2. Gupta et al. (2018) offers a valuable contribution to understanding the complex relationship between IT investment and profitability in the Indian banking sector<sup>2</sup>. Their research paves the way for further investigation in this area and informs strategic decision-making for banks in developing economies. The research contributes to the existing literature by: Shifting the focus to a developing market and Examining the relationship between IT expenditure and profitability.
3. Employee satisfaction research typically focuses on factors like compensation and work-life balance. Al-Balushi et al. (2019)<sup>3</sup> delve deeper, examining how organizational culture (shared values, trust) and spiritual leadership (shared purpose, community) can contribute to a more meaningful and fulfilling work experience for employees.
4. Miller (2006) in his study pointed out that job satisfaction is an individualised and dynamic experience and influenced by various factors ranging from personal factors/ experiences to work experience, work environment, characteristics of job and other related factors. There are various theories (Herzberg's Two-Factor Theory and Maslow's need Hierarchy theory) supported to understand the complexities of job satisfaction. Miller suggested that the employees need to modify their behaviour and performance to increase the job satisfaction. And also suggested to understanding these dimensions are crucial for the any organisations to increase the satisfaction among customers.
5. Employee engagement fuels banking success. Engaged employees (more productive, satisfied, and loyal) thrive with open communication (Jogi & Srivasthava, 2015)<sup>4</sup>, participation in decision-making, and supportive coworker relationships. Understanding these factors allows banks to develop strategies for a more engaged workforce, leading to better customer service, higher productivity, and lower turnover.

## HUMAN RESOURCE MANAGEMENT

Human Resource is very important to any business; if one utilizes the human resource effectively can reach the individual and organizational goals very easily. Many studies shown that when an employee engagement is genuine and effective, employee feel strong connection to their organisation. This further influences the positive attitude towards colleagues, work performance

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<sup>1</sup>Wellins, R. S., & Concelman, D. R. (2005). Engagement: **Building a Bridge Between Expectations and Delivery**. John Wiley & Sons.

<sup>2</sup> \*Gupta, S., Raychaudhuri, A., & Haldar, S. K. (2018). Information Technology and Profitability: Evidence from Indian Banking Sector. *International Journal of Emerging Markets*, 13(4), 542-559. DOI: 10.1108/IJoEM-06-2017-0211:

<sup>3</sup> Al-Balushi, A. A., Al-Hadhrami, A. S., & Al-Balushi, Y. M. (2019). A Research Analysis on Employee Satisfaction in terms of Organizational Culture and Spiritual Leadership. *Journal of Applied Business Research*, 35(1), 1-10.

<sup>4</sup> Jogi, R. A., & Srivasthava, A. K. (2015). Determinants of employee engagement in banking sector: A multivariate study in central Chhattisgarh. *Pacific Business Review International*, 8(3), 321-334

and enhances customer satisfaction. Human resources are the some of the abilities, aptitude, knowledge and collective skills of the employees working the organisation. Human resources are primary assets for the any business organisation either it is small or big, government or private. The human resource management primarily focuses on the maximising the employee productivity and protecting the organisation room the issues arising with the human capital.

### **JOB SATISFACTION**

Employee satisfaction is a positive emotional response to one's job and work experiences. Researchers suggest that satisfaction arises from both the individual characteristics and the work environment. Satisfied employees are generally more punctual, reliable, follow perfect timing, Cooperative, and Productive. Happy and satisfied employees are assets to the any organisation. Hence it is essential to maintain a satisfaction among the employees working in an organisation. Many researchers conducted in the employee engagement, employee's satisfaction, performance measurement. Every sector of the banks are giving importance to the satisfaction of the customers, banks are the one where the employees turnover rate is more than the other sectors. Hence banks increasing their scope to improve the services both to the employees to retain and customers to attract. There are various studies which focused on the consolidated satisfaction of the employees, but there are very less research is conducted check the Demographic factors (age and experience) of the employees performance and satisfaction. The present study will focuses in the same issue.

### **TECHNOLOGY IN BANKING**

Banks are regularly trying to satisfy the customers as well as reduce the work burden of the employees of the banks. Information technology (IT) plays a critical role in modern banking. It supports internal operations like record-keeping and financial analysis, while also enabling convenient customer services like mobile and internet banking. By leveraging data analytics, banks can develop targeted products and gain a competitive edge in a globalized market.

The rapid pace of technological advancements demands a shift in HR's mindset. They need to move from long-term planning to a more agile, week-by-week approach to support the dynamic needs of the organization. This evolution elevates HR from strategic partner to a key driver of change within the company.

Technological interventions in banking sector influenced not only to the customers but also to the employees working in banking sector. Increased productivity, satisfied employees , faster and efficient decision making and change in the work culture.

It may be useful to consider some important ways in which IT can affect employee performance, how will reduce the work burden of employees and problems of employees.

### **NEED FOR THE STUDY:**

Banks are increasing scope to develop new financial products. The scope this study mainly deals with impact of technology on the performance of state bank of India. There are very few studies on the present topic. The study will see the impact of technology on the performance of employees. Hence there is a relationship between the performance of employees of the bank and the satisfaction of the customer. Hyderabad is a big city in India various types' people with different cultures, professions and languages will stay here. It is essential to study in the present area of the research to better provide the service to customers. The results of the study can be useful to human resource management to

### **OBJECTIVES OF THE STUDY**

- To study the impact of technology on the performance of the employees.

- To study the relationship between the age of the employee and technology enabled services.
- To analyse the relationship between the experience of the employee and the technology enabled services.

**HYPOTHESIS**

**Null Hypothesis taken for the study**

- Investigate the impact of technology adoption on employee performance at SBI, considering both age and experience perspectives.
- Analyze how SBI can effectively manage its workforce by balancing the skills and experience of older employees with the adaptability of younger employees in a technology-driven environment.
- Identify strategies for training and support to ensure all SBI employees, regardless of age or experience, can leverage technology effectively in their roles.

**RESEARCH METHODOLOGY**

**The Bank diagnostic survey:** Hackman and old man (1975) designed the job diagnostic survey to access core job characteristics. The present research finds the occupational outcomes of the employees with technology enabled services. The questionnaire is designed using five point Likert scale. The collected data analysed using appropriate statistical techniques using SPSS.

**ANALYSIS**

**I. RELIABILITY STUDY :**

<b>Summary of the case processing</b>			
		N	%
<b>CASES</b>	Valid cases in numbers	100	100%
	Excluded <sup>a</sup>	0	0
	Total	100	100.0
a. Missing values are dropped entirely			

Source: Primary Data

<b>Reliability Statistics</b>	
Coefficient Alpha ( $\alpha$ ) / Cronbach's Alpha	N of Items
0.822	100

Source: Primary Data

To find out the objective measure of internal consistency (sample of test Items) reliability has been tested using Cronbach’s alpha test. In our research the Coefficient Alpha ( $\alpha$ ) / Cronbach's Alpha value is 0.822 which is considered to be more reliable.

**Descriptive statistics for age and experience:**

<b>age of the employee</b>			
Age	Frequency	Percent	Cumulative Percent
20 -30	36	36.0	36.0
31-40	36	36.0	72.0
41-50	14	14.0	86.0
51-60	14	14.0	100.0
Total	100	100.0	

<b>Experience in years</b>			
Experience	Frequency	Percent	Cumulative Percent
less than 1 year	22	22.0	22.0
3-6 years	42	42.0	64.0
6-9 years	20	20.0	84.0
Above 9 years	16	16.0	100.0
Total	100	100.0	

It is evident from the data that the State Bank of India has a workforce with a variety of ages and experience levels. This diversity could be strength, as it can bring a variety of perspectives and skills to the table. However, it is also important to ensure that employees of all ages and experience levels have the training and support they need to be successful.

**II. Hypothesis testing :**

**i) chi square analysis: age and performance variables cross tabulation**

<b>Descriptive Statistics</b>								
		N	Mean	Std. Deviation	Pearson Chi-Square	Likelihood Ratio	Asymp. Sig. (2-sided)	Hypothesis testing
1	Save time	100	1.28	.454	15.596 <sup>a</sup>	14.078	0.001	Rejected
2	Minimize Cost	100	1.40	.571	17.932 <sup>a</sup>	18.374	0.006	Rejected
3	Better Service	100	1.20	.404	21.627 <sup>a</sup>	22.970	0.000	Rejected
4	Increased problem solving	100	1.64	.898	27.661 <sup>a</sup>	30.840	0.001	Rejected
5	Faster response to customers	100	1.60	.857	65.766 <sup>a</sup>	55.858	0.000	Rejected

6	Provide up to date information	100	2.20	1.309	55.026 <sup>a</sup>	49.150	0.000	Rejected
7	Increased communication	100	2.28	1.429	71.159 <sup>a</sup>	81.298	0.000	Rejected

Source: Primary Data

Above table will give the results of the chi square analysis to test the hypothesis of the study. It has been observed that the all the null hypothesis are rejected hence it is proved that the technology has positive impact on the performance of the employees. The results shown that the technology saves times , minimizes costs , increased capacity solve problems, increased response to customer queries, they also agreed that that the technologies provide up to date information, increased communication among banks. From the data it is concluded that the problems like connectivity problems, payment gateway issues and limited session time are considered as the problems associated with the banks. There is some problem that the employees feel unfamiliar when the new technology is introduced. From the data there are few younger people perceived that technology will not improve the interpersonal skills. It is also found that compare to elder people younger peoples satisfaction is more because of their familiarity with up to date information.

### ii) chi square analysis: experience and performance variables cross tabulation

Descriptive Statistics								
		N	Mean	Std. Deviation	Pearson Chi-Square	Likelihood Ratio	Asymp. Sig. (2-sided)	Hypothesis testing
1	Save time	100	1.28	.454	14.021 <sup>a</sup>	19.403	0.003	Rejected
2	Minimize Cost	100	1.40	.571	17.280 <sup>a</sup>	14.194	0.008	Rejected
3	Better Service	100	1.20	.404	15.417 <sup>a</sup>	22.179	0.001	Rejected
4	Increased problem solving	100	1.64	.898	56.175 <sup>a</sup>	30.840	0.001	Rejected
5	Faster response to customers	100	1.60	.857	30.550 <sup>a</sup>	38.432	0.000	Rejected
6	Provide up to date information	100	2.20	1.309	65.899 <sup>a</sup>	81.984	0.000	Rejected
7	Increased communication	100	2.28	1.429	67.595 <sup>a</sup>	71.313	0.000	Rejected

Source: Primary Data

Above table will give the results of the chi square analysis to test the hypothesis of the study between experiences of the employee with the performance variables. It has been observed that the all the null hypothesis are rejected hence it is proved that the technology has positive impact escalates the performance of the employees with experience. The results shown that the technology saves times , minimizes costs , increased capacity solve problems, increased response to customer queries, they also agreed that that the technologies provide up to date information, increased communication among banks. From the data it is concluded that the problems like connectivity problems, payment gateway issues and limited session time are considered as the problems associated with the banks. It is observed as the employees with three to four years of experience has

the better understanding of the services and having the idea of technological advancement. It is observed that their perception of satisfaction is based on the perceived quality advancement.

**H0: Impact of technology of the different experience group do not differ significantly on occupational outcome of an Employee**

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Save Time	Between Groups	2.528	3	0.843	4.587	0.005
	Within Groups	17.632	96	0.184		
	Total	20.16	99			
Cost	Between Groups	4.122	3	1.374	4.137	0.008
	Within Groups	31.878	96	0.332		
	Total	36	99			
Service	Between Groups	1.326	3	0.442	3.504	0.018
	Within Groups	12.114	96	0.126		
	Total	13.44	99			
Problem Solving	Between Groups	10.811	3	3.604	4.929	0.003
	Within Groups	70.189	96	0.731		
	Total	81	99			
Faster Response	Between Groups	10.186	3	3.395	7.314	0
	Within Groups	44.564	96	0.464		
	Total	54.75	99			
Up-To Date Info	Between Groups	38.126	3	12.709	9.073	0
	Within Groups	134.464	96	1.401		
	Total	172.59	99			
Communication	Between Groups	48.791	3	16.264	10.481	0
	Within Groups	148.969	96	1.552		
	Total	197.76	99			

Source: Primary Data

The statistical analysis has been done to test the significance of the all the factors individually. It is evident from the results that the for all the four variables the results shows that there is significant difference. The analysis for employee experience group has revealed that the respondents have rated interpersonal skills as the highest one, followed by, Communication, Up-To Date Info, Faster Response, Problem Solving, Save Time, Cost, Service, respectively. The ANOVA results show significant differences in the mean values with respect to interpersonal skills

( $F=12.343$ ,  $\text{sig.}=0.00$ ), Communication ( $F=10.481$ ,  $\text{sig.}=0.00$ ), Up-To Date Info ( $F=9.073$ ,  $\text{sig.}=0.00$ ), Faster Response ( $F=7.314$ ,  $\text{sig.}=0.00$ ), Problem Solving ( $F=4.929$ ,  $\text{sig.}=0.003$ ), Save Time ( $F=4.587$ ,  $\text{sig.}=0.005$ ), Cost ( $F=4.137$ ,  $\text{sig.}=0.00$ ), Service ( $F=3.504$ ,  $\text{sig.}=0.00$ ) employee usage of technology and its impact on the outcome of the employee performance. Impact of technology of the different experience group does not differ significantly on occupational outcome of an Employee. Hence Null Hypothesis is accepted.

### **Technology's Impact on Employee Performance: Key Findings**

This study investigated the impact of technology on employee performance using chi-square and ANOVA tests.

#### **Key findings:**

- Technology has a positive impact on employee performance across various aspects, including saving time, reducing costs, and improving problem-solving abilities.
- Younger employees tend to be more comfortable with technology and appreciate its ability to provide up-to-date information.
- Experience plays a complex role. While experienced employees generally perform better, there's no significant difference in their technology adoption compared to less experienced employees.

#### **Challenges:**

- Connectivity issues, payment gateway problems, and limited session times can hinder the benefits of technology.
- Some employees, particularly those unfamiliar with new technologies, may experience initial difficulties.

#### **Future considerations:**

- Organizations should invest in training and support to help employees adapt to new technologies effectively.
- Addressing connectivity and system-related issues is crucial to maximize the benefits of technology.

Overall, technology offers significant advantages for employee performance, but addressing potential challenges and providing proper support are essential factors for successful implementation.

Chi-square analysis revealed a strong positive impact of technology on various aspects of performance, including saving time, reducing costs, and improving problem-solving abilities. However, the study also reveals that the younger employees readily embraced technology's benefits like access to up-to-date information, experience did not significantly affect technology adoption. Interestingly, ANOVA tests showed that experienced employees valued interpersonal skills the most, suggesting a potential trade-off between technological proficiency and human interaction.

Challenges like connectivity issues and limited training can hinder the positive effects of technology. Organizations need to address these issues and provide proper training to ensure a smooth transition for employees of all experience levels.

### **Conclusions:**

Globalization has fuelled rapid technological advancements. Increased competition across sectors drives the demand for continuous technological innovation. Organizations need smooth operations, satisfied customers, and cutting-edge technology throughout their structure to remain sustainable and satisfy all stakeholders. Employees are any organization's core resource. Technology has revolutionized banking, enabling smarter work practices and instant information access. This study provides valuable insights for HR and IT policymakers. By developing better tools and training programs, these departments can empower employees and propel the Indian banking sector forward.

Technological advancement and a skilled workforce are at the heart of modern business success. However, the study suggests a negative correlation between age and performance in the context of adopting new technologies. Employees of different age groups were evaluated, revealing that some may struggle with adapting to new systems.

The study also explores the relationship between experience and performance. While a positive correlation is generally expected, the findings suggest that experience may not always translate to superior performance with advanced technology. This highlights the crucial role of training and support for employees at all experience levels. Technology offers significant potential to enhance employee performance. However, successful implementation requires overcoming challenges and providing adequate support to empower employees to leverage technology effectively.

The research emphasizes the need for proper training and demonstrations whenever new technologies are introduced. Employee performance is influenced by various factors beyond age and experience, including job security, opportunities for growth, rewards and recognition, competitive salaries, and flexible work arrangements. By acknowledging these factors and implementing effective training programs, organizations can ensure a smooth transition for employees in the face of technological advancements, ultimately fostering a more satisfied and productive workforce.

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