

Employee Perceived Factors of Labour Productivity: Evidence from Bank Enterprise

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Abstract

The aim of this study was to examine personnel self-evaluated factors of productivity in the bank operation. A review of the literature enabled us to identify human resource management variables, which were included in a non-managerial bank employee' attitude survey – supervisory style, communication from superiors, customers and peers, work environment, climate, remuneration and incentives and personnel skill and intrinsic motivation. Factor analysis of the response data suggested four factors of the bank operation's labour productivity: skill, instrumental equipment of work processes, intangible and tangible work place environment, motivation, based on intrinsic motivation and customer satisfaction. Four factors explain almost 72 percent of the variance observed.

Keywords: labour productivity, employees' perceived factors of labour productivity.

Introduction

Labour productivity impacts on the organizations' performance have been analyzed over the recent years. Especially complex productivity concept have been introduced by various authors to the service context (Gronroos and Ojasalo, 2004; Sahay, 2005; Johnston and Jones, 2004). Productivity in services focuses on the balance of operational performance and the effectiveness from the customer point of view. Organizations increasing operational productivity could be counterproductive turning customers of (Lovelock, 1990).

Service operations based strategies usually relates improvement of productivity to introduction of new tools, technologies and methods of production (advances in capital) as well as advances in the productivity of the worker. Improvement of the labor productivity could be achieved by rationalization of manual work motions (as of F.W. Taylor's scientific management principles), managing capacity, substituting automation for labor, restructuring service process (Kurtz and Clow, 1998). Service production processes are labour intensive, therefore improvement in labour productivity should have relatively high effect on the overall organization's performance.

Some authors investigate human resource management strategies as the determinant of operational performance and productivity. Studies have explored the link between high – performance management systems and organizational performance (Appelbaum et al., 2000; Delery, 1998; Huselid, 1995). The most part of previous research has focused on the manufacturing sector (Black and Lynch, 2001; Kleiner, Leonard and Pilarsky, 2002; Batt, 2002; Appelbaum et al., 2000), and only a few studies have been based on service sector setting (Bartel, 2004; Batt, 1999, 2002). The heterogeneity of service industries provides some support for the assumption of the specificity of human resource management practices' impact on the performance in the different service industries. This impact is likely to be considerable in customer service settings, therefore various authors provided the empirical analysis of customer service setting, such as call centres or banks. A few studies of the impact of human resource management on the organization's performance were focused on the banking sector (Bartel, 2004; Delery and Doty, 1996; Frei et al., 2000). These studies have concentrated on exploring the contribution of human resource management function to organization's performance. Human resource management activities strive to create human capital skills, therefore high skilled human capital contribute to organization's economic performance. However, a potent organizational force steams from the employee individual performance. This paper extends the analysis of the relationship between the human resource management and organization's performance in service setting by exploring the employee perceived human resource management factors of work productivity in operations of the bank.

The aim of this paper is to identify personnel self-evaluated factors of performance productivity in the bank operation. Review of the literature on personnel management as the determinant of organizational performance in bank sector enabled to identify few methodological issues of such analysis: bank personnel self-reported factors of productivity should be interpreted as the factors of internal operational productivity; efforts of bank personnel, devoted to enhance their work and reach better results with less work time resources, should be stimulated by the management instruments. The method of factor analysis was used in order to aggregate human resource practice measures into a smaller number of

summary measures. Therefore, the factors abstracted from the bank personnel survey provide knowledge of management instruments – recognizing areas of effective impact, managers will be able to encourage potential employee response.

The organization of the paper is as follows: a theoretical analysis of the human resource management practices is discussed in the section Human resource management as a determinant of performance in the banking sector, measures for the operationalization of human resource management practices are considered in the section Measurement instruments and study variables, hereafter are presented results of the bank customer service personnel attitude survey and discussion, finally conclusion considers factors of employee perceived labour productivity as the possible are for the supportive management actions.

Human resource management as a determinant of performance in the banking sector

A theoretical basis for the relationship between human resource management and organizational performance has been provided by Appelbaum et al. (2000). Appelbaum et al. (2000) concluded that personnel management practices, based on cooperation between managers and employees, sharing of knowledge, increased workers responsibility and participation in decision making process, provide more opportunities for worker's creativity. Contribution of employee's creativity to the improvement of organization's performance has been summarized by Oldham and Cummings. Creative performance of employee support development of work procedures and enhance an organization's opportunity to implement innovative processes or products and to reach higher level of organization performance (Oldham and Cummings, 1996).

Appelbaum et al. (2000) provide managers with high performance work system framework which describes the principles/elements of effective management policies and practices. Researchers have suggested that skills of employee, incentives to use the skills and to participate in decision making process contribute to organization's productivity improvement. The framework has been developed on the basis of empirical analysis of manufacturing sector organizations. However, performance of work system in the service organization differs from performance in goods' manufacturing organization. Service organizations involve the customer in the production and delivery process. The customer – employee communication and customer satisfaction have the impact on service organization's performance as well as human resource management policies. Communication skills of employees, involvement in decision making enables them to build the relationship with customers. Customer – employee interaction have been explored by Heskett et al. (Heskett, Sasser and Schlesinger, 1997). The authors provided evidence that satisfied customers have an impact on satisfied employees. Effective customer – employee interaction contributes to improvement of organization performance.

There are not many studies of the effective human resource management practices in the bank-specific area. The effects of management practices have been studied by Frei et al. (Frei, Harker and Hunter, 2000). They have described bank-specific impact of personnel management on organization's performance by the role of management as a mean of production factors' adjustment. Level of output in banking enterprise depends on effectiveness of management in adjusting technology, human resources and other assets to produce an output.

Bartel (2004) in the study of bank's branches operation have provided evidence from retail banking about the relationship between bank's branch performance and employees' satisfaction with some practices of human resource management. Four measures have been constructed to evaluate employees' perceptions of various dimensions of human resource management – communication from superiors, from peers, upward and overall, climate (denominated by such practices as possibility for the employees to express views and suggestions, level of organization's morale, degree of cooperation among employees, accessibility of the supervisor), performance and reward (explored by employees assessment of the evaluation of their performance, recognition of their contributions, feedback from the supervisor), skill (dimension explored by employees' assessment of their understanding about bank's products, years of educational attainment, branch tenure of the employee). Two dimensions of bank's branch performance – growth in sales of deposits and loans – have been used for the analysis.

Some authors have discussed the impact of technological innovations on the processes and performance results of bank enterprise. Semenick Alam (2001) has provided the evidence that productivity dynamics of large U.S. banks are attributable to technological changes. Hunter et al. (2001) analyzed the effects of technological innovations in U.S. retail banks. They have argued that technological innovations enabled improvement in job content and earning. Some authors have provided the bank enterprise performance studies based on the elaboration of economic models of technical efficiency. Battese et al. (2000) have adopted the stochastic frontier model to estimate labor requirement for the bank enterprise. This model has been based on variables of bank personnel workload (number of loans, deposits), bank structure (number of branches), total inventories and type of bank, and it enables evaluation of inefficiencies in labour use.

Studies on the human resource management in banking sector have explored mechanism of empowering employees to improve performance of enterprise. Novel personnel management practices (as practices of the high – performance work system) provide stimulus and opportunities for the personnel to perform their tasks in a better way, therefore to improve work productivity and to enhance overall organization's performance. Bartel (2004) have argued that employee's perceptions of incentives of high – performance work system have statistically significant relationship with organization's performance (measured by growth in the level of output). Therefore

employee's satisfaction with management practices possibly can influence bank performance. Technological innovations also contribute to improvement in work settings. Improvement in job content and incentive of earning has effect on work productivity. Hence, analyzing the ways of improvement of organization's performance in banking sector, researchers have argued that employee is the main target of action.

Understanding factors, influencing productivity of bank personnel's performance, is supported by the person-situation interaction explanation of human behaviour. Behavioural choices made by individuals are influenced by individual and situational factors. Person's behaviour towards accomplishment of the tasks, designed to service the customer, is determined by individual personality, skills, organization and human resource management factors. Review of the academic literature reveals some particular factors of bank enterprise personnel work productivity. However, it is reasonable to expect that labour productivity at the bank's enterprise is related to the complex of factors rather than isolated ones. It is hypothesized that the complex of bank employee's work productivity factors consists of factors: intrinsic personal motivation, skills, work setting environment, overall organization's climate, communication, supervisory practice.

Therefore, this study posits research question to test the validity of the complex of bank employee's work productivity factors.

Method, measurement instruments and study variables

The purpose of this study was 1) to determine employee's perceived factors of work productivity in banking sector enterprise; 2) to assess the magnitude of the factors by evaluating the extent to which the factors explain total variance.

The empirical data suitable for the purpose of the study should be: collected at the bank's department of customer service, participants of the survey should be randomly selected from the personnel which duties are related to customer service. In order to facilitate the generalization of the result interpretation, the participants should be a bank's personnel which functions are commonly defined as retail banking procedures with explicit output. The customer service personnel of the retail banking branch of bank located in Vilnius was surveyed, applying random selection of respondents. A total of 102 bank employees (51 percent of all customer service personnel at the branch) participated in the study.

A review of the literature suggest measures for the assessment of supervisory style, communication from superiors, customers and peers, work setting environment, climate of organization, reward and incentives, skills and intrinsic motivation of individuals.

To measure supervisory style we used 9 items, work environment – 6 items, work climate – 2 items, incentives and rewards – 4 items, communication with superiors – 3 items, communication from peers – 3 items, and customer satisfaction as communication from customers (Table 1).

Questions on supervisory practices ask the employees to evaluate the perceived impact of various management practices on the work productivity. The responses of the bank employees to the survey questions on skill and intrinsic motivation measure self-assessed evaluation of relationship between the characteristic and work productivity of the employee.

Study variables were used to explore three dimensions of high-performance work system, identified by Appelbaum et al. (2000), and four measures of high performance work system constructed by Bartel (2004) for the human resource attitude survey in retail banking.

Seven dimensions of our survey were constructed from the review of the literature. However, Appelbaum et al.'s (2000) dimension of opportunity to participate, resolved by Bartel (2004) into measures of communication and climate, have been transformed into four dimensions – supervisory practices, communications, work environment, climate. These dimensions enable to explore the environment of the organization in which employees can use their skills more effectively. Target of our survey – to explore factors contributed to work productivity – suggest broader interpretation of 'opportunity to participate in decision process' dimension. Third element of high performance work system – incentives – in this survey was extended into measures of incentives and intrinsic motivation.

Structured questionnaire was designed to assess work productivity relevant human resource management practices. Non-managerial employees' perceived evaluation of productivity relevant management practices were measured on a five – point Likert scale (scale items scored from 1 (have no influence upon the labour productivity) to 5 (have considerable influence)).

Factor analysis was conducted in order to fulfil the purpose of the study, extraction method – principal component analysis with varimax rotation, measure of sampling adequacy – Kaiser-Meyer-Olkin measure. Variables with communalities value less than 0.6 do not fit well with the factor solution and were excluded from the analysis.

Results

Table 1 presents descriptive statistics for all measures included in the research. Responses are scored from 1 (extremely poor influence upon work productivity) to 5 (considerable influence).

Factor analysis of the collected data has been used in data reduction, relevance of the data for the analysis was measured by the measure of sampling adequacy ($MSA \geq 0,5$), non-relevant variables were removed from the dataset. KMO measure of sampling adequacy is 0,644. Four factors have been extracted with extraction sums of squared loadings above 1. Total variance explained of four factors is considerable and amount to 72,3 percent. However, one fourth of the total variance is unexplained and this can be attributed to unmeasured factors. Extracted factors with extraction communalities estimate indicate variables that fit well and should be included in the analysis. Rotated component matrix has been calculated

Table 1

Bank employee attitude survey results (means, standard deviations)

Variable	Definition	Mean	Std.Dev.
Supervisory practice	Definite requirements to employees	4.44	0.82
	Regular meetings with supervisor	3.32	0.90
	Evaluation of the employee's performance	3.44	0.70
	Partnership with the supervisor	3.82	1.02
	Striving to achieve common organizational goals	3.79	1.06
	Provide time limits for task performance	3.82	0.83
	Planning of work load and work time	4.26	0.61
	Planning of lunch and rest breaks	3.28	1.07
	Possibility for the employee to choose time for vacation	3.73	1.18
Communication from superiors	Explicit work instructions to employees	4.00	0.81
	Internal communication	4.16	0.69
	Accessibility of information	4.21	0.68
Communication from peers	Friendliness in associate communication	4.31	0.72
	Positive relationship with colleagues	4.18	0.83
	Competition among the colleagues	3.15	1.01
Communication from customers	Customer satisfaction	4.09	0.79
Work setting environment	Implementation of innovations	3.74	0.98
	Automation of work process	3.53	0.85
	Quick elimination of technical problems	3.97	0.83
	Supply with the necessary means of work	4.08	0.85
	Application of diverse work methods	3.50	1.10
	Ergonomic equipment of work place	3.87	0.82
Climate	Feeling of advantageous cooperation	4.15	0.74
	Feeling of safety	3.38	1.17
Incentives and remuneration	Stable wage	4.25	0.81
	Bonuses	4.13	0.89
	Non-monetary incentives	3.88	0.76
	Career possibility	4.56	0.70
Intrinsic motivation	Feeling of appreciation	4.24	0.81
	Feeling of responsibility	4.00	1.01
	Self-expression	4.18	0.71
	Sense of direction	4.18	0.93
	Interest in engaging in work activity	4.13	0.91
Skill	Competence	4.43	0.67
	Experience	4.32	0.80
	Training	4.00	0.94

Table 2

Labor productivity factors

Variables	Components (factor loadings)			
	1	2	3	4
% of variance	33,67	15,32	13,30	9,98
Initial Eigenvalues	4,04	1,84	1,60	1,20
Competence	0,83			
Experience	0,88			
Training	0,80			
Automation of work process		0,85		
Quick elimination of technical problems		0,81		
Friendliness in associate communication			0,74	
Ergonomic equipment of work place			0,80	
Feeling of responsibility				0,82
Customer satisfaction				0,85

and 9 variables with large estimate values (0.70 and more) have been selected.

Common meanings among the variables that have large loadings for a particular factor suggest interpretation of the factors (Table 2).

Variables of skill of the employee are highly correlated with the first factor. The second factor includes variables of work environment - automation of work process, technical problems' elimination. This factor may be interpreted as the factor of instrumental equipment of work processes. It is consistent with well-known argument that technology applications impact productivity of task performance.

For the third factor, variables of friendliness in associate communication, ergonomic equipment of work place are highly correlated with. This factor explains 13,3 percent of total variance. The results imply that performance of bank employee could be enhanced due to favourable internal communication and comfortable work environment. According to this perspective, managerial activities in pursuance of creation of prerequisites for favourable internal communication and reduction of psychological strain, should contribute to work productivity. Moreover, this survey has also supported the idea that the context in which an individual performs a task is conceivable by the individual as the complex of intangible elements of communication and tangible elements of work place equipment.

Trying to interpret the fourth factor we can see high correlation with variables of intrinsic motivation and communication from customers. This factor explains one tenth of total variance. The data of factor loadings presented in Table 2 are consistent with the assumption that employee's feelings of responsibility and appreciation enhance the ability of employee to work effectively. High correlation of the variable of customer satisfaction with the fourth factor could be interpreted as the impact of effective customer-employee interaction on the labour productivity, as suggested by Heskett et al. (1997).

It is possible that satisfied customers are willing to be involved in service processes' and some of these activities positively affect performance. Another possible interpretation of the result of high correlation of customer satisfaction variable with the factor of labour productivity is the notion that customer satisfaction has influence on the intrinsic motivation of the employee. Intrinsic motivation affects personal initiative at work as well as results of the performance. The fourth factor could be interpreted as motivation to work effectively based on intrinsic motivation and positive cooperation with the client.

The results indicate that skill is important self-perceived factor of labour productivity for the employee of the bank under study (first factor explains 33,7 percent of total variance). It is consistent with the findings by Appelbaum et al. (2000) that personnel's skill is the dimension of high - performance work system. Bartel (2004) has published results that skill index in the bank's branch output regression equation was statistically insignificant.

It is unexpected that extraction communalities estimates for remuneration variables were of small values,

therefore did not fit well and were dropped from the analysis. This survey revealed the importance of non-monetary incentives.

The factor of instrumental equipment of work processes reveals the importance of technological aspect of work environment. This factor explains 15,3 percent of total variance. The managers provide decisions concerning human resource management as well as technological supply issues. It is widely accepted notion that technological improvement has the positive impact on the overall process performance. From the point of bank employee', comfortable and functional work place equipment could support more effective process of service. The factor of intangible work place environment is comparable to the element of communication in Bartel's (2004) survey of bank's branch performance. Intangible work place environment factor variables could be observed as peer communication. Third factor's variables suggest that there is the relationship between the level of work place tangible and intangible comfort and labour productivity.

The result that employees' feeling of responsibility is the factor of work productivity at the bank under study provide the evidence for the simple proposition, that employees' motivation to work productively could be enhanced by authorizing subordinates to take responsibility for the task accomplishment.

The data, collected for the bank employee attitude survey, were incomplete to enable to explain total variance of bank employees' attitude. Unobserved characteristics of management practices do affect employee's perceived attitude toward labour productivity. However, value of measure of sampling adequacy show that the degree of common variance among the variables is satisfactory (KMO measure of sampling adequacy is above 0,6), sample data are suitable for the analysis and four factors explain considerable part (72,3 percent) of the variance observed.

Discussion

The identified factors of task performance productivity possess the complex presumptions encouraging better outcomes for the bank performance. Ability to achieve productivity improvement is linked to the development of appropriate organization's human resource management policies and procedures. From the point of view of management decisions, there is a need to be able to get employees' assessment of management actions in order to allow adequate actions towards performance productivity. These management procedures enable to achieve the work productivity gain to the extent that they are focused on particular organization characteristics, which are perceived as highly effective on individual's performance. The data obtained from the employee survey provided evidence of specific actions that were perceived as resulted in the work productivity improvement.

This research reveals the implications for personnel management at the bank's enterprise. Management efforts to increase the task performance productivity of the bank's personnel should be focused on the actions related to

development of employee's competence and training, improvement in workplace equipment, support for the positive peer communication, enhancement of work place environment, encouragement of employee responsibility and actuation of customer satisfaction.

The present study suggests a management tool for customer service operations in bank to stipulate productivity of task performance. The main assumption limiting the value of the factors determined as an operation tool for human resource management are the limitations of the operational measures in reflecting theoretical concepts. The specific area in which future research is needed and in which the present study is limited is the measurement of employee and overall organization performance, collecting the data simultaneously from the customer service operations and clients. Variables were measured by self-report, therefore limitation of this study is also associated to the possibility of common method bias. Self-report studies have been used frequently in the studies of organizational behaviour, however, the use of such type of report is held to have some precaution concerning the validity of results. Observed correlations among the constructs of interest could be caused by the monomethod bias rather than the associations between the constructs itself. This problem of monomethod bias in the present research is reduced by cross-sectional design of questionnaire, which provides the insights of the peoples' perceptions of different personal, management and work environment characteristics as the predictors of work productivity.

The research may be extended by few aspects. As the employee perceived factors of work productivity were highlighted in this study, there is a need to evaluate the personnel' management actions in the highlighted fields and employee performance results in predictive cause sequence way. It is recommended also to extend the research on bank's personnel work productivity by conducting studies with the samples of diverse groups of bank employee.

Conclusions

Factor analysis of the data, collected by bank employee attitude survey, suggest four factor model of employee perceived labour productivity – 1) skill, 2) instrumental equipment of work processes, 3) intangible and tangible work place environment, 4) motivation, based on intrinsic motivation and customer satisfaction. The bank's employee attitude survey provides the response directly from the employees what allows to limit possible impact of interpretations.

The results may be interpreted as evidence that particular supportive management practices can contribute to labour productivity in the customer service operations of bank enterprise. Design of the bank employee attitude survey enables to compare and interpret results considering previous studies of other authors.

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J. Žemgulienė

Darbuotojų suvokiami darbo produktyvumo veiksniai: banko aplinkos tyrimas

Santrauka

Tyrimo tikslas - išskirti personalo suvokiamus banko operacijų atlikimo produktyvumą lemiančius veiksnius. Apibendrinus literatūros analizę buvo identifikuotos žmogiškųjų išteklių vadybos bei organizacinės priemonės, kurios mokslinėje literatūroje interpretuojamos kaip vidiniai veiklos produktyvumo veiksniai. Vienas iš tokių plačios apimties gamybos sektoriaus organizacijų tyrimų buvo paskelbtas E.Appelbaum ir kolegų (Appelbaum ir kt., 2000). Autoriai atskleidė darbuotojų įgūdžių, paskatų tinkamai pritaikyti įgūdžius, darbuotojo dalyvavimo priimant sprendimus ryšį su organizacijos veiklos rezultatais. Buvo įrodyta, jog darbuotojų įgūdžiai ir dalyvavimas priimant sprendimus sudaro prielaidas organizacijos veiklos produktyvumui gerinti. Autoriai pasiūlė efektyvią žmogiškųjų išteklių vadybos sistemą, grindžiamą darbuotojų dalyvavimu organizacijos valdyme. Tačiau žmogiškųjų išteklių vadybos praktika paslaugų organizacijose ir materialiosios gamybos įmonėse skiriasi. Paslaugų organizacijoms būdingas kliento – darbuotojo ryšys nulemia tokių vadybos priemonių poreikį, kurios susijusios su darbuotojų komunikacijos įgūdžių bei jų pritaikymo tobulinimu. Kliento – darbuotojo sąveiką tyrė J.L.Heskett ir kolegos (Heskett, Sasser, Schlesinger, 1997) pateikė įrodymų, jog patenkinti klientai turi poveikį darbuotojų pasitenkinimui darbu, o efektyvi vartotojo – darbuotojo sąveika prisideda prie darbuotojo veiklos gerinimo. Akademiniame literatūroje nėra gausu tyrimų, susijusių su veiksmingų žmogiškųjų išteklių vadybos praktikos aspektų specifinėje bankininkystės veikloje paieška ir vertinimu. Vienas iš tokių tyrimų buvo F.Z.Frei ir

kolegų (Frei, Harker, Hunter, 2000) atlikta banko veiklos analizė, siekiant atskleisti vadybos priemonių ryšį su banko veiklos rezultatais. Šių autorių nuomone, vadybos priemonių įtaką banko veiklos rezultatams nulemia tai, kaip veiksmingai vadybos priemonių pagalba banko operacijų procesams yra pritaikomi žmogiškieji, technologiniai ir kiti išteklių. A.Bartel (2004) paskelbė mažmeninės bankininkystės veiklos tyrimo rezultatus, kurie įrodo, kad egzistuoja darbuotojų pasitenkinimo mažmeninės bankininkystės organizacijoje taikoma žmogiškųjų išteklių vadybos praktika ir banko skyrių veiklos rezultatų ryšys. Daugelis autorių pripažįsta, kad vadovų ir administratorių pastangos sutelkiamos siekiant plėtoti darbuotojų įgūdžius bei skatinti taikyti darbe turimus gebėjimus, tokiu būdu kiekvienas darbuotojas, veiksmingai atlikdamas individualias užduotis, prisideda prie bendrųjų organizacijos veiklos rezultatų. Akademiniuose literatūroje daugiau pabrėžiamas ne darbuotojų požiūris į veiklos rezultatus, o siekiama įrodyti, jog yra poveikio ir rezultato ryšys, būtent organizacijos veiklos rezultatai yra darbuotojų administravimo priemonių pasekmė. Vis dėlto organizacijos, o ypač paslaugų, veiklos rezultatą lemia individualių darbuotojų veiklos rezultatų visuma. Darbuotojų požiūris į organizacijoje taikomas personalo administravimo priemones ir metodus atskleidžia ne tik šių priemonių veiksmingumą (ar darbuotojo atsakas toks, kokio administratorius tikisi), bet ir galimus rezervus organizacijos veiklai gerinti. Šis tyrimas išplėčia mokslinėje literatūroje plėtojamą žmogiškųjų išteklių vadybos priemonių bei metodų poveikio organizacijos veiklos rezultatams diskusiją, pateikdamas darbuotojų požiūrio į banko operacijų atlikimo produktyvumą lemiančių veiksnių vertinimą.

Apibendrinus mokslinėje literatūroje analizuojamus aktualius veiklos produktyvumo požiūriu žmogiškųjų išteklių vadybos veiksnus, buvo pasirinkti septyni veiksniai. Banko darbuotojų tyrimą sudarė tokie kintamieji: darbuotojų veiklos administravimo stilius, vadovų, kolegų, klientų komunikavimas, darbo aplinka, organizacijos klimatas, atlyginimas, personalo įgūdžiai, vidinė motyvacija. Darbuotojų veiklos administravimo stiliaus apibūdinimui buvo suformuluoti 9 klausimai, darbo aplinkai apibūdinti – 6 klausimai, organizacijos klimatui apibūdinti – 2 klausimai, darbuotojų ir administratorių, bendradarbių komunikacijai, vartotojų pasitenkinimui charakterizuoti – 7 klausimai, darbuotojų įgūdžiams apibūdinti – 3 klausimai, motyvacijai – 9 klausimai. Atsakydami į klausimus banko darbuotojai vertino, kokią įtaką nagrinėjami organizacijos veiksniai bei darbuotojo vidinė motyvacija ir įgūdžiai turi darbo produktyvumui. Tyrime dalyvavo 102 kontakto zonos banko darbuotojai (51 proc. visų tiesiogiai klientus aptarnaujančių banko skyriaus darbuotojų), dirbantys Vilniaus ir Vilniaus apskrities banko skyriuose. Siekiant išskirti darbo produktyvumo veiksnus, surinktiems duomenims buvo panaudota faktorinė analizė (KMO kriterijaus reikšmė 0,644). Faktoriai išskirti pagrindinių komponentų metodu. Duomenų tinkamumas faktorinei analizei įvertintas pagal kintamojo stebėjimų tinkamumo matą ($MSA \geq 0,5$), iš pradinio kintamųjų rinkinio pašalinti kintamieji, kurių $MSA < 0,5$. Išskirti tik tie faktoriai, kurių tikrinės reikšmės yra didesnės už 1. Tyrimo rezultatai netikėtai atskleidė, kad atlyginimo, premijų kintamieji nėra reikšmingi banko darbuotojų atliekamų operacijų produktyvumo požiūriu. Šių kintamųjų $MSA < 0,5$. Tyrimo rezultatai patvirtino nepiniginį skatinimo priemonių reikšmę siekiant banko darbuotojų veiklos produktyvumo.

Pritaikius faktorinę duomenų analizę, buvo išskirti keturi veiksniai, kurie darbuotojų nuomone nulemia banko operacijų atlikimo produktyvumą. Personalo įgūdžių kintamieji koreliuoja su pirmuoju faktoriumi, kuris paaiškinamas tiesiogiai kaip personalo įgūdžių faktorius.

Šio faktoriaus tikrinė reikšmė lygi 4,04, tai sudaro 33,7 proc. bendros visų kintamųjų dispersijos. Šis rezultatas atskleidžia, jog banko darbuotojų požiūriu personalo įgūdžiai reikšmingai veikia darbuotojo galimybes produktyviau atlikti paskirtas užduotis. E.Appelbaum ir kolegų tyrimo (2000) rezultatais buvo pagrįsta išvada, kad darbuotojų įgūdžiai yra svarbi efektyvios žmogiškųjų išteklių vadybos sistemos dalis.

Darbo aplinkos kintamieji – darbo proceso automatizavimas, operatyvus darbuotojams iškilusių techninių problemų šalinimas – koreliuoja su antruoju faktoriumi. Šis faktorius atspindi instrumentinį darbo procesų aprūpinimą ir sudaro 15,3 proc. bendros visų kintamųjų dispersijos. Instrumentinio darbo procesų aprūpinimo faktorius, lemiantis klientus aptarnaujančių banko darbuotojų veiklos produktyvumą, lengvai paaiškinamas tuo, jog paslaugų teikimo operacijoms pritaikius technologijas darbuotojai įgalinami greičiau atlikti paskirtas užduotis.

Trečiasis faktorius stipriai susijęs su bendradarbių komunikavimo ir darbo vietos aprūpinimo kintamaisiais. Šis latentinis faktorius gali būti interpretuojamas kaip darbo vietos materialioji ir nematerialioji aplinka, jis sudaro 13,3 proc. bendros visų kintamųjų dispersijos. Banko darbuotojų nuomone, patogī ir funkcionali darbo vietos aplinka sąlygoja paslaugos teikimo procesų efektyvumą.

Darbuotojų atsakomybės ir vartotojų pasitenkinimo kintamieji stipriai susiję su ketvirtuoju faktoriumi, kuris gali būti apibendrintas kaip vidinės darbuotojų motyvacijos veiksnys, sudarantis beveik 10 proc. bendros visų kintamųjų dispersijos. Šis tyrimo rezultatas atskleidžia, jog darbuotojams suteikiama atsakomybė už jiems paskirtų užduočių atlikimo rezultatus motyvuoja dirbti produktyviau, todėl administruojant kontakto zonos darbuotojų veiklą tikslinga išskirti darbuotojo užduotis ir atsakomybę. Tyrimo rezultatai taip pat patvirtino paslaugų vadyboje žinomo vartotojo ir darbuotojo pasitenkinimo ryšio egzistavimą. Darbuotojo vidinę motyvaciją dirbti produktyviau skatina pasitenkinimas darbu, kylantis dėl pozityvaus darbuotojo – vartotojo komunikavimo.

Personalo įgūdžių, instrumentinio darbo procesų aprūpinimo, darbo vietos materialiosios ir nematerialiosios aplinkos, vidinės darbuotojų motyvacijos faktoriai paaiškina daugiau nei 72 proc. visos kintamųjų dispersijos.

Reikšminiai žodžiai: darbo produktyvumas, darbuotojų suvokiami darbo produktyvumo veiksniai.

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