

Channels, Barriers in Communication System and Employee Performance: A Comparative Study between Public and Private Sector Banks

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Abstract: *This paper is a comparative study on indicators of employee performance, usefulness of communication channels and Barriers & Breakdowns in communication systems in public & private banking sector. The findings of this paper is based on survey conducted on employees working in both public sector Bank & private bank in Odisha. It was found that the channels of communication considered by employees to be the most useful. Finally, Barriers & breakdowns in the communication systems in public and private sector Banks were also identified. Primary data was adopted. Simple random sampling was used for the selection of 100 respondents. From the results it was clear that the communication systems frequently used include face-to-face, telephone, written (memos), email/internet & grapevines, with the most useful channel being face-to-face communication. Public and private Bank employees also largely perform well. Selective listening, distraction, time pressure, communication overload, information distortion, rationalization and prejudice are identified as barriers & breakdowns in communication systems. Employee performance can be further enhanced if bottlenecks in the communication systems are either removed or kept at their least. Particularly communication overload caused by omissions & exaggerations must be addressed by both management and employees to improve clarity in communication.*

Keywords: Public sector Bank, Private sector Bank, communication channels, employee performance, Barriers, Breakdowns.

1. Introduction

An organization may consist of management, employees, premises, equipment & material but will not come to life unless communication link effectively all these parts together and coordinate their activities. Communication is defined as the transfer and understanding of meaning (Robbins & Judge, 2008). Communication can also foster motivation by clarifying to employees what is to be done, how well they are doing & what can be done to improve performance. The formation of specific goals, feedback on progress toward the goals, and reinforcement of desired behaviour all stimulate motivation and require communication. Lastly communication performs the role of facilitation of decision making by providing the information that an individual or groups need (Robbins & judge, 2008). Employee performance is considered in this study to be the measure of employee behaviour and participation in the organization that impact an organizations' success. performance reflects how employees demonstrate discretionary effort or initiative in the execution of their job and how they will go that 'extra mile' to work towards & achieve the organization's Goals.

There are several communication channels available to a modern organization with differing levels of effectiveness & use. Downward communication reinforces the hierarchical nature of organizations, where as upward communication provides suggestions, message of what subordinates are doing, unsolved work problems & how employees feel about each other & their jobs. There are several communication channels available to a modern organization with differing levels of effectiveness & use. As technology advances, the

world gets smaller. The introduction of more advanced technology and advancing of existing ones introduce organizations to different channels of internal communication, spanning both time & geographical distance. There are four basic communication channels that are used in the workplace : 1. Face-to-face meetings 2. Telephone 3. Video conferences and 4. Computer-based text transfers. In addition to these four an organization may utilize company news letters as channels for information.

Communication is deemed ineffective when there is poor listenership, no clarity in speech, bad timing of sharing information, use of jargons, using careless words, attaching emotions to speeches, adopting poor non-verbal communication and portraying deceitful thoughts in communication. Ineffective interaction becomes a blockade to organizational success (miller, 2009). In any organization and Banking sectors particularly ineffective communication results when managers at the departmental level fails to interact frequently with their workforces. Lack or absence of the 7 indicators afore-mentioned (clarity, consideration, courtesy, correctness, completion, concreteness & conciseness) also leads to breakdowns in communication systems. Many at times, wrong perception also hampers communication that is the employees might perceive the message in different meaning which was not intended by the manager. That means there can be a problem in encoding and decoding of messages. Grapevines as a form of informal channel in communication tend to develop in such an organization there by obstructing effective communication. In absence of healthy open door policy communication may be misunderstood. It is against this background that the present study was made to know the indicators of employee performance, usefulness of various communication

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channels, factors responsible for barriers & breakdowns in communication system in public & private banking sector in Odisha.

2. Review of Literature

The importance of employee performance cannot be over-flogged. The success of any business is directly affected by the performance of the employees within the organization, whether or not the employees is dealing directly with customers. Business that clearly understands the impact of their employee performance is better and able to manage employee output and productivity (Gabriel, 2014). Various authors and experts have expressed divergent views and opinions about the concept of employee performance. For example; Tina (2014) suggests that the attitude people bring to work plays a huge role in their performance. If they are motivated, optimistic and open-minded, they will be productive, innovative and engaged; they are problem solvers, not victims; they look for possibilities, not excuses. At the end of the day, they get job done and do it well; their attitude is contagious and they positively influence those around them to raise the level of performance of their colleague too.

The performance of employees on different jobs in close coordination is needed for success of the organization (macey & schneider, 2008). Employees are performing different jobs in an organization depending upon the nature of the organization. They mainly perform tasks like production, storage, manufacturing, transportation, marketing, purchasing, distribution, promotion of business, finance and accounting, human resource, research & public relations (Bormann & motowidlo, 1997). All these activities are interrelated to achieve the targets. These are to be performed by the employees properly so they can give their best output at the job. This will have great impact on the total production & progress of the organization. Various factors like skills, training, motivation, promotion, communication etc. are responsible to encourage the people to work sincerely & their best output (korkaew and suthinee, 2012). The importance of employee performance must be understood by the management & sincere efforts must be put in that direction. In any organization managers together with communication experts develop strategies to achieve organizational goal & objectives, construct relevant messages and then transmit through different channels for conversation with employees. Poor communication may lead to poor planning .ultimately the organization will not be able to accomplish its goals & objectives. According to Ali & Haider (2012), implementation of organizational strategies are communicated to the employees. Kreps (1990), asserted that employees performance may highly depend on how will the employees are motivated. Motivation is one of the functions of communication. Motivational methods may include job enlargement, job satisfaction, job re-engineering & encouraging employees' opinions among others. These methods are part & parcel of organizational communication. Public and private sector banks just like other established organizations are result-oriented and thus their primary objective is profit maximization which can only be realized through employees' performance.

Organizational communication is a dynamic process and involves complex communication techniques, networks & channels. It does not involve upward and downward communication, but managers & employees communicate with each other in various ways at different levels (Ali & Haider, 2012). In the new millennium, organizations are going through rapid changes and the role of strategic management is challenged. When organization are threatened by environmental changes such as crises or competition as a result of information technology development or increased customer demands the need for communication increases (ston&jactioneen, 2001). Clarity is generally espoused as a central characteristic of effective organizational communication whether communication is defined using the process model that emphasizes the creation of shared meanings, clarity is an accepted measure of successful communication (Leitch & Davenport, 2002). Wallace (2004) points out that the type of medium chosen by the manager may depend on the richness or effectiveness of the medium, the cost and efficiency, the symbolism and also whether there is some equivocality in the message being sent.

According to Tubbs & moss (2008) & Greenberg & Baron, (2008); Robbins et al, (2010) when the higher level management are not in the known of accurate and complete information it is possible that a worse result could come up thereby making it difficult for the organization to achieve its targets. In addition, managers must embrace all type of information whether good or bad so that their subordinates would not be afraid of their rebukes or retaliations. One of the submissions made by Greenberg & Baron (2008); Robbins et al; (2010) was that managers dedicate time to listen their subordinates; assure them of open and also reward upward communication. Face-to-face communication is considered the richest channel because of its ability to give almost instantaneous /immediate feedback as well as the amount of information shared during an interaction (zondicalsim, & karodia, 2014). The proponents of face-to-face communication suggest that it is the most preferred method of communication with interactions between managers & staff widely commending it as beneficial as and more than Information from a central communication department. Face-to-face team briefings are considered as a vehicle for sharing the philosophies, values & strategy of the organization (Reka & Borza, 2012, Finch et al, 2010, Zondi et al, 2014). It gives people the opportunity to ask questions, offer opinions & give & receive feedback. It also offers unique advantages over even the best print publications, video programs and e-mail messages. Reka and Borza (2012), in their study of internal and external communication within cultural organizations in Romania, using the quantitative research approach, compiled & administered a questionnaire to a representative sample of 300 cultural organizations in the centre development region of Romania, investigating the following internal communication media; meetings, discussions and formal gatherings; spontaneous discussions; face-to-face conversations & oral reports; memos, news letters, circular letters and written reports; anniversaries, trips & tournaments; the internal correspondence list of the active personnel; internal magazines; training courses on communication; team building sessions and suggestion

boxes, they found out that cultural organizations resorted primarily to oral communication instruments on a daily as well as permanent basis. This result may indicate the fact that the above mentioned internal communication media are simple, accessible and fast, they require a minimum effort by the participants and at the same time allow faster reaction and a direct feedback.

There are however many barriers to communication such as filtering, selective perception, information overload, emotions, language, communication apprehension, gender difference and “politically correct” communication. This study highlight selective perception whereby the receiver in the communication process selectively see and hear based on their needs, motivation, experience, background and other personal characteristics (Robbins & Judge,2008). Receivers also protect their interests and expectation in to communications as they decode them(Robbins & judge,2013). Congested organizational structure can also result in communication breakdowns(Cheryl,2013). When there are complexities in the organizational structure and the number of hierarchical levels in an organization, the chances of loss or misinterpretation of messages becomes greater(Richmond &Mc croskey,2009).

Objectives

This paper is a comparative study between public and private banking sector focuses on employee performance, usefulness communication channels, Barriers & breakdowns in communication system. This paper specifically tries to study the following objectives;

- 1) To compare the employee performance indicators in public and private sector Bank
- 2) To compare the usefulness of various communication channels in public and private sector Bank
- 3) To compare the factors as barriers and breakdowns in communication system in public and private sector Bank

3. Methodology

Keeping the above aspects in view, the researcher had informal discussions with Branch managers and staffs and after that distributed questionnaire to ascertain what they perceive about the frequently used communication channels in their organization, also about indicators of employee performance, ascertain about various factors as barriers and breakdowns in communication systems in their organization. Data for the study were collected from primary and secondary sources. Employees belonging to public & private sector Banks namely SBI, Canara Bank, PNB,UBI & HDFC,AXIS,YES & KOTAK MAHINDRA BANK LTD.

Constituted the primary sources. The secondary sources includes files, records & documents of these organizations. The sample respondents-100, drawn from the eight public and private sector banks In Odisha through purposive random sampling method. The data were collected with the help of a structured questionnaire. The descriptive analysis of data is done with the help of SPSS package.

Organizational Profile

Public sector Banks (PSBs) are a major type of government owned banks in India, where a majority stake (i.e. more than 50%) is held by the ministry of finance of the Govt of India. The employees subordinate to the officers working for these respective entities& their subsidiaries are also the full fledged government employees. Their main objective is social welfare. The share of the Banking sector held by the public Banks continued to grow through the 1980s and by 1991 public sector Banks accounted for 90% of the banking sector.

Private sector Banks are those Banks in which the majority of the stake is held by shareholders of the bank and not by the Govt. Axis Bank, HDFC Bank, ICICI Bank, Yes Bank, kotak Mahindra bank, etc are the private sector banks in India. They provide all the banking products and services to the customers. Private banks are known for introducing information technology in the Banking system.

4. Results and Discussion

This study deals with employee performance indicators, usefulness of communication channels and various factors as barriers to communication system relate to how employees respond in their current position. The questionnaire was given to 100 Bank employees/ members. The questionnaire consisted of mainly four parts: Demographic information, indicators of employee performance, forms and usefulness of communication channels, factors relate to barrier and break downs in communication systems.

A: Sample characteristics

The Table 1 shows the characteristics of sample respondents. From the data, It is realized that the majority of the respondents were males. Specifically (76%) were males while (24%) were females. The majority (69%) of respondents belongs to 26-39 yrs, followed by (11%) belongs to 18-25 yrs and (10%) belongs to 40-55yrs, also (10%) respondents belongs to 56 & above yrs. Majority of the employees (53%) have Bachelor's degree followed by (34%) have a

Table 1: Sample characteristics: Distribution of Respondents according to Demographic Variables (N=100)

S. No.	Items	Categories	Frequency	Percentage
1	gender	Male	76	76.0
		Female	24	24.0
2	Age	18-25	11	11.0
		26-39	69	69.0
		40-55	10	10.0
		56 & above	10	10.0
3	Qualification	Bachelor's degree	53	53.0
		Master's degree	34	34.0
		Technical	12	12.0

		Non-Technical	1	1.0
4	Duration of job	0-5 yrs	32	32.0
		6-10 yrs	37	37.0
		11-19 yrs	22	22.0
		20 yrs& above	9	9.0
5	Designation	Chief-manager	6	6.0
		Deputy manager	2	2.0
		BM/BH	7	7.0
		Manager	10	10.0
		Assistant-manager	15	15.0
		Senior Associates	15	15.0
		Customer Assistant	6	6.0
		CRO	3	3.0
		Clerk	22	22.0
		Officer/Mkting officer	14	14.0
6	Department	Overall	10	10.0
		Account	9	9.0
		Pension	5	5.0
		Loan	9	9.0
		General banking/bank operation	18	18.0
		Cash	5	5.0
		Counter-work	12	12.0
		Office work/operation/swo	20	20.0
		RBB	8	8.0
		Mkting/sales	4	4.0
7	Staff-category	Top-mgt	8	8.0
		Middle-mgt	22	22.0
		Lower-mgt	32	32.0
		Special senior associate	2	2.0
		Senior associate	21	21.0
		Junior associate	15	15.0
8	Organization	Public sector Banks	52	52.0
		Private sector Banks	48	48.0

Master’s degree, while 12% belongs to technical background, only 1% belongs to Non-technical background. Duration of job in Banks are evenly distributed among the sample. Majority (37%) of employees have worked in Bank for (6-10yrs), followed by 32% of employees duration of job is in between (0-5yrs). Almost 22% of employees job experience is in between (11-19yrs) while only 9% have 20yrs or more than above. As per Designation of respondents is concerned majority (22%) belongs to clerical position followed by equal number(15%) of respondents for both senior associates & Assistant managers, officers/ marketing officers are (14%), Managers are (10%), Branch manager/ Branch Head (7%) , Chief manager and customer Assistant are equal (6%) of respondents, customer relation officer (3%), Deputy manager belongs to(2%). As per

Department of operation is consider majority (20%) of respondents belongs to office work/ operation/ single window operation, followed by (18%) of employee involve in General banking, 12% respondents involve in counter work. Almost 10% of respondents doing overall work, loan and accounting department have(9%) of equal respondents, pension & cash counter also have equal(5%) respondents, 8% respondents belongs to RBB, while 4% respondents belongs to marketing/sales Dept. Majority (32%) of staffs belongs to lower-mgt,22% from middle-mgt,21% from Senior Associate, Top-mgt belongs to 8%, while special senior associate belongs to 2%. Majority (52%) of respondents are drawn from Public sector Banks, followed by (48%) from Private sector Banks.

Table 2: Sample Profile as per the Type of Bank

Sl. No.	Items	Categories	Public Sector Bank		Private Sector Bank	
			Frequency	Percentage	Frequency	Percentage
1	Gender	Male	38	73.1	38	79.2
		Female	14	26.9	10	20.8
2	Age	18-25	5	9.6	6	12.5
		26-39	31	59.6	38	79.2
		40-55	6	11.5	4	8.3
		56 & above	10	19.2	0	0
3	Qualification	Bachelor’s degree	29	55.8	24	50.0
		Master’s degree	12	23.1	22	45.8
		Technical	10	19.2	2	4.2
		Non-Technical	1	1.9	0	0
4	Duration of job	0-5 yrs	11	21.2	21	43.8
		6-10 yrs	18	34.6	19	39.6
		11-19 yrs	14	26.9	8	16.7

		20 yrs& above	9	17.3	0	0
5	Designation	Chief-manager	3	5.8	3	6.3
		Deputy manager	0	0	2	4.2
		BM/BH	2	3.8	5	10.4
		Manager	4	7.7	6	12.5
		Assistant-manager	6	11.5	9	18.8
		Senior Associates	10	19.2	5	10.4
		Customer Assistant	6	11.5	0	0
		CRO	3	5.8	0	0
		Clerk	16	30.8	6	12.5
		Officer/Mkting officer	2	3.8	12	25.0
6	Department	Overall	5	9.6	5	10.4
		Account	4	7.7	5	10.4
		Pension	5	9.6		
		Loan	5	9.6	4	8.3
		General banking/bank operation	9	17.3	9	18.8
		Cash	5	9.6	0	0
		Counter-work	9	17.3	3	6.3
		Office work/operation/swo	10	19.2	10	20.8
		RBB	0	0	8	16.7
		Mkting/sales	0	0	4	8.3
7	Staff-category	Top-mgt	4	7.7	4	8.3
		Middle-mgt	10	19.2	12	25.0
		Lower-mgt	6	11.5	26	54.2
		Special senior associate	2	3.8	0	0
		Senior associate	16	30.8	5	10.4
		Junior associate	14	26.9	1	2.1

Table 2 is depicting the comparison of demographic profile of public and private sector banks. The percentages of respondents in terms of gender and age in both types of banks are almost same. In terms of qualification nearly 46% have master degree in private bank where as in public bank it is nearly half (23.1%). The no. of respondents (19.2%) with technical qualification are more in public bank in comparison to private bank (4.2%). In public bank, 78.8% of respondents are having more than 5yrs of experience and only 21.2 % have less than 5yrs of experience where as 46.2% of respondents in private bank have more than 5yrs of experience and 43.8% have less than 5yrs of experience. In Staff category, majority respondents of public sector bank are senior associate where as in private bank they belong to lower management cadre.

B. Employees’ performance in the present context

To assess whether the level of employee performance was robust among the staff of public and private Banking sectors in odisha and in which areas employees were performing adequately, Respondents are asked to answer questions using five point scales where 1-strongly disagree,2-Disagree,3-Neutral,4-Agree,5-Strongly agree.

Table 3: Descriptive statistics for employee performance as per Type of Bank

S. No	Statement	Public Sector Bank		Private Bank	
		Frequency	Percentage	Frequency	Percentage
19a	I am able to meet my target Periodically	2	3.8	0	0
		0	0	0	0
		5	9.6	10	20.8
		40	76.9	23	47.9
		5	9.6	15	31.3
19b	I am able to convey the correct Banking	2	3.8	0	0
		1	1.9	0	0
		2	3.8	4	8.3
		41	78.8	20	41.7

		charges	6	11.7	24	50
19c	I am able to provide best customer care	2	3.8	0	0	
		1	1.9	0	0	
		2	3.8	2	4.2	
		36	69.2	22	45.8	
		11	21.2	24	50	
19d	I am able to convey digital Banking education	2	3.8	0	0	
		1	1.9	0	0	
		1	1.9	2	4.2	
		35	67.3	4	8.3	
		13	25	42	87.5	
19e	I am able to convey current actual interest rate on deposit and loan product	2	3.8	0	0	
		0	0	0	0	
		3	5.8	2	4.2	
		36	69.2	5	10.4	
		11	21.2	41	85.4	

To know in the present context whether there is any comparison between employee performance indicators in their organization majority of employees from public and private banking sector giving preference to agree to the performance indicator they are able to convey the correct banking charges as most important indicator in their bank. Most of the employees from both public and private banking sector agree and strongly agree as they convey the correct information regarding banking charges given to their customer. Next to that neutral responses given by few employees from public and private sector banks related to convey the correct banking charges to their customer. Followed by very few employees belongs to both the banking sector disagree and strongly disagree to convey correct banking charges as employee performance indicator.

From the result table this is clear that the second important employee performance indicator in both the banking sector is convey digital banking education in their organization.

Majority of employees from public sector agree while most of the employees from private banking sector strongly agree as they convey digital banking education to the customer. Whereas, some of employees from public and private banking sector giving neutral response to convey digital banking education at their work place. Very few numbers of employees only from public banking sector disagree and strongly disagree about communicate digital banking education in their organization. Followed by next important employee performance indicator in public and private banking sector is able to meet target periodically. Majority public banking sector employees agree while most of the private banking sector employees strongly agree to meet their target periodically as performance indicator in their organization. some of employees from public and private banking sector giving neutral response to meet their target periodically followed by only few employees from public banking sector strongly disagree to meet their target periodically as employee performance indicator at their work place.

Employees from both the banking sector give their opinion regarding best customer care service in their organization. Majority of respondents from public banking sector agree while private banking sector employees strongly agree to the performance indicator as they are able to provide best customer care service in their organization. Some employees from public and private banking sector give their neutral response regarding customer care service in their organization where as very few respondents from public banking sector only disagree and strongly disagree about best customer care service provider in their organization.

When respondents are asking about if they convey current actual interest rate on deposit and loan product, majority respondents from public banking sector agree where as employees from private banking sector strongly agree to communicate current interest rate on deposit & loan product. Followed by neutral responses given by very few employees from public and private banking sector while very few respondents only from public banking sector strongly disagree to convey current interest rate on their deposit and loan product as employee performance indicator in their organization.

Section C: Communication channels and extent of usefulness as per type of Bank.

Having obtained demographic attributes of the respondents here we sought to examine the data in order to arrive at the study objective two which is the comparison of communication channels & its usefulness in public and private Banking sector in odisha. Here respondents were asked to indicate the channels they frequently use to communicate with direct supervisors & peers. Respondents were asked to choose among options such as face to face, telephone, written(memos), and email/internet. Respondents from public and private banking sector giving their opinion to which channels (face-to-face, telephone, memos, & email) do they frequently use in their organizations, majority of employees from both sector giving their response to face-to-face communication where as some of employees from public and private banking sector choose internet followed

by very few employees from both the banking sector choose telephone as the frequently use channels of communication in their organization. Those who prefer direct forms of communication are less likely to adopt indirect communication (telephone, memos & email) media at the work place. Preference is given to face-to-face & email communication than for telephone & written memos.

Table 3: Descriptive statistics for communication channel as per type of Bank

Sl. No	Communication channels	Public sector Bank		Private sector Bank	
		Frequency	Percentage	Frequency	Percentage
Q20	Channels do you frequently use	40	76.9	34	70.8
		4	7.7	2	4.2
		0	0	0	0
		8	15.4	12	25
Q21	Channels through communicate with direct supervisor	30	57.7	23	47.9
		14	26.9	11	22.9
		0	0	0	0
		8	15.4	14	29.2
Q22	Channels used for communicate with co-workers	49	94.2	46	95.8
		1	1.9	2	4.2
		0	0	0	0
		2	3.8	0	0

For the statement which form of channels used by employees to communicate with direct supervisors here also majority of employees giving preference to face-to-face communication followed by some of employees choose telephone while very similar number of employees from both banking sector choose internet to communicate with direct supervisors. While employees from both public and private banking sector least use written memos as form of channel to communicate with direct supervisors. Employees will also feel more valued in this case if they are freely able to communicate during face-to-face interactions with direct superiors & leading to increased job satisfaction.

When respondents are asking about through what channels do they communicate with co-workers majority employees from public & private banking sector having opinion that they are frequently using face-to-face to communicate with co-workers. Whereas, very few number of employees from both banking sector choose telephone as form of communication channel to communicate with co-workers followed by less number of employees only from public banking sector giving opinion that they are using Email/internet to communicate with co-workers in their organization. This scenario is also observed for face-to-face communication with co-workers. The likely implication is that such employees are able to receive accurate, clear, concise, correct as well as complete information from their direct superior.

Measure the extent of usefulness of communication channels based on type of Bank.

To probe further, the study attempted to measure the extent of usefulness of communication medium in public and private Banking sector. Respondents are asked to answer questions using five point scales where 1- Not useful, 2- somehow useful, 3-useful, 4-very useful, 5-Excellent.

Table 4: Descriptive statistics for Extent of usefulness of the following channels in your organizations as per Type of Bank

S. No	Statement	Public Sector Bank		Private Bank	
		Frequency	percentage	Frequency	Percentage
23a	Face-to-face	0	0	0	0
		1	1.9	0	0
		5	9.6	11	22.9
		12	23.1	3	6.3
		34	65.4	34	70.8
23b	Telephone	0	0	0	0
		3	5.8	0	0
		21	40.4	8	16.7
		19	36.5	26	54.2
		9	17.3	14	29.2
23c	Written (memos)	0	0	0	0
		5	9.6	12	25.0
		13	25.0	12	25.0
		18	34.6	15	31.3
		16	30.8	9	18.8
23d	E-mail/Internet	0	0	0	0
		5	9.6	0	0
		13	25.0	4	8.3
		18	34.6	15	31.3
		16	30.8	29	60.4
23e	Grapevine (rumors)	37	71.2	41	85.4
		3	5.8	5	10.4
		6	11.5	2	3.8
		3	5.8	0	0
		3	5.8	0	0

When respondents are asked about usefulness of face-to-face channel majority of employees from Public and Private Banking sector giving their opinion that face-to-face communication channel is the excellent medium of communication in their organization followed by some of employees from both the Banking sector giving preference to very useful where as very similar employees from public and private banking sector choose face-to-face communication as useful medium of communication in their organization. Whereas only 1.9% employees from public banking sector giving their opinion that face-to-face channel is somehow useful in their organization.

For the extent of usefulness of telephone as communication channel in public and private banking sector majority of employees from both the sectors giving their opinion that communication through telephone is very useful in their organization while some of employees choose telephone as Excellent medium of communication in their organization while very similar number of employees told that telephone as medium of communication channel is useful to them in their organization.

While considering the extent of usefulness of written(memos) in public and private banking sector majority of employees giving their opinion that memos are very useful medium of communication at their workplace followed by very similar number of employees from both public and private banking sector choose Excellent for memos as medium of communication in their organization. Where as equal number of employees from both the banking sector giving their opinion that memos are somehow useful medium of communication at their work place.

When asking about the extent of usefulness of email/internet majority(60.4%) of employees from private banking sector giving their opinion as excellent as medium of communication where as (30.8%) public banking sector employees choose excellent as medium of communication at their work place. Equal number of employees from both the banking sector giving preference to internet as very useful medium of communication in their organization, while some of employees from both public and private banking sector giving their opinion that internet is the useful medium of communication in their organization. Only (9.6%) employees from public banking sector choose internet as somehow useful medium of communication at their work place.

The results reveal that employees were not sure about the usefulness of Grapevine (rumors) in their organization. Majority of employees from both public and private banking sector giving their opinion that grapevine is not useful medium of communication in their bank. followed by very few number of employees from both the sector choose grapevine is somehow useful in their organization, while some of employees from both the banking sector giving preference to grapevine as channel of communication is useful to them where as equal number of employees only from public banking sector giving their opinion that grapevine as excellent and very useful medium of communication in their organization.

D. Barriers & Breakdowns in communication systems based on type of Bank

To compare the factors that could serve as barriers & breakdowns in communication system in public and private banking sector in odisha. Responses from the staff suggest that factors such as selective listening, distraction, time pressure, communication overload, information distortion, rationalization, and prejudice were some inhibiting factors to communicate. Respondents are asked to answer questions using fi point scales where 1-strongly disagree,2-disagree,3-neutral,4-agree,5-strongly agree.

Table 4: Descriptive statistics for Barriers & Breakdowns in communication system in your organization as per Type of Bank

S. No	Statement	Public Sector Bank		Private Bank	
		Frequency	percentage	Frequency	Percentage
24a	Selective listening	13	25.0	4	8.3
		3	5.8	3	6.3
		8	15.4	21	43.8
		21	40.4	5	10.4
		7	13.5	15	31.3
24b	Distraction	5	9.6	4	8.3
		11	21.2	2	4.2
		17	32.7	14	29.2
		16	30.8	23	47.9
		3	5.8	5	10.4
24c	Time pressure	2	3.8	4	8.3
		3	5.8	0	0
		9	17.3	10	20.8
		25	48.1	19	39.6
		13	25.0	15	31.3
24d	Communication overload	2	3.8	4	8.3
		4	7.7	0	0
		8	15.4	9	18.8

		32	61.5	32	66.7
		6	11.5	3	6.3
24e	Information distortion	10	19.2	10	20.8
		8	15.4	5	10.4
		14	26.9	11	22.9
		18	34.6	18	37.5
		2	3.8	4	8.3
24f	Rationalization	2	3.8	4	8.3
		7	13.5	6	12.5
		25	48.1	23	47.9
		16	30.8	14	29.2
		2	3.8	1	2.1
24g	Prejudice	3	5.8	8	16.7
		5	9.6	7	14.6
		24	46.2	20	41.7
		19	36.5	7	14.6
		1	1.9	6	12.5

This analysis is based on third objective of the present study which is the comparison of barriers & breakdowns of communication systems in public and private banking sector. For selective listening factor as barriers in communication system majority (31.3%) employees from private banking sector choose strongly agree to selective listening as barriers to communication system at their work place while least(13.5%) public banking sector employees giving preference to strongly agree as communication barrier factor in their organization. Followed by majority (40.4%) public banking sector employees agree with selective listening as communication barrier while very few(10.4%) private banking sector employees agree to selective listening as factor of communication barrier in their organization. Followed by majority (43.8%) private bank employees giving their response as neutral where as 915.4%) public bank employees respond as neutral to selective listening as communication barrier system in their organization. Followed by less number of employees from public and private banking sector disagree and strongly disagree to selective listening as barriers of communication system in their organization. As per distortion barrier factor in communication system in public and private banking sector majority of employees agree to distortion as barriers to communication system in their organization. Very similar number of respondents from both the banking sector respond neutral to distortion as barriers to communication system. While majority (21.2%) employees from public banking sector disagree and least (4.2%) employees from private banking sector disagree to distortion as communication barrier system where as very equal number of employees from both the sector give their opinion as strongly disagree to distortion as communication barrier system in their organization.

When asking to respondent Time pressure as communication barrier system at their work place majority of employees from public and private banking sector agree as well as strongly agree to time pressure as communication barrier in their organization. Equal number of employees giving their response to neutral as time pressure is factor of communication barrier in their organization. Only (5.8%) public bank employees disagree to time pressure as barrier factor to effective communication in their organization while least number of employees from both banking sector

strongly disagree to time pressure as barrier in communication system at their work place.

Consequently among the barriers to communication system, results revealed that communication overload is consider as the strongest limitations to effective communication in public and private banking sector respectively. Majority (66.7%) private and (61.5%) public banking sector employees agree to communication overload as barrier to effective communication in their organization. Followed by some of members from both the banking sector strongly agree to communication overload as barrier in communication system in their organization. While equal number of employees from public and private banking sector give neutral response to communication overload as barrier of communication where as least number of employees from public and private banking sector disagree and strongly disagree to communication overload as barrier to communication system in their organization. The result prove that equal number of employees from public and private banking sector agree to information distortion as barrier to effective communication and management must be careful where and how they communicate with subordinates. Followed by least number of employees from both banking sector strongly agree to information distortion as barrier in communication system at their work place. While equal number of employees from public and private banking sector responded neutral to information distortion as communication barrier factor in their organization. Whereas, similar number of employees from both banking sector disagree and strongly disagree to information distortion as barrier in communication system to their organization.

Rationalization and prejudice were observed by employees of public and private banking sector as barriers to communication system in their organization. Equal number of employees from both public and private banking sector agree and strongly agree to rationalization and prejudice as communication barrier system in their organization. Similar number of employees from both banking sector giving opinion that rationalization and prejudice has very neutral effect as communication barrier in their organization. Equal number of employees from public and private banking sector disagree and strongly disagree to rationalization and prejudice as barrier to communication system in their organization.

5. Conclusion

This present study examined the communication systems, measured the performance of employees, and identified the most useful channel of communication from the employee point of view and identified barriers and breakdowns in the communication systems in public and private banking sector. The results indicate several communication systems are used. These include both formal and informal channels. Respondents indicated they use face-to-face, telephone, written (memos), email/internet as channel of communication, they consider face-to-face as the most useful channel of communication. At other times, grapevines do not prove a necessary channel of communication. It was also generally evident that employees of public and private banking sector perform well. This is because they are able to

meet their targets periodically, able to convey digital banking education to the customer and provide the best customer care service at their work place. Finally the study identified selective listening, distraction, time pressure, communication overload, information distortion, rationalization and prejudice as barriers and breakdowns in the communication systems in public and private banking sector in Odisha. Communication overload is indicated by employees as greatest barrier in communication systems in public and private banking sector in Odisha.

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