

Performance Management at National Savings Bank

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Abstract

This research identify those methods are used to measure performances in public sector organization in Pakistan. The results and consequences of the method and recommendations to improve the procedures. This research covers all those areas that why public sector organizations still using old methods and what are the results and how such methods can be improved. Moreover it also discuss those hurdles that organization facing to make changes and reforms in new systems. There is qualitative methodology adopted for data collection. Interviews were conducted by the employees of public sector organization for developing case study in order to identify measurement practices in organization and various issues arising. Results shows that organization is still facing old methods and techniques for measuring performances. There is a need to redirect concerned persons for implementing advanced methods for better results and ensure accuracy. The research may also provide guidance for future studies. It explains the real business scenario for public sector organizations in developing countries like Pakistan. This study may also helpful to reduce gap between strategies and the results of performance evaluation methods.

Keywords: National savings bank, Public sector bank, Old methods, Pakistan, Performance appraisal

1. INTRODUCTION

Every business person wants to increase the performance in today's environment. To judge the competencies continuously for businesses has become more important to learn competitive edge. The use of knowledge for the completion of an activity is known as the performance (woo & Cooper). Public sector organizations are also paying increasing part in growing economy for the both developed and developing countries apart from remarkable efforts for privatization process (Jadoon, 1994; Khan, 2008; Trivedi, 2008). That's why it is important to elaborate and to secure the performance of public enterprises in Pakistan. For this purpose performance based and corporate management culture has been forced and new public management practices are applied to enhance efficiency and effectiveness (Hood,1991; Osborne and Gaebler,1992; Pollitt,1993). Especially decision making process required independence, self-efficacy and space for improvements for human resource management teams and that is very unusual in public sectors due to centralized organizational culture. With the passage of time and improvements in management styles different measurement procedures were adopted to review performances and the most developed and advanced method called performance management. Performance management is defined as "a continuous process in which coordination and communication between supervisors and employees remain throughout whole year so that organizational strategic goals can be attained. For the better communication they must simplify potentials, goals and objectives definition, feedback and look over for the outputs". Here we need to understand that why performance management practices is necessary for the better execution of process. It can be as follows:

- Strategy and implementation is joint together. Worst personals never overlook that how their organizational goals and personal success is collaborated.
- A positive reinforcement is always needed for the better performances. They always want to create linkage and synchronization between staff.
- **Critical tasks and jobs always needed additional means to direct tightly and to increase efficiency.**
- **Clear vision to reduce ambiguity.**
- **A clear logic of accountabilities for the transparent outcomes.**

As described scenarios we will discuss a public organization named National Savings Organization. At the time of independence there was only organization for the savings purpose. It was named as Pakistan National savings Central Bureau. This bureau was renamed as Central Directorate of National Savings in 1952 with enhanced authorities and more functions. Now after 1972 it was considered by government as technical department. Now it has been working as public organization. In 1972 by selling prize bonds its activities were enlarged and expended. Till now it is working in many areas with expanded branches and customer centers.

2. LITERATURE REVIEW

2.1 HUMAN RESOURCE AND PERFORMANCE MANAGEMENT:

A firm's competitive advantage can be attained through the effective working of personnel which is also defined under the resource based theory (McMahan and Wright, 1992). Here it is also said that productive performance of personnel is the surfacing concept. Due to its qualitative approach performance is hard to define and causes unclear characters (Stefanescu et al, 2010). Performance of the firm is also explained under the concept of economic philosophy as: matching the use of production factors by its outcomes or by estimated accomplishments (Angelescu et al, 2001). For the better understanding performance is further explained in different aspects like efficiency and effectiveness, excellence, value (Bartoli, 2009).

2.2 PERFORMANCE MANAGEMENT IN BUSINESS ENTITIES:

With the increased globalization and extensive rivalries it has become the key objective to match performance management practices with firm's objectives. Most of the companies are focusing on performance management processes to get desired results but still they are facing a lot of troubles on the execution stage especially in developing countries. The reasons may be that they are not focusing on diverse scope of performance (Qureshi et al, 2010). In order to avoid these hurdles, recognizing different contingent dimensions are defined that includes qualitative assessment techniques to reduce the counter-productive impressions in decision makings (Sousa et al, 2012). Because it contains the roots to get excellent enactment on the basis of long run. As Aguinis (2007) explained performance management as the ongoing procedure of recognizing, assessing and emerging employees enactments. According to him it contains a regular feedback and check. Personnel enhanced abilities competencies is the basic motive of this program for the better conceptual sense and early response against tentative issues and transformations (Cokins, 2004). Different ideologies in different era are defined for both public and private sectors to overlap performance management systems (Larson, 1984). However a successful implementation is possible with vivid and organized feedback and review of workers (Ilgen et al, 1979; Carroll and Schneier, 1982).

2.3 PERFORMANCE MANAGEMENT IN PUBLIC SECTOR ENTITIES:

Public sector bodies are more focusing for attaining goals of preferred outcomes by adopting transformations of human resource for government employees (CAPAM, 2005; OECD, 2005). Transformation contains different prospects to redesign and develop. These transformations included quality based and competent hiring, performance assessments, appraisals, reimbursements and rewards as per the WPSR (UN/DESA, 2005). As public enterprises encounter much more legislative and political compressions, they need a great deal of proficient actions to work as public assistance as well as separate business organizations (Jadoon, 1994). More Centralized and independent choices are taken and full self-ruling is considered in all HR activities (Rondinelli, 2008). But still at the end government keeps a hand over the decisions because government considered as the biggest stakeholder of these entities (Lioukas et al., 1993). Operational managers are considered as most involved persons for the execution processes (Minogue and McCourt, 2001:177). As we observed that seniority promotions is switching to performance promotion in Pakistan in this way it is noticed that these new practices are exchanged by previous employee practices (Siddiqi, 2005). These new HR practices are more combined to face external situation and specific administrative framework (Fombrum, 1984). All these aspects of leadership are becoming more transparent for performance (Ramanujam & Golden, 1985). Public awareness is the foundation for such performance practices (Lengnick-Hall & Lengnick-Hal, 1998). Moreover, because citizens expect that government services should have a improved quality, a better degree of proficiency (Dutch Ministry of Internal and Kingdom Relations, 2001). But still in our country Human Resource Management is less supported by research. To achieve these goals governments require improved means for performance (Atkinson and McCrindell, 1997). Performance management linked to responsibility (Sinclair, 1995; Broadbent, 1995) and insufficient performance measurement techniques do not help in understanding (Guthrie and English, 1997). All prime and minor roles of private or public organization's performance execution systems are required more intentions by decision makers (Atkinson *et al.*, 1997; Fitzgerald *et al.*, 1991; Kaplan and Norton, 1992, 1996). All these techniques removed role ambiguity and clarify the objectives of organization for all stakeholders. A link in performance, firm's objectives and plans are much more challenging. To meet this challenge, further planning and control was measured by "balanced scorecard" (Kaplan and Norton 1992, 1996).

2.4 PERFORMANCE MANAGEMENT IN BANKING INDUSTRY:

Like other business sectors for the healthy progression of a banking industry is also measured by the operations and measuring performance of all aspects. The concept of secured jobs, unionized firms and compensation management leads to employee commitment with their firms. All financial bodies should be closely interconnected with exceedingly effective industrial associations so that operational lawsuits and protests are to be avoided (Katz, Kochan and Weber 1985). Firm's proficiency can be consistently increased by the use of

performance appraisals and modified performance management techniques (Gerhart & Milkovich 1992). But it is also an important fact that excellence of governance and specialized management expertise are main reasons for desired outcomes (Shamshad Akhtar, 2007). Under ministry of Pakistan the key successes of National Saving Bank are as follows (Waqar, 2011):

- Expert, motivated and proficient human resource division established and to design posts under the work assignments.
- Internal retreat of ministry is successfully measured.
- Enhance customer reliance and increase competitive standards by pushing up personnel's performance under the requirements of ISO standard 9001:2008.
- Managing residential divisions for employees hiring under the Allocation Rules of Accommodation and Medical facility.

Ways of effective communication are developed to hear the voices of stakeholders for the successful track of affairs of NSB. Different opportunities after transformation of HR are defined as follows (NSB.lk, 2009):

A fruitful and continuous conversation between workers and unions are formulized. Employees concerns with NSB's strategic plans are carried out with suggesting conferences. With the contributions of senior administration, seminars and meetings are carried out for the performance review on continuous basis. All action plans communicated quarterly in the presence of top management. All these reforms are greatly observed by operational supervisors to maintain accuracy of performances at all.

3. RESEARCH OBJECTIVES

- ◆ To understand the role of performance management for the business entity.
- ◆ To review the implementation of performance management in National Savings Bank at a glance.
- ◆ To identify problems/hurdles implementing performance management program.
- ◆ Identify areas of operation that need improvements.
- ◆ To suggest remedies/solutions for the problems to increase efficiency.

4. RESEARCH METHODOLOGY

4.1 RESEARCH APPROACHE:

The research is based on Qualitative techniques. The main purpose of this research is to understanding problems which are hindering the effective implementation of performance management techniques in organization. A detailed analysis can be attain by understanding employees views for the support and to generate alternatives for the better implementation.

4.2 RESEARCH METHODOLOGY:

Case study technique is adopted for the organization. This is one of the leading public sector banks in Pakistan performing its functions since its incorporation but poor implementing procedures caused failure in performance management procedures which ultimate leads to inefficiency of organizational functions.

DATA COLLECTION AND ANALYSIS TOOLS:

Interview technique adopted for the initial data collection in support for developing case study. Interview conducted as open ended opinions by respondents. The reason is to explore different dimensions where the organization needs improvements.

5. CASE STUDY DEVELOPMENT

National savings bank is working as public sector organization in Pakistan. It is widely spread branch network thorough out whole country. In 1970's it was expanded its operations by selling different bonds and certificates. The main components of this organization are basically included: the central directorate of operations, directorate of audit and inspection, training institutes, 12 regional offices and 367 centers of operations. The organization is occupied with about 3377 employees at present.

Here being as the public sector organization, people are entrusted and confident with its dealings. Return margins of the organization is almost higher than any other private sector financial institutions. But the inner performance of employees is not measured accurately. A research on national savings organization shows that if the being public sector organization, if their performance is measured truly according to documented methods they may raise productivity round about twenty percent. The duties of each employee are defined only in documentation but in original they are not followed. But still employees are satisfied with job.

6. FINDINGS

After taking interviews of the branch employees in National Savings Bank, the results are found given below.

- Rewards and honorarium to employees are defined in schedules as per the scale of each employee in firm. There are no rewards and bonuses on performance.

- Objectives to each employee are not clearly defined. Most of the employees do not know that where they want to go or what they want to achieve.
- The organization is still using Annual Confidential Report methods (ACR) to measure performances of employees. This is mostly removed and replaced by recent methods of performance management systems in other organizations.
- Trainings are provided only on hiring new recruits to its employees. Other existing employees are provided guidance's by their seniors and colleagues.
- Job description of each employee is designed only in documents however in real it is not followed on the job practice.
- They are following rigid environment at work place because of centralized decision making, low power of making decisions and no adaption of developments.
- Promotion is based on seniority and no performance based.
- Lack of organizational resources

7. DISCUSSION

After taking interviews of different respondents at organizations we found that company has lack of effective performance management systems under which they may operate efficiently. Here they have many inaccurate decisions which are the hurdle for the implementation of better methods in firm. One of the biggest factors we see is environment itself of overall economy in the country where the process of identifying, managing and implementing organizational effective policies is more difficult. National savings Bank is also a public sector organization which is more influenced by government policies. Ministry of finance decisions is followed here to conduct its financial services as well. If we talk about internal organizational environment, it is also more rigid and inflexible in operations. Here we know that for the better identification of employee performance we need a fruitful feedback for the pros and cons in current systems. But as per the case study section we found that the organization is just centralized and rigid in its operations and others have to just follow the rules in defined manners. Now we discuss each aspect of organization in detail.

7.1 ADOPTION OF DEVELOPED SYSTEMS:

First of all the need is to understand either our system is matching the needs of organizational policies or not. There were different old methods that were followed to estimate the performance in an organization. These were as graphic rating scales, ACR's, management by objectives, performance appraisals and finally performance management is the current and most developed system that is used now days. Each previous system was replaced by new one because of different problems deficiencies in old systems. The most developed form is performance management in which all previous deficiencies are covered and updated.

In national savings Bank we observed that they are still adopted the old method for evaluation process that is Annual Confidential Report (ACR). As one of the respondents replied that *"we are just informed about our performance and there is promotion schemes only on seniority based not on performance based."* This systems were failed due different reasons for instance no feedbacks, no improves and concerned person was just informed about his performance without any chances of improvements of developments. Similarly in defined organization they are facing all these problems which effecting their optimum productivity. Senior managers are just providing information about their performance at the end of the year. area of improvements are only identified at the end of the year when results are realized. Job duties of employees are defined only in documentation but in original forms they are required to work each job. Tasks are not properly divided between employees. Their financial performance is checked only under one audit of each fiscal year however a special audit may also be designed in case of any uncertainty or unexpected cases.

7.2 DEFINED OBJECTIVES:

Respondents replied when they asked about objectives that they are just involved to perform tasks which are defined to them. They are just required to complete targets, convey to their supervisors only. Within the organizational structure we consider that each participant should be well aware about organizational culture and policies but this is not applied here. The need is to share organizational mission and goals to each concerned person in an organization so that they can take active part in organizational developments. Employees should be trained to set individual goals that are helpful to obtain organizational goals. These goals should be "SMART" on each aspect. Senior supervisors are should involve in participating decision making so that they may draw true picture for each component in organization. Moreover strategies to obtain these objectives should also be match with organizational resources so that competitive edge can be defined. Moreover there is rigid environment that do not welcome any flexibility or changes for the better application. As the respondents reply that *"there are centralized decisions and we have to just follow the orders assigned to us."* The other respondent replied *"as our*

senior supervisors are involved to put suggestions but still top management do only what they want to do.”

7.3 TRAINING AND DEVELOPMENTS:

Personal developments and organizational development are two important aspects in an organization for success. Both depends on organizational policies that whether it is provided or not. There is always need for improvements to sustain competitive advantage. Demotivation may be one of the reasons to provide new training and developmental activities in organization. Moreover new technological changes are also required for training of concerned employees. In addition to this employees with less productivity are also motivated by providing training programs so that they are more committed to their organization by understanding its function. In our concerned organization when we asked about the raining and developmental practices, most of the respondents replied *“we are not trained for our basic work. we just informally guided by our seniors for our tasks to be perform. Only new recruits are trained at our central directorate offices or at training offices for the duration of fifty days.”* As per these statements we determine that the organization has a need to put employees training and developmental activities. That may reduce working inefficiencies and inabilities; turnover also reduces because employees are provided with the stuff that is necessary for them to perform on the job. Knowledge sharing is also possible under these sessions. Moreover backup staffs can also be developing under trainings.

7.4 REWARDS AND COMPENSATIONS:

Developing countries are required to get motivation and retention of its employees through acceptable rewards and compensation packages. Apart from this reading if we talk about Maslow need theory, results shows that person's basic needs (food, shelter, clothing) are completed, they move to next stages but those who are not provided with these basic needs are still struggling to get these. Rewards are the largest accelerator in many firms to get better performances and to get employee satisfaction and employee retention for their duties. As we talk about in particular scenario of National Savings Bank, respondents told us *“we are just provided annual bonus as per the scales of our jobs.”* Other respondent replied *“no doubt there is need to improve this system as we are not satisfied with our current reward systems. Because these are just based on annual system once in a year named as honorarium. And it is as per the scales of job rather then it should be as per the performance of employees.”* Promotion is also based on seniority basis that also causes reduction of employee satisfaction and productivity. Here is a need to provide employees a right fit between employee's needs, rights and ambitions with organizational goals. Overtime is required only in special cases but still no additional payments are made for this.

8. CONCLUSION

As per the discussion about various aspects of organization, it is concluded that there is great need of transformation in different aspects. Being a public institution it has to work more efficiently to be a right hand for the ministry of finance. But old methods of working, inefficient uses of resources and inability to conduct system audit is influenced on employee performance as well as organizational performance. There is poor coordination between employee individual goals and organizational objectives. Even employees do not well aware about organizational objectives they are just ordered to do work on line managers. They are still focusing on old methods for measuring performance “Annual Confidential Report” (ACR) system which carries many flaws itself. Motivation between employees is also lower because of lessor reward system and due to no performance development opportunities. The only reason for employee's retention is job security as to be the part of public sector organization. There is great need of training and developmental programs, redesigning of reward system in organization to make employees well aware, motivated and efficient. To make these changes successful, firm needs to involve employees from each level to participate and to develop and customized performance management program for the success of organization's goals.

9. RECOMMENDATIONS

As discussed above that Performance management is basically identifying, measuring and developing performance of employees to meet individual goals and matching to the organizational goals. Here the human resource department should work efficiently to develop employees concerns for attaining organizational goals. They need to design a transparent and merit based structures in organization. That can be an effective way to hire, retain and develop qualified employees in organization. Right person at the right job in right manner on right time should be considered. These all aspects are familiar with many organizations but only few one can follow and implement it successfully. Jobs of each employee should be based on defined critical success factors so that efficient workforce can be differentiated. Moreover selection committee should be included concerned departments or immediate managers, human resource employees. After selection on the job training should be promoted after orientation programs and each employee should be evaluated on certain parameters which were designed to measure efficiency results of training program. National Savings Bank has its training center in head

branch but they take only new hiring. Existing employees are demotivated because of no chances in personal developments. To evaluate employee performances and results there is need to prepare a sophisticated program which may identify and differentiate all efficient and less productive employees. A mutual discussion between employees and managers to understand targets, performance standards and objectives of organization. Job description should also be implemented in real rather than just defining in documentation. Line managers should be trained for the better implementation of policies. Moreover new system's orientation requires an introductory training for all concerned employees to understand it. Rewards salaries and benefits should be developed for each stage of work so that employees are motivated. Benefits such as employee recognition awards, allowances should be developed on performance based so that optimum productivity of employees may be possible. Promotion criteria should also be pre-defined for each concerned departments. An open discussion should be planned by each line staff person and human resource department to settle minimum standards of job, critical success factors and for designing evaluation programs for performances.

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