e-HRM in the Selected Public and Private Sector Banks and Life Insurance Companies in Kerala - An Empirical Analysis

Thesis
Submitted to the University of Calicut
for the award of the degree of
Doctor of Philosophy in Commerce

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Under the Supervision of

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Certificate

This is to certify that the thesis entitled **e-HRM in the Selected Public and Private Sector Banks and Life Insurance Companies in Kerala - An Empirical Analysis** prepared by U. Sreevidya for the award of the Degree of Doctor of Philosophy in Commerce of the University of Calicut, is a record of bonafide research work carried out under my supervision and guidance. No part of the thesis has been submitted for any degree, diploma, fellowship or other similar title or recognition before. She is permitted to submit the thesis.

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Declaration

I hereby declare that the thesis entitled **e-HRM in the Selected Public and Private Sector Banks and Life Insurance Companies in Kerala - An Empirical Analysis** done under the guidance and supervision of Dr. B. Vijayachandran Pillai, is a record of bonafide research work done by me and that no part of the thesis has been presented for the award of any degree, diploma, fellowship, or other similar title or recognition before.

Calicut University
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U. Sreevidya

Contents

List of Abbreviations

AABY	Aam Admi Bima Yogana.
ADR	Alternative Dispute Resolution.
AHP	Analytical Hierarchy Process.
AO	Administrative Office.
APE	Annualised Premium Equivalent.
AUM	Assets Under Management.
BI	Behavioural Intension.
DO	Divisional Office.
EE	Effort Expectancy.
eFEAP	Enhanced Front End Application Programme
e-HRM	Electronic Human Resource Management.
EP	Employee Performance.
ESS	Employee Self-Service
FEAP	Enhanced Front End Application Programme
GDP	Gross Domestic Product.
HR	Human Resource.
HREA	Human Resource Extranet Application.
HRFA	Human Resource Financial Application.
HRIA	HR Intranet Application.
HRIS	Human Resource Information System.
HRM	Human Resource Management
HRMS	Human Resource Management System.
HRPA	Human Resource Portal Application.

ICICI	Industrial Credit and Investment Corporation of Indian.
IRDA	Insurance Regulatory and Development Authority.
ISA	Integrated HR Software Suite Application.
IVR	Interactive Voice Response.
LHO	Local Head Office.
LIC	Life Insurance Corporation.
MSS	Manager Self-Service.
ODR	Online Dispute Resolution.
OE	Organisational Effectiveness.
OLAP	Online Analytical Processing.
OS	Office service.
P&IR	Personal and Industrial Relations.
PACE	Personalised Accessible Convenient Easy.
PE	Performance Expectancy.
PMJDY	Pradhan Mantri Jan Dhan Yogana.
PMJJBY	Pradhan Mantri Jeevan Jyothi Yogana.
ROEV	Return of embedded Value.
SBI	State Bank of India.
SEM	Sequential Equation Modelling.
SI	Social Influence.
TAM	Technology Acceptance Model.
TAT	Turn Around Time
TCS	Tata Consultancy Service.
UIX	User Interface Experience
VNB	Value of New Business.

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Chapter 1

Introduction

1.1. Backdrop

The organization holds on its major pillars for sustainability. Human Resource is one of chief among them. It is the human beings who have to be properly managed as they are the most difficult one to handle with flesh, blood and intelligence. Today, this poses to be more risky as the management today deals with the new generation employees popularly known as the millenials. They are technically oriented or tech natives who are to be addressed with the HR policies in any given organisation.

Human Resource Management (HRM) deals with complete solutions to the most important asset right from their Hiring to Maintenance, Recruitment to Retirement and more. HRM has undergone drastic changes in recent decades, from its inception to role there is evident transformation. The traditional HRM was more burdensome in its content and delivery. The stages or the major functions like Recruitment, Selection, Orientation, Placement, Compensation, Training and Grievance Handling are tedious and time consuming. Also, the increase in the numbers of organisations in the corporate world has produced voluminous data to be managed. The new world of HR has ample solutions to handle the challenges against time. Hence, the discussion on role of new concept of e-HRM to handle these issues successfully is quite relevant.

The concept of HRM has undergone many changes in its scope and sophistication over the years. The present form of Human Resource Management in the digitalized world is the electronic form. In simple sense e-HRM is the electronically operated HRM, wherein all the Human Resource Management functions are moulded into the electronic form. The use of Web, Internet, Intranet and all other available technology to put in force the employee related activities from Recruitment to Maintaining, from

Orientating to Facilitating, from Rewarding to Handling Grievance and to any further. Storing the profile of employees, recording attendance, preparing payrolls, evaluating and appraising the workforce, managing income and pay details, leave structure and all other benefits which are available and accessible by oneself anytime, anywhere is the direct intervention of e-HRM. Through e- HRM system, Organizations implement their HR strategies and practices through a directed support and with the use of web-technology-based channels. In simple words, the business units apply information systems for networking and supporting actors to perform their HR activities effectively.

1.2. Significance of the Study

In India, among the financial service industries, Banking and Insurance Sectors occupy a significant role in terms of provision of employment, number of customers serving and application of e-HRM system. It is estimated that these two sectors contribute 54.17 per cent to the GDP of our country. They are considered as the major players in the financial service market. Major part of the credit and other financial needs of the citizens of the country are fulfilled by these sectors. Banks and Insurance organizations operate their business in Public, Private and Co-operative sectors in the Country. However, Public and Private sectors capture the major part of the market.

The number of employees in these two sectors of the industry is a sizable one. The employees are most important assets in any organization. Hence, they have to be taken care of in every possible way. Electronic mode of data handling has taken a chance in the HR history too. The traditional mode of employee data handling has given way to the Electronic Human Resource Management (e-HRM).Now, it is proved that through the adoption of e-HRM, the Management of financial organizations as well as stake holders namely employees enjoy certain advantages and experience specific challenges. Hence, the investigation on the effects of implementation and adoption of the system in financial service industry is highly relevant. The present work attempts to identify and evaluate the issues and challenges of the organisations while adopting e-HRM system. The stakeholders' satisfaction level on the various aspects of e-HRM has also been assessed in this work. In these circumstances, especially in the present

digitalized scenario, a research on this particular topic is highly significant. Moreover, the implications of the study will be useful to overcome these specific issues of the Banks and Insurance companies due to the adoption of e-HRM. It is also hoped that the outcome of the present study will be useful to the Management and Employees of these sectors, Government and Policy makers and other Stakeholders.

1.3. Statement of the Problem

In the current digitalized scenario, organizations depend more on e-technology rather than Traditional technology. The Banking and Life Insurance sectors are not an exception to this. Considering the plus points, of course, Banks and Life Insurance companies adopt and implement e-HRM system in their day to day HR functions. Now, these organizations perform the crucial HRM functions such as recruitment, selection, training and development with the help of web-based technology, quickly and more accurately. e-HRM facilitates the routine tasks like record keeping, maintaining the portfolio, collecting and storing relevant information regarding the human resource with a significant reduction in cost and time. Further, the system handles bundles of employee data from multiple locations fairly and quickly. In short, Banks and Life Insurance Organizations implement e-HRM to serve their most important asset namely human beings.

At the same time, the implementation of e-HRM system resulted in certain special outcomes and specific challenges from the perspective of stakeholders. At this juncture, it is quite relevant to examine the factors which influenced the adoption of e-HRM, the extent of adoption to various HR functions, the outcomes and the challenges from the perspective of Managerial personnel in the Public and Private sector Banking and Life Insurance Business. Likewise, the assessment of satisfaction towards e-HRM system and the review of benefits and problems from the perspective of the main stakeholders namely employees now becomes very useful and imperative. It is against this back ground, the present study has been undertaken.

Therefore, the present research work attempts to investigate into the following major issues.

- What are the perception factors which influenced the adoption of e-HRM?
- What are the determinants which lead to the adoption of e-HRM?
- To what extent e-HRM has been adopted to the various HRM functions?
- What are the challenges in implementing e-HRM?
- What are the outcomes of e-HRM?
- To what extend are the employees satisfied with their e-HRM systems?
- What are the benefits and problems of the e-HRM systems from the employee's point of view?

So far, no attempt has been made to conduct detailed and exhaustive study on the various aspects of adoption and implementation of e-HRM from the perspective of Managers and Employees in the Banking and Life Insurance Companies operating in the Public and Private sectors in Kerala in a comparative way. In this context, the researcher has made a humble attempt in this direction to fill the gap.

1.4. Scope of the Study

The scope of the present study is confined to a comparative investigation on e-HRM in the selected Public and Private Sector Banking and Life Insurance organizations in Kerala from the perspective of Managers and Employees. The work attempts to examine the perception towards adoption of e-HRM, the extent to which e-HR has been adopted to different HR functions in these organisations and factors which influenced the adoption of e-HRM in the said sectors. The benefits and challenges both in implementation and usage of the system are also considered for analysis. Further, the assessment of level of Satisfaction of the main internal stakeholders of the e-HRM viz., the employees also come under the purview of the present research.

1.5. Objectives of the Study

The broad objective of the present research work is to conduct a comparative investigation on e-HRM in the two major financial services namely Banking and Life

Insurance operating in the Public and Private sectors from the perspective of Managers and Employees. In order to achieve this main objective, following specific objectives have been set forth.

- **From the Perspective of Managers**

1. To examine the Perception of Managers towards the implementation of e-HRM.

2. To identify the factors which influenced the adoption of e-HRM?

3. To analyze the extent to which the e-HRM is adopted to perform various functions.

4. To identify challenges while implementing e-HRM and to review the e-HRM outcomes in the sectors.

- **From the Perspective of Employees**

5. To assess the extent of satisfaction from the use of e-HRM system based on Demographic variables.

6. To review and identify the problems and benefits while using e-HRM system in the sectors.

1.6. Hypotheses Formulated and Tested

Keeping in view of the objectives and based on the relevant secondary data collected from various sources, Pilot survey and through discussions with the selected Managers and Employees in the Public and Private Sector Banking & Insurance companies in Kerala, the following hypotheses have been formulated and tested by employing appropriate statistical tools.

H0 1: Bank Managers in Public and Private Sectors do not significantly differ in respect of their perception towards implementation of e-HRM.

H0 2: Life Insurance Managers in Public and Private Sectors do not significantly differ in respect of their perception towards implementation of e-HRM.

H0 3: There is no significant difference between the Perception of Managers regarding the implementation of e-HRM in Banking and Insurance sectors.

H0 4: Bank Managers in Public and Private Sectors do not significantly differ in respect to the factors influencing the adoption of e-HRM.

H0 5: Life Insurance Managers in Public and Private Sectors do not significantly differ in respect to the factors influencing the adoption of e-HRM.

H0 6: There is no significant difference between Managers in Banking and Insurance sectors with respect to the factors influencing the adoption of e-HRM.

H0 7: Public and Private Sector Banks do not differ significantly in terms of the level of Adoption of e-HRM in performing various functions.

H0 8: Public and Private Sector Insurance do not differ significantly in terms of the level of Adoption of e-HRM in performing various functions.

H0 9: Banking and Insurance sectors do not differ significantly in terms of the level of Adoption of e-HRM in performing various functions.

H0 10: Public and Private Sector Banks do not differ significantly in respect of Challenges while implementing e-HRM.

H0 11: Public and Private Sector Insurance Companies do not differ significantly in respect of Challenges while implementing e-HRM.

H0 12: There is no significant difference between Banking and Insurance sectors in respect of Challenges while implementing e-HRM.

H0 13: Public and Private Sector Banks do not differ significantly in respect of e-HRM Outcomes.

H0 14: Public and Private Sector Insurance Companies do not differ significantly in respect of e-HRM Outcomes.

H0 15: There is no significant difference between Banking and Insurance sectors in respect of e-HRM Outcomes.

H0 16: Public and Private Sector Bank employees do not differ significantly in their level of satisfaction towards e-HRM System based on their Demographic factors.

H0 17: Public and Private Sector Insurance employees do not differ significantly in their level of satisfaction towards e-HRM System based on their Demographic factors.

HO 18: There is no significant difference among the Public Sector Bank employees with respect to Problems in e-HRM system based on their Age, Designation and Gender.

HO 19: There is no significant difference among the Private Sector Bank employees with respect to Problems in e-HRM system based on their Age, Designation and Gender.

HO 20: There is no significant difference among the Public Sector Insurance employees with respect to Problems in e-HRM system based on their Age, Designation and Gender.

HO 21: There is no significant difference among the Private Sector Insurance employees with respect to Problems in e-HRM system based on their Age, Designation and Gender.

HO 22: There is no significant difference among the Public Sector Bank employees with respect to level of Benefits received from e-HRM system based on their Age, Designation and Gender

HO 23: There is no significant difference among the Private Sector Bank employees with respect to level of Benefits received from e-HRM system based on their Age, Designation and Gender

HO 24: There is no significant difference among the Public Sector Insurance employees with respect to level of Benefits received from e-HRM system based on their Age, Designation and Gender.

HO 25: There is no significant difference among the Private Sector Insurance employees with respect to level of Benefits received from e-HRM system based on their Age, Designation and Gender.

1.7. Operational Definition of Terms and Concepts

The important terms and concepts used in the study are briefly explained below.

1. **e-HRM**

   It refers to the HRM process conducted in an electronic way using software, internet and other network to facilitate the handling of employee related functions in an organisation.

2. **e-HRM System**

   This is an application customized to each institution to store, access, retrieve and process all the necessary profiles, data and information related to every employee available anytime, anywhere and accessible by employees themselves and superiors in order to facilitate communication and decision making.

3. **HR Service Delivery**

   The term points to the medium or network used to impart the e-HRM system in the institution to its end users effectively.

4. **Perception Factor**

   This indicates the intended use of e-HRM aiming at which it is implemented in any Institution.

5. **Standardization**

   It refers to uniformity and maximum compatibility of HR application to all the employees in an organisation.

6. Career Development

It relates to the activities like transfer, promotion, training and development programmes intended to induce improvement in performance and career.

7. Overcoming Hurdles

These are intended to cover up the difficulties in handling the voluminous data of the large number of employees in each institution.

8. Globalisation

This refers to the application of e-HRM globally meeting all standards and efficiently managing the cultural diversity.

9. Specialisation

This indicates **s**treamlining the process and giving HR more strategic role.

10. Objectivity

This term emphasizes on the elimination of prejudices and bias towards the work force and maintaining fairness in all employee related evaluation and benefits.

11. Adoption Factors

They refer to the various facilitating factors or the reasons for implementing the electronic mode to conduct HR which would improve the efficiency of the department and thus organisation as a whole.

12. Intention of Use

It refers to the expected utility of the e-HRM system as a whole like giving a strategic role to HR reducing burden of the HR department, improving efficiency and being cost effective.

13. Communication

The term represents the addressing of large number of employees at a time, allowing clear, unambiguous and speedy two-way transfer of information.

14. System Security

This term indicates the confidentiality of personal access, proper backups of essential data and restriction of access to non-members, thus making the system safer for the use.

15. Organisational Role

It refers to the capability of the system to clarify, streamline and avoid duplication of roles to be performed by individuals in dealing with the system.

16. Social Risks

The term covers any kind of threat to the privacy of employee data, data security or reputation of HR service delivery.

17. e-HRM Outcomes

These are the desired effects gained by implementing the electronic mode of HRM in any institution.

18. Value Creations

The term highlights the benefits created in terms of improved HR service delivery, people efficiency, training effectiveness and redeployment into strategic roles.

19. HR and Organizational Effectiveness

This refers to training and educational effectiveness of employees, the user involvement, and employee self - service options leading to higher performance and increased use of human capital for the organizational development and change.

20. Positive effect on HR department

It refers to the increase in operational performance, shared services for HR domain, creating competitive advantage and aligning the HR function with the business strategy.

21. Productivity

It relates to improvement in employee, HR department and organizational productivity as a result of the electronic mode of HR management.

22. Information Content

The term covers employee's personal, work, compensation and development related to data set stored in the electronic Human Resource Management system.

23. Layout

This means the design of the system which is appealing and providing the user the facilities to operate effectively.

24. Technical Problems

These are equipment related difficulties that arise due to hardware, software, network or any other such issues.

25. Traditional HRM

It refers to the earlier mode of HRM prevalent before the introduction of electronic mode which managed manually the task of handling the voluminous data related to the employees.

1.8. Methodology and Data Base

The present study is both descriptive and analytical in nature based on survey method. Both secondary and primary data were collected and used for the purpose of the investigation.

1.8.1. Collection of Secondary Data

The secondary data collected were used to get an idea about the theoretical background of e-HRM and an overview of the sample sectors. A see through to the methodology and variables were also possible with the secondary sources. The secondary data were collected from the following sources.

- Books dealing the subject
- Journals and periodicals
- Research Study Reports in the related area
- Research Dissertations on the related area
- Related Websites

1.8.2. Collection of Primary Data

Primary data were collected and used for empirically testing the hypotheses and to fulfill the objectives set for the study. The primary data were collected from the following sources.

- Employees of the Selected Banks and Life Insurance Organisations and
- Management of the Selected Banks and Life Insurance Organisations.

1.8.3. Sampling Design Adopted

The details of Sampling design followed for the study are given below.

A Three Stage sampling method has been adopted for the selection of sample. In the first stage, the sample service sectors have been identified. In the second stage, sample organisations were selected from these sectors and in the third and final stage from the sample organizations, sample managers and employees were selected to elicit data.

1.8.4. Selection of Sample Sectors

From the various Financial Service industries, two major sectors namely Banking and insurance sectors have been selected for the study due to their predominance in the case of -

- Number of branches operating
- Number of employees working and
- Application of e-HRM.

1.8.5. Selection of Sample Organizations

In order to conduct a comparative analysis, organisations from Public and Private sectors functioning in Kerala in the above stated two sectors were selected for the study. Thus, Public and Private sector Banks and Life Insurance companies have been selected as sample. One organisation each in the Public and Private Banking and Insurance sectors were identified on the basis of the following two major factors in view of their importance in e-HRM.

- Number of branches operating in Kerala
- Number of employees working in the State
- Introducing e-HRM

Accordingly, State Bank of India, the most prominent bank in India as well as in Kerala is selected from the Public Sector. In the Private Sector, The Federal Bank Ltd is selected as it has the largest number of branches operating in the State.

In the case of Life Insurance, Life Insurance Corporation of India (LIC) is the only one Public Sector Institution operating in the country. In the Private sector, ICICI Prudential Life was the first firm to enter the market in Kerala and has the highest number of branches in the state. Therefore, these two institutions were selected from the Life Insurance sector.

1.8.6. Selection of Sample Employees

As the Bank and Insurance sector employees are transferable, no geographic classification was made to select the sample employees. Special care has been exercised to select employees from different cadres in both the Banks and Insurance Sectors. Accordingly, Managers, Administrative Officers, Administrative Staff and others were selected.

1.8.7. Sample Frame and Sampling Method

The list of employees working in the branches formed the Sample Frame.

1.8.8. Determination of Sample Size

(a) Population

There are 24351 employees working in the select Banks and Insurance Organizations in the State of Kerala.

(b) Sample Size

Krejice and Morgan's Formula was applied for determining sample size as shown below:

$$n = \frac{\chi^2 NP\,(1-P)}{e^2\,(N-1) + \chi^2\,P(1-P)}$$

Where,

n = Sample size to be determined

N = Population Size (**24351**)

χ^2 = Chi Square value (At 95% confidence level with 1 degree of freedom, the Table value is **3.841**)

e = Margin of error (at 95% confidence level is **0.05**)

P = Population Proportion (50% of the Population i.e, **0.5)**

By applying in the formula, the following result is obtained.

$$n = \frac{3.841 \times 24351 \times 0.5(1-0.5)}{0.052(24351-1) + 3.841 \times 0.5(1-0.5)}$$

$$n = \frac{93532.191 \times 0.25}{0.0025 \times 24350 + 0.96025}$$

$$n = \frac{23383.04775}{61.83525}$$

n = 378.150 (rounded to 378)

By applying Krejice and Morgan's formula for determining sample size, 'n' was derived as 378 which is the minimum sample size to represent the population. With the principle of large sample, a total of 400 employees were selected for the investigation consisting of 100 employees each from each of the selected Public and Private Sector banks and Insurance Companies. In addition to this, 10 mangers each from all the four sample organizations were selected. Altogether, a total of 400 Employees and 40 Managers were selected. Simple random technique through Lottery method was adopted to select the sample.

The details of selected organizations and the sample employees and managers are shown in the Table 1.1.

Table 1.1

Selection of Sample Organizations and Size of Employees

Service Organization	Sector	Sample Organization	Population	No. of Employees	No. of Managers
Banks	Public	SBI	14000	100	10
	Private	The Federal Bank Ltd	5738	100	10
Insurance	Public	LIC	4013	100	10
	Private	ICICI Prudential Life	600	100	10
		Total	24351	400	40

1.8.9. Methods and Instruments/Tools Used for Collection of Data

A Structured Questionnaire and an Interview Schedule were developed to elicit required data for the study. Questionnaires were given to the Employees and Managers. Interview Schedule were used to collect data from the Managers. In addition to this, interviews and discussions were held with Experts in the field, the Senior Managers and Officials from the Banking and Insurance sectors in order to get an insight into the subject.

1.8.10. Pilot Study and Pre–Test

A pilot study was conducted among the selected 60 employees of the Private and Public sector Banks and Life Insurance organizations (ie., 15 each from each of the four selected institutions). Likewise, 20 managers from both the sectors (5 each from each of the four organizations) were also subject to pilot study. Pre-test was effectively implemented for exploration and verification of tools respectively and thereafter suitable modifications were incorporated and finalized the schedule and questionnaire.

The field work and survey for data collection were conducted for data collection during the period July 2019 to January 2020, covering a period of seven months.

1.8.11. Reliability and Validity Tests

Reliability and Validity tests were conducted on the data collected from a sample of 60 Employees and 20 Managers. The tests were applied on the statements in the questionnaire relating to various variables.

Variables studied from the Perspective of Managers are-

- Perception Factors
- Adoption Factors
- Level of Adoption of e-HRM to Functions
- Challenges faced in implementation of e-HRM
- e-HRM Outcomes

Variables studied from the Perspective of Employees are-

- Satisfaction towards e-HRM System
- Problems of e-HRM System
- Benefits of e-HRM System

The test results are shown in the following table

Table 1.2

Reliability Statistics of Perception Variables

Dimensions	Cronbach Alpha	No. of Items
Standardization	0.899	2
Career Development	0.866	3
Overcoming Hurdles	0.873	3
Globalisation	0.595	2
Specialisation	0.913	2
Impartial	0.853	2
Work Efficiency	0.766	3
Overall	0.952	17

Source: Primary Data.

Table 1.3

Reliability Statistics of Adoption Variables

Dimensions	Cronbach Alpha	No. of Items
Organisational Size	0.950	2
Availability of IT Resources	0.960	3
Usefulness of e-HRM	0.913	3
Ease of Use	0.944	3
Intention of Use	0.857	5
Communication	0.730	4
System Security	0.889	3
Organisational Roles	0.877	3
Social Risk	0.878	3
Employee Training	0.710	3
Overall	0.973	32

Source: Primary Data.

Table 1.4

Reliability Statistics of Adoption to Function Variables

Dimensions	Cronbach Alpha	No. of Items
Recruitment	0.833	4
Selection	0.919	10
Placement	0.834	4
Attendance	0.811	4
Training	0.890	3
Appraisal	0.954	6
Compensation	0.987	3
Transfer and Promotion	0.808	3
Career Planning	0.964	5
Scholarship	0.991	4
Enquiries/ Discipline/ Vigilance	0.977	3
Grievance Handling	0.980	5
Overall	0.958	60

Source: Primary Data.

Table 1.5

Reliability Statistics of e-HRM Outcomes Variables

Dimensions	Cronbach Alpha	No. of Items
Value creation	0.950	7
Cost Reduction	0.950	7
HR and Organisational Effectiveness	0.954	10
HR Department Efficiency	0.910	4
Productivity	0.936	3
Overall	0.979	31

Source: Primary Data

Table 1.6

Reliability Statistics of Challenges Variables

Dimensions	Cronbach Alpha	No. of Items
Challenges	0.955	9

Source: Primary Data

Table 1.7

Reliability Statistics of Satisfaction Variables

Dimensions	Cronbach Alpha	No. of Items
Information Content	0.939	10
Convenience of Access	0.902	6
Ease of use	0.927	9
Flexibility and Usefulness	0.899	4
Timeliness	0.873	4
Efficiency	0.909	5
Confidentiality	0.926	4
Security	0.935	3
Communication	0.927	5
Layout	0.949	10
Overall	0.980	60

Source: Primary Data

Table 1.8

Reliability Statistics of Problem Variables

Dimensions	Cronbach Alpha	No. of Items
Problems in Using e-HRM	0.976	15
Technical Problem	0.942	5
Overall	0.980	20

Source: Primary Data

Table 1.9

Reliability Statistics of Benefits Variables

Dimensions	Cronbach Alpha	No. of Items
Benefits	0.965	17

Source: Primary Data

1.8.12. Validity Testing

Validity testing is done to verify to what extent the tool is capable of measuring what it intends to measure. Content and Item Validity were tested for the data.

1.8.13. Content Validity

The extent to which a measure is able to cove the construct of interest is known as the Content validity. The experts in the field of Banking and Insurance, Managers at Head offices and Divisional Offices and Senior experienced employees were consulted to get more clarity to the field of study. Necessary additions and changes were made to the Interview Schedule based on the expert advices.

1.8.14. Item Validity

The item validity was determined using Karl Pearson's Correlation indices. Value above 0.5 shows high validity. The values are presented in the table s below:

Table 1.10

Validity Tests on Various Factors leading to Employee Satisfaction

Sl. No	Variables	Pearson Correlation Coefficient
A	**Information Content**	**1**
1	Adequate content	0.834
2	Useful content	0.824
3	Accuracy of information provided	0.751
4	Preciseness of format	0.743
5	Availability of latest updates and current information	0.798
6	Reliability of Information provided	0.801
7	Completeness of Information provided	0.848
8	Availability of Comprehensive information	0.812
9	Relevancy of information provided	0.870
10	Ease of understanding the Information	0.764
B	**Convenience of Access**	**1**

1	The portal can be accessed from anywhere	0.758
2	The portal can be accessed anytime	0.758
3	The portal can be accessed through internet	0.828
4	The portal can be accessed only through intranet	0.586
5	The portal can be accessed through mobiles	0.761
6	The portal can be accessed without complexities	0.746
C	**Ease of Use**	**1**
1	The portal is user friendly	0.738
2	The portal can be easily navigated	0.838
3	Operations can be easily understood	0.817
4	Proper training is provided to use the portal	0.699
5	The portal can be easily controlled	0.844
6	It is easy to learn the operations	0.869
7	The portal can be easily managed	0.834
8	The portal can be easily used by oneself	0.836
9	The knowledge can be easily manipulated	0.681
D	**Flexibility and Usefulness**	**1**
1	The portal is flexible	0.851
2	The information provided fit to task	0.894
3	The information fulfills the perceived utility	0.847
4	The information fulfils the end user’s needs	0.845
E	**Timeliness**	**1**
1	The processing speed of information is reasonable	0.887
2	The required information is readily given	0.886
3	The information is given before it becomes obsolete	0.879
4	The information can be retrieved quickly	0.862
F	**Efficiency**	**1**
1	The portal helps in performing tasks better	0.720
2	The portal helps in performing task faster	0.863
3	It helps in streamlining (organizing) work processes	0.904

4	It helps to improve productivity	0.884
5	It avoids duplication of work	0.838
G	**Confidentiality**	**1**
1	Personal information is kept confidential	0.850
2	Personal information is not misused by authorities	0.860
3	Third parties don't have access to personal information	0.899
4	Proper assurance is provided	0.860
H	**Security**	**1**
1	Security of data is assured	0.932
2	Data theft and other security breach is strictly punished	0.938
3	A trust is built among employees	0.941
I	**Communication**	**1**
1	Information sharing is easily done	0.731
2	Collaborations between employees and organisations is easily mediated	0.877
3	Collaborations among employees is easily mediated	0.878
4	Clear and unambiguous communication is possible	0.882
5	Timely communication is possible	0.862
J	**Layout**	**1**
1	The design of the system is user friendly	0.696
2	The screen is user friendly	0.824
3	The site design is attractive	0.830
4	The entry guidance is clearly given	0.844
5	The website structure is informative	0.842
6	The visual appeal is good	0.832
7	The aesthetic design is attractive	0.779
8	The layout is easy to operate	0.847
9	Easy entry is facilitated	0.773
10	Easy exit is facilitated	0.787

Source: Primary Data

Table 1.11

Validity Tests on Problems of e-HRM System

Sl. No	Problem	
A	**Problems relating to Using of e-HRM**	**1**
1	Lack of training	0.700
2	Difficulty in access	0.873
3	Difficulty in controlling the operations	0.913
4	Difficulty in understanding the functions	0.897
5	Difficulty in marking attendance when there is a delay due to genuine reasons	0.862
6	Difficulty to make corrections in details once uploaded	0.825
7	Problem of security	0.869
8	Issues with transparency of transactions	0.845
9	Issue in maintenance of portals	0.727
10	Updating of portals	0.636
11	Problems with auto calculation of figures	0.881
12	Problems with payroll	0.857
13	Problems with updating leave	0.902
14	Problems with recording absence on account of onsite projects	0.888
15	Submission of request for leave	0.886
B	**Technical Problems**	
1	Power failure	0.854
2	Navigation Problems	0.893
3	Forgot ID/ Password	0.854
4	Takes more than reasonable time to process	0.781
5	Time out of sessions	0.845

Source: Primary Data

Table 1.12

Validity Tests on Benefits of e-HRM System

Sl.No	Benefits	
1	Makes transactions easy	0.750
2	Need not depend on superiors for operations	0.585
3	Self- analysis is possible	0.714
4	Processing of own emoluments is possible	0.521
5	Improves morale of the employees	0.837
6	Unbiased appraisals is possible	0.674
7	Prejudiced decisions can be avoided	0.732
8	Helps to automate and streamline tasks	0.811
9	Helps in better implementation of HR process	0.867
10	Simplifies HR activities	0.841
11	Reduces time required for HR transactions	0.851
12	Increases speed and easiness of information sharing	0.861
13	Helps in self service	0.848
14	Improves the work flow of HR activities between HR Department, Management and Employees	0.869
15	Facilitates in document handling	0.726
16	Helps in efficiently handling personal data	0.734
17	Improves employee morale	0.771

Source: Primary Data.

As all the variables when tested for validity shows value higher than 0.5 it is highly significant and accepted as valid.

1.8.15. Test of Randomness

Runs Test was applied and the results are as under:

Table 1.13

Results of Runs Test of Satisfaction Variables

Variable	Median	Cases < Test Value	Cases >= Test Value	Total Cases	Number of Runs	Z	Asymp. Sig. (2-tailed)
Information Content	41.00	184	216	400	148	-5.212	.000
Convenience of Access	25.00	189	211	400	161	-3.956	.000
Ease of Use	38.00	198	202	400	156	-4.504	.000
Flexibility and Usefulness	16.00	88	312	400	126	-1.793	.073
Timeliness	16.00	108	292	400	132	-3.391	.001
Efficiency	20.50	200	200	400	165	-3.605	.000
Confidentiality	18.00	173	227	400	171	-2.688	.007
Security	14.00	183	217	400	171	-2.880	.004
Communication	21.00	188	212	400	171	-2.942	.003
Layout	42.00	194	206	400	159	-4.191	.000
Total Satisfaction	255.00	195	205	400	148	-5.297	.000

Source: Primary Data.

Table 1.14

Results of Runs Test of Problems and Benefits Variables

Variable	Median	Cases < Test Value	Cases >= Test Value	Total Cases	Number of Runs	Z	Asymp. Sig. (2-tailed)
Problems in Using	36.00	191	209	400	144	-5.678	.000
Technical Problems	13.00	197	203	400	147	-5.403	.000
Total Problems	49.00	196	204	400	138	-6.302	.000
Benefits	68.50	200	200	400	173	-2.804	.005

Source: Primary Data

The Runs test applied shows that all the variables show highly significant values, hence are treated as Random.

1.8.16. Tools Used for the Analysis

The data collected have been analyzed by using the statistical software SPSS version 21. The Mathematical tools like Percentages, Averages, Cross -Tabs, Graphs and Mean Plots are used to present the data. As the data collected is rightly skewed it does not follow normality. Hence, Non- Parametric tests like Kruskal Wallis and Mann Whitney U test were employed. Sequential Equation Modelling (SEM) was done for satisfaction variables.

1.8.17. Method of Analysis and the Variables Used

The method of analysis adopted and the variables used to fulfill the objectives of the study are given in the following pages.

1. Demographic Variables

As e-HRM is the use of electronic medium to deal with HRM the technology acceptance, comfort and/or satisfaction depends on their Demographic Variables. Hence, the satisfaction, Problems and Benefits of the e-HRM system from the employee's perspective have been analysed based on Demographic Variables. Here, Age and Designation are analysed using Kruskal Wallis test and that based on Gender is analysed using Mann Whitney U test. The attributes of e-HRM have been analysed based on the following

- **Age:** The employees are classified into four classes according to their Age viz., 10-20, 20-30, 30-40 and 40-50.
- **Designation:** The employees are treated in four categories according their Designations as Managers, Administrative Officers, Administrative Staff and Others.
- **Gender:** Male and Female categories are considered to classify the employees according to Gender.

2. Analysis of the Perception towards e-HRM adoption

In order to fulfill the objective, a comparative analysis on the perception of managers towards adoption of e-HRM in the Public and Private Banks and Insurance Companies has been done with the help of selected variables using the Non-parametric test. The Variables identified to examine the Perception towards e-HRM implementation are shown in Fig.1.1.

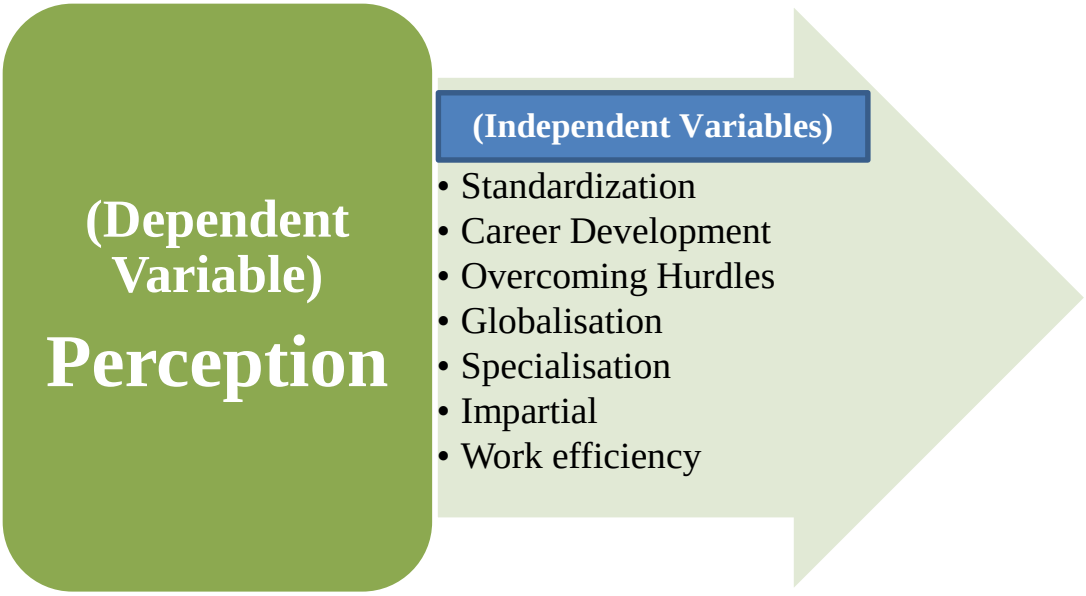

Fig 1.1. Variables Used to examine the Perception towards e-HRM Implementation

3. Analysis of the Determinants of e-HRM Adoption

Certain Adoption factors leading to e-HRM Implementation in both the Banks and Insurance Companies in the Public and Private sectors have been identified and a comparative analysis has been performed to achieve this objective. Mann Whitney U test was employed to conduct a comparative study. The variables listed are given in fig. 1.2.

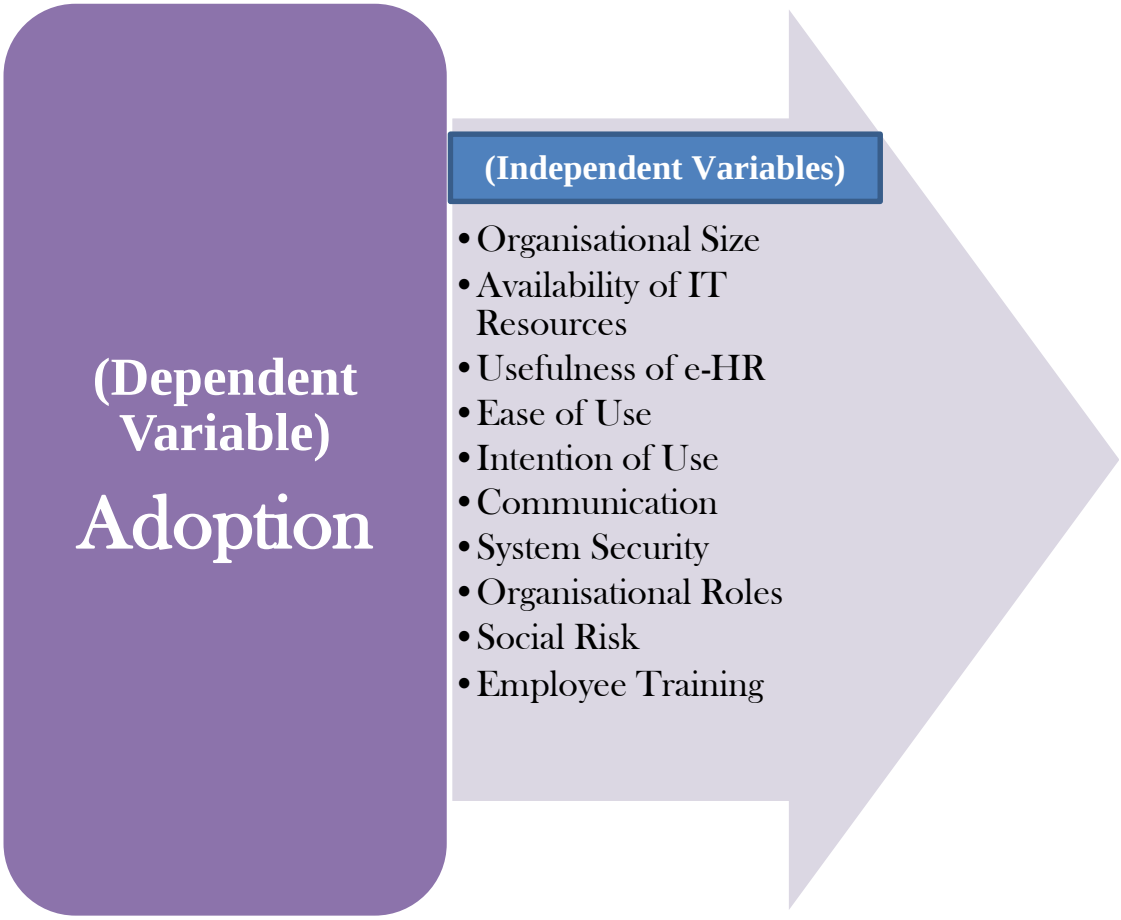

Fig 1.2. Variables Used to analyse the Adoption factors leading to e-HRM Implementation

4. Analysis of e-HRM Adoption to Various HR Functions

The electronic mode is being adapted to perform various HR functions in the organisation. Analysis has been done to find out how far e-HRM is employed to perform various tasks related to each function of HR in the selected organisations. The Variables discussed under this purview are shown in Fig. 1.3.

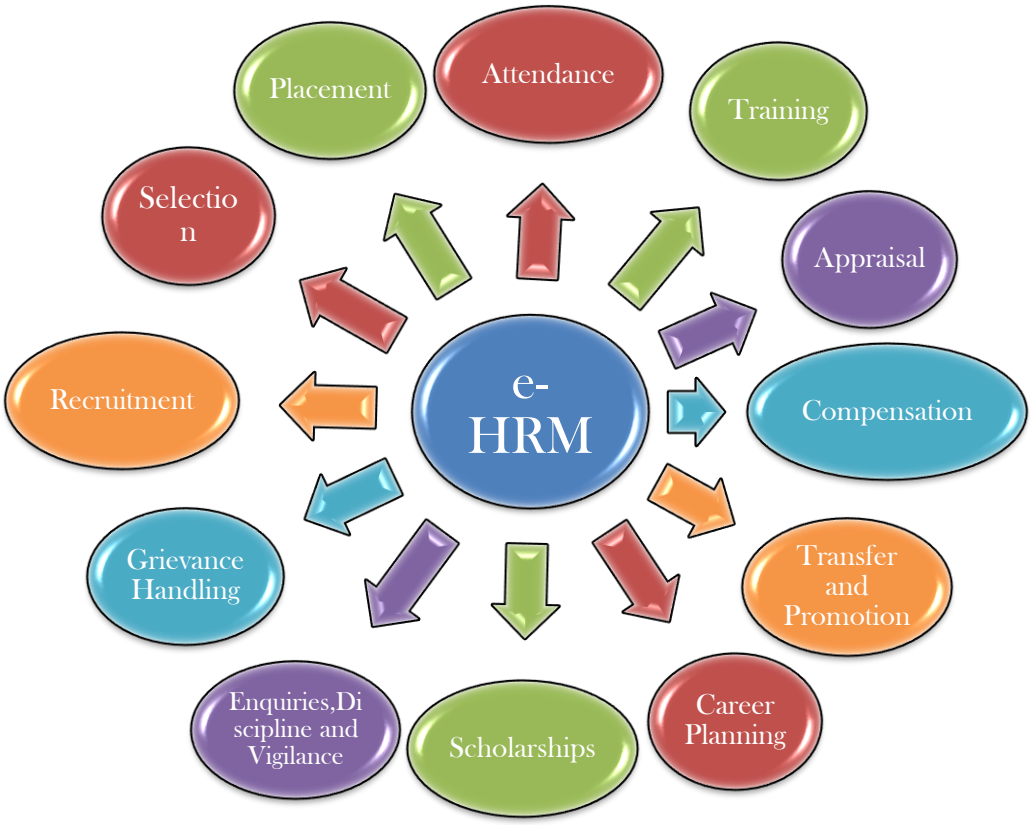

Fig 1.3. Variables Used to analyse the e-HRM Adoption to Functions

5. Identification of the Challenges in the e-HRM Implementation

The e-HRM Implementation had posed a lot of Challenges to the organisations. These have been analysed and a comparison between the selected sectors is also being done using Mann Whitney U test. The identified variables are presented in the following figure.

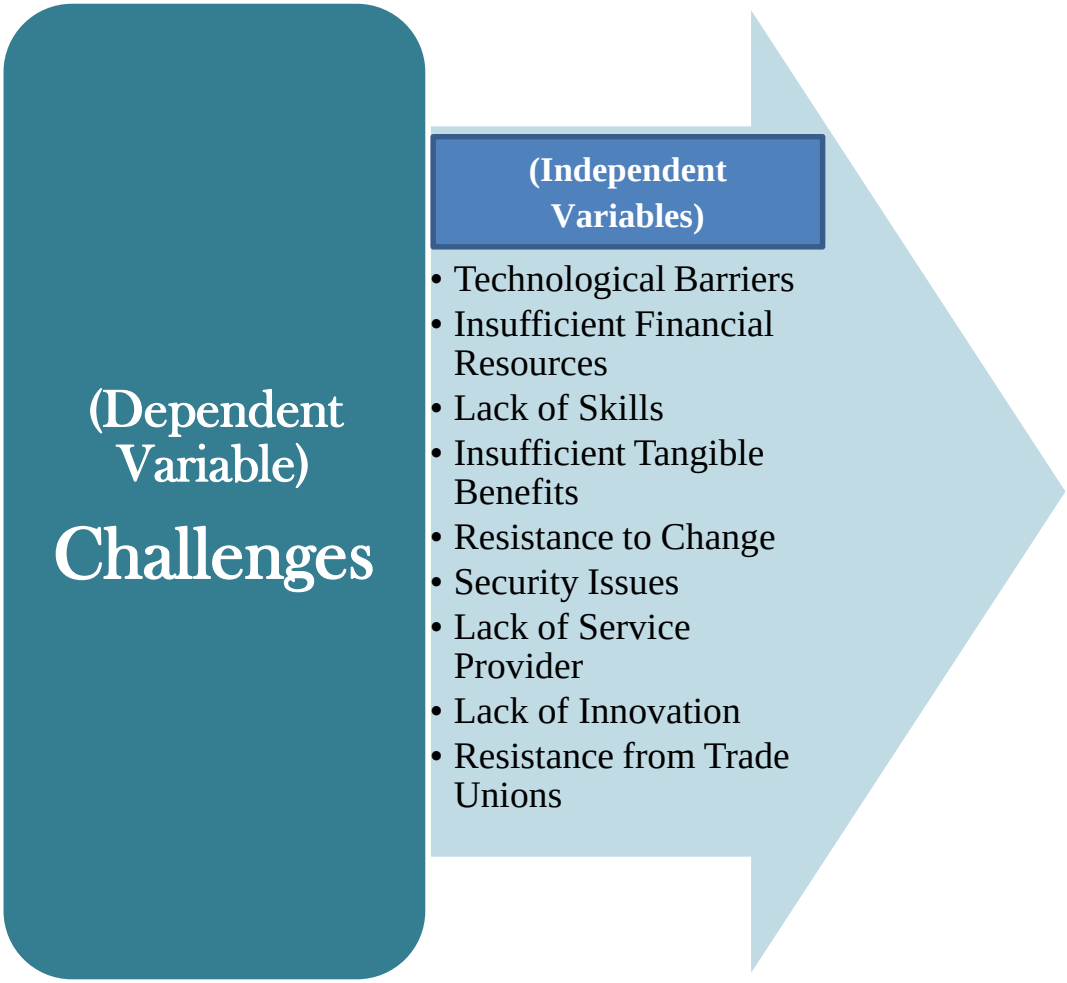

Fig 1.4. Variables Used to analyse the Challenges faced in e-HRM Implementation

6. Identification of e-HRM Outcomes

The benefits derived out of implementing e-HRM are termed as the e-HRM outcomes. The organisations are benefitted in various ways through effective implementation of e-HRM. Here also, a comparative analysis between Banks and Insurance Companies in the Public and Private sectors has been done.

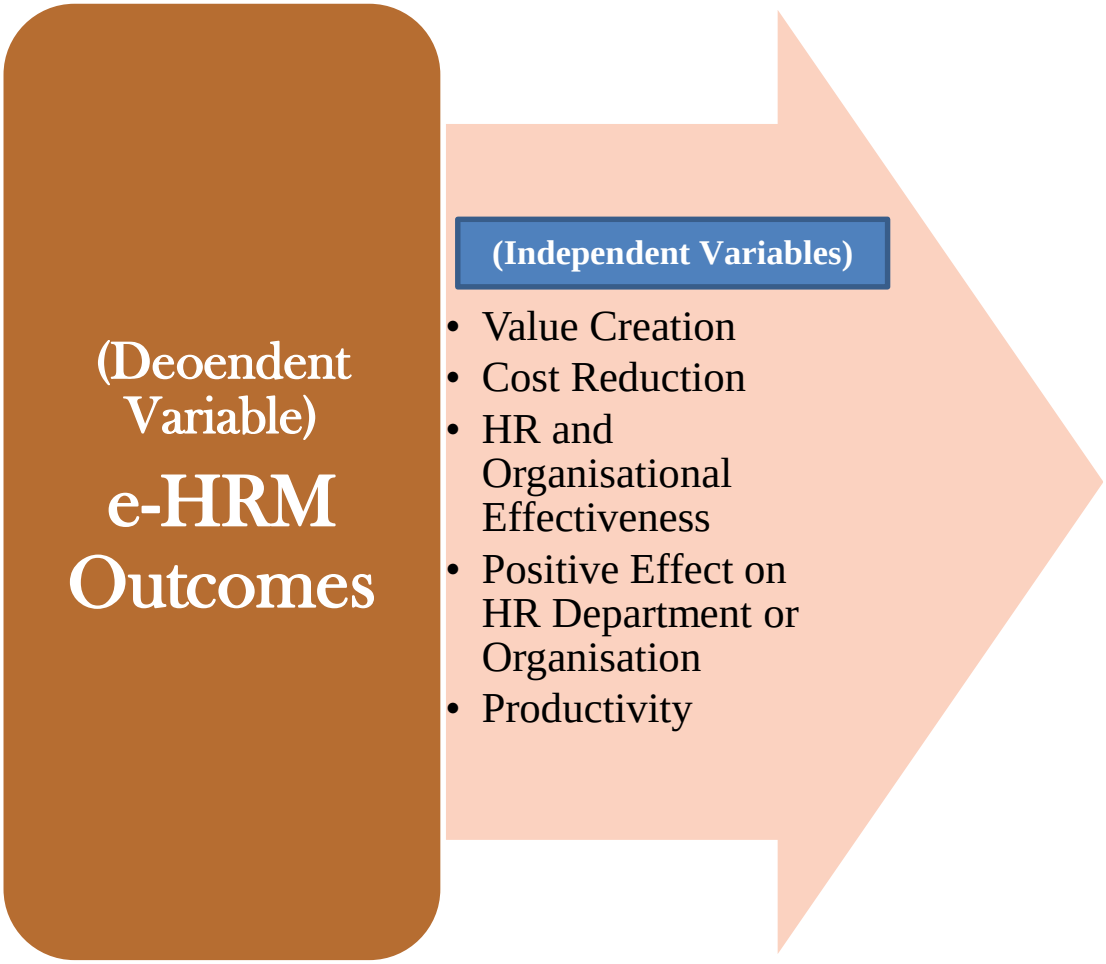

Fig 1.5. Variables Used to identify the e-HRM Outcomes

7. Assessment of the Satisfaction levels of Employees towards e-HRM System

The e-HRM system is directly used by the employees in any given organisation. The satisfaction of these internal stakeholders with respect to their e-HRM system depends on various factors or variables related to the system. These variables are analysed based on the Demographic Factors like Age, Gender and Designation. Kruskal Wallis are used for measuring e-HRM satisfaction based on Age and Designation and Mann Whitney U test is performed to analyse the satisfaction based on Gender. The variables are exhibited in the following figure.

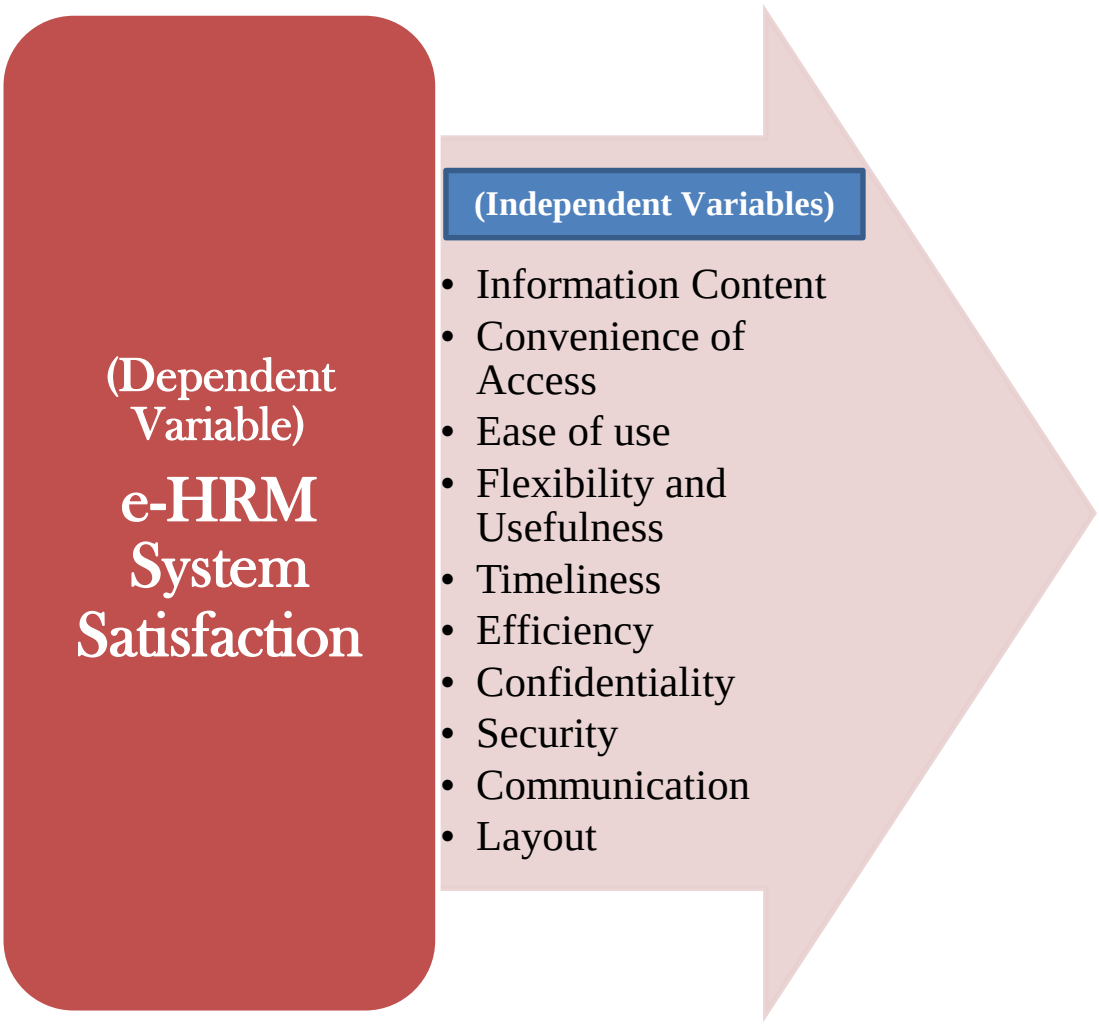

Fig 1.6. Variables Used to Assess the e-HRM System Satisfaction

8. Identification of the Problems in e-HRM System

The problems in e-HRM System are analysed in two ways as the Problems in using e-HRM and Technical Problems in e-HRM System. The influence of the Demographic variables Age, Gender and Designation are analysed using Non-parametric tests. The variables are:

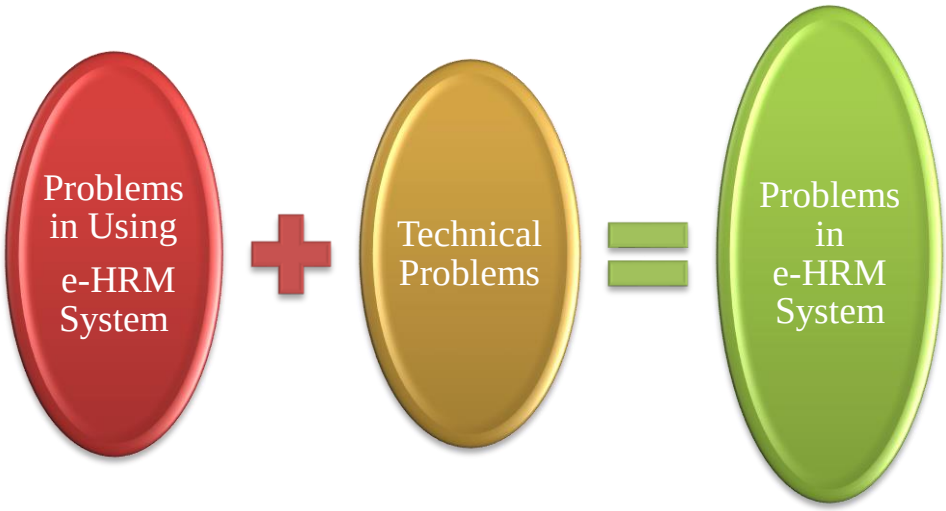

Fig 1.7.Variables Used to Assess the Problems in e-HRM System

Problems in Using e-HRM System

- Lack of training
- Difficulty in access
- Difficulty in controlling the operations
- Difficulty in understanding the functions
- Difficulty in marking attendance when there is a delay due to genuine reasons
- Difficulty to make corrections in details once uploaded
- Problem of security
- Issues with transparency of transactions
- Issue in maintenance of portals
- Updating of portals
- Problems with auto calculation of figures
- Problems with payroll
- Problems with updating leave
- Problems with recording absence on account of onsite projects
- Submission of request for leave

Technical Problems

- Power failure
- Navigation Problems
- Forgot ID/ Password
- Takes more than reasonable time to process
- Time out of sessions

9. Identification of the Benefits of e-HRM System

To fulfill the objective, a comparative analysis on Benefits resulted from the application of e-HRM system in the Banks and Insurance Companies in the Public and Private sectors has been done with the help of selected variables. These variables are given in Fig.1.8.

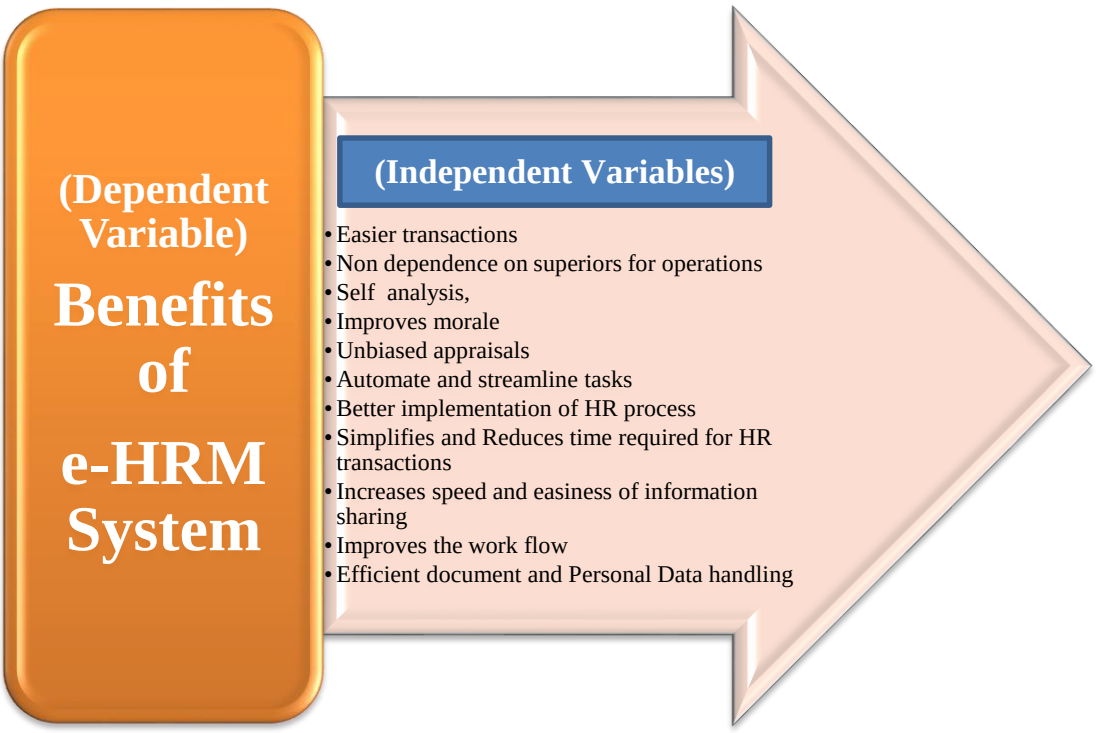

Fig 1.8. Variables Used to identify and assess the Benefits of e-HRM System.

1.9. Conceptual Model

The conceptual models used for the study are shown in the following figures.

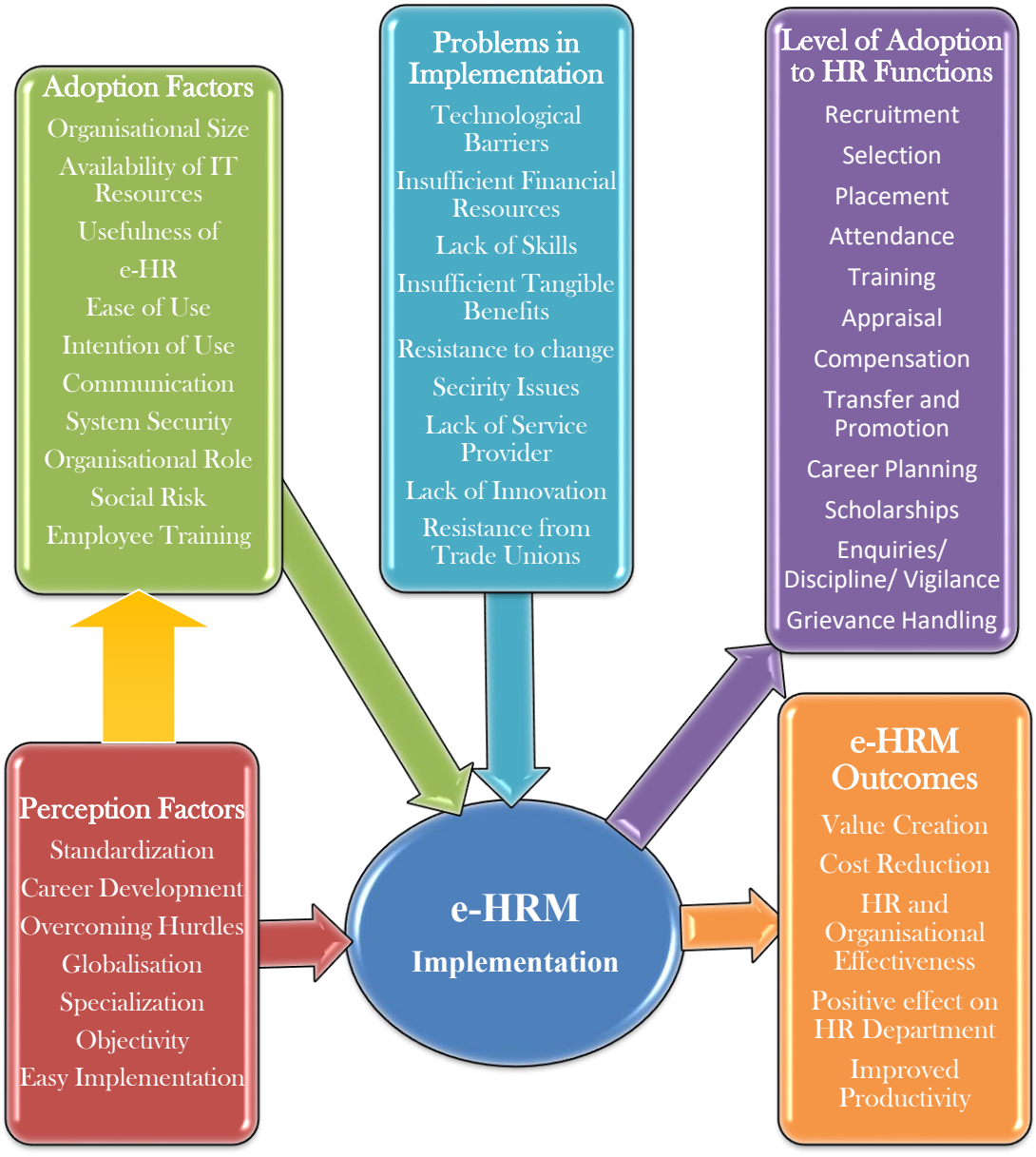

Figure 1.9 e-HRM Implementation Model

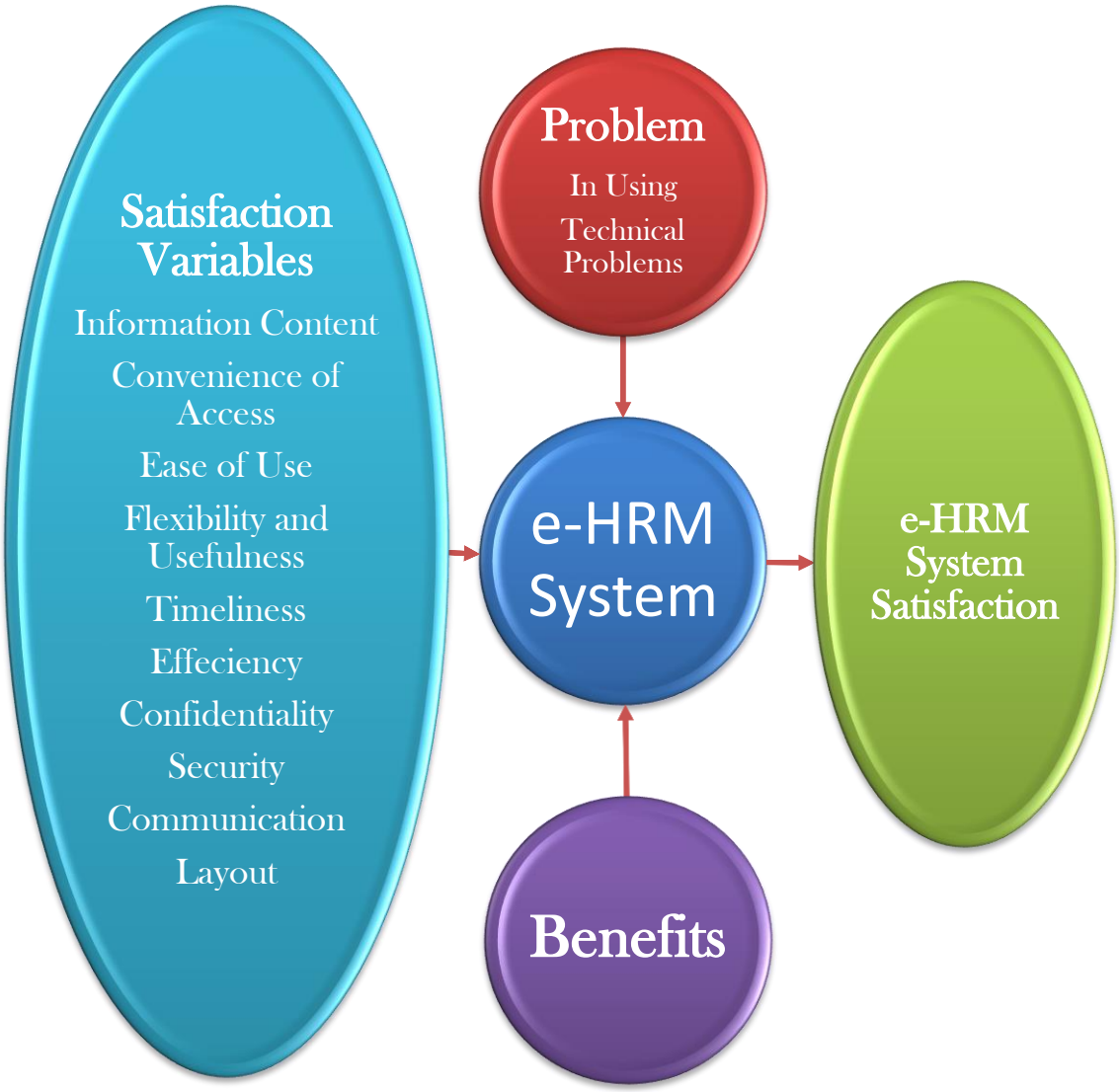

Figure 1.10 e-HRM System Satisfaction Model

1.10. Limitations of the Study

The present study suffers from the following limitations.

1. The scope of the study is limited to only two major financial service sectors namely Banking and Life Insurance due to the voluminous data of the Service Sector as a whole.
2. As the data collected is qualitative in nature, the present study would be affected by the limitations of Scaling.
3. The present study may not be fully free from response errors as it is based on the subjective perception of respondents.
4. Unawareness and reluctance in providing data by certain respondents posed problems in smooth collection of data.
5. Most of the information are revealed only from memory of the respondents which may be biased.

The limitations were patiently dealt with and attempt was made to overcome it for fruitful completion of the research work.

1.11. Chapter Scheme of the Research Report

The report of the study is presented in nine chapters as shown below.

Chapter 1 : Introduction

Chapter 2 : Review of Earlier Studies

Chapter 3 : e-HRM and the Sample Banks and Life Insurance Companies – An Overview

Chapter 4 : e-HRM Implementation -Perception and Adoption Factors

Chapter 5 : e-HRM Adoption in Functions - An Analysis

Chapter 6 : Challenges and Outcomes of Implementation - From Managers' Perspective

Chapter 7 : Employee Satisfaction on e-HRM System

Chapter 8 : Problems and Benefits - An Evaluation from Employees' Perspective

Chapter 9 : Findings, Conclusions and Suggestions.

Chapter 2

Review of Earlier Studies

2.1. Introduction

The present research attempts to conduct a comparative investigation on the e-HRM scenario in the Public and Private sector Banks and Life Insurance Companies in the State of Kerala. More specifically, the Perception behind the implementation of e-HRM, the factors influenced towards Adoption, Level of Adoption to various HR functions, the Benefits and Problems while using e-HRM and finally the Satisfaction of the most important stakeholder of e-HRM ie., the employees of the organisation are being looked at empirically in this research work. In order to have an insight as to what has been already dealt with in the said area and to identify exactly the research gap, the researcher has made a humble attempt to review the existing literature relevant to the area of research. The present chapter proposes to fulfil this specific objective.

For the purpose of discussion, the available literature is presented under two Sections namely Section A and Section B. Section A deals with International Studies related to the area of research and that of B is concerned with National level Studies in the area.

A brief of the above categorised studies is presented in the alphabetical order of their Author's name in the following pages.

Section A

2.2. International Studies

Abiodun, Adeyemi, & Osibanjo (2013) conducted an empirical study among 232 employees in Guaranty Trust Bank Plc. The analysis brought out the finding that e-

HRM variables were strongly related with service delivery effectiveness. They recommended that corporates should use the electronic mode in delivering various activities in order to improve the organisational effectiveness.

Aldmour & Shannak (2012) conducted a survey in Jordanian shareholding companies to determine the key elements in the level of implementation of EHRM applications. HR managers in all shareholding companies were the population and out of it 50% were taken as sample respondents. The study found that there was moderate level of implementation of EHRM and the variation thereto was affected by internal factors at 60% and by external factors at 40%.

Alwis (2010) analysed the impact of E-HRM and changing role of HR managers which brought out the various technologies put to use in HR in Sri Lanka. The study revealed that out of the sample of 30 companies from various industries, only 30% had very high knowledge about E-HRM. The role of HR managers has undergone a drastic change from administrative expert to strategic agent. The study also laid down the reasons for adoption of E-HR. Organisational Culture and employee attitudes were prominent reasons. The adoption should be done in a planned manner and also suitability of the software must be thoroughly verified and evaluated.

Atallah & Ross (2016) in a research study tried to illustrate the effectiveness of implementing e-HRM in UNRWA. The study was descriptive cum analytical in nature. The Data collected through questionnaire were analysed and it was found that e-HRM components helped to simply the work processes and make HR service delivery better. Employees were satisfied with the e-HRM system. E-recruitment and E-selection had a very significant impact on UNRWA's organisational development when compared to E-training, E-development and E-compensation. It was recommended that the cost of data errors and misuse of e-HRM system must be taken care of to make the system more useful.

Bakker (2010) in his study revealed that there was no importance of country differences in adoption and deployment of E-HRM outcomes. Local recruitment differences were found to be evident in the HR processes in an E-HRM application.

Bissola & Imperatori (2014) in their paper made an attempt to find out how far e-HR has helped in building strength in the relationship of employee with the HR department. Also, whether it has enhanced transparency, fairness and trust in the organisation. 526 Gen Y employees were surveyed to attain the objective. The results revealed that technology surely helped to enhance relationships, trust and efficiency to the betterment of organisation.

Bondarouk, Parry, & Furtmueller (2017) tried to enumerate the research conducted so far on e-HRM. They referred to the TOP framework viz., Technology, Organisation and People as the factors which affected the e-HRM adoption. It was found that there was shift in e-HRM goals from efficiency to Strategy oriented activities of HR. E-HRM does not only effect operational effects but also moved to relational and transformational outcomes.

Bondarouk & Brewster (2016) in their article analysed the impact on Information Technology on HRM in 21st Century. Harvard model was used to establish a comprehensive view on HR outcomes. The technology, territory of e-HRM, the context of e-HRM and its outcomes etc., were discussed. It was also stated that the perception of multiple stakeholder's like employees, line managers and HR professionals would have a great influence on the extend, manner and choice of using e-Hrm in any given organisation.

Bondarouk, Harms, & Lepak (2017) in their work undertook a moderated mediation analysis and it was conducted in an administrative unit among 140 employees. The main aim of the study was to verify two important issues viz., whether there is technological and organisational interplay and whether e-HRM leads to better HRM service quality. It was revealed from the analysis that e-HRM surely contributed to better HR service quality but the mediation or contingent effects were not established among the technological and organisational aspects.

Bondarouk, Schilling, & Ruel (2016) jointly conducted a research work to find out the adoption of e-HRM in subsidiaries of multinational companies in the emerging economies. A total of 11 companies from Indonesia were selected to study as the sample organisations. Companies ranged from those at the initial adoption stage to the

advanced level of e-HRM adoption. The findings were presented with respect to three main constructs- e-HRM adoption levels, innovation attributes and environment attributes. It was revealed that the decision of MNC subsidiaries in emerging economies is highly influenced by the decisions of MNC headquarters.

Bondarouk, Ruel, & Hejden (2009) performed a qualitative study e-HRM Effectiveness in a Public Sector Organisations from the perspective of Stakeholders. Data were collected from 10 Managers and 11 employees from 5 different departments of EMPLAZA project. The goals, e-goals, e-career development and HRM effectiveness from the managers' and employees' perspective were analysed. It was found that HRM effectiveness were having different meanings for managers and employees.

Bondarouk & Ruel (2010) tried to propose a framework or map which can measure the convergence or divergence of e-HRM in different national contexts. The model represented that converging tendencies can be seen in phase I which deals with HRM strategy and policy and phase II that reflects the e-HRM goals. Phase III depicting the e-HRM types and phase IV dealing with e-HRM outcomes will show a diverging tendency based on cultural and national diversity.

Burbach & Royle (2014) conducted semi-structured interviews with 15 stakeholders in US based MNC subsidiaries from German and Ireland and one interview with their competitor's Senior manager. They could find out that inter-change of various Institutional Level Factors like External, Relational, Organisational and Individual mediated the successful transfer of e-HRM and also its integration in the subsidiaries. They also developed a model which shows the impact of institution context and key success factors of technology implementation of e-HRM. The model brings out the relationship between the various institutional contexts on the strategies and utilisation of e-HRM. The outcomes therein due to implementation internalisation and integration of e-HRM diffusion are also seen in the model.

Chytiri (2019) examined Human Resource Manager's role in the Digital Era in which he laid stress on the role of HR manager in the conventional HR activities and on the change taken place after digitalisation of HRM. It is found that there is drastic change

in the role from static to dynamic or strategic. They face challenges to manage the digital employees and technically oriented production and organisational culture.

Ebner (2008) discussed about dispute handing function of HR while going electronic. The paper brings out the new systems for handling disputes for Alternative Dispute Resolution (ADR) called (ODR) Online Dispute Resolution which is a remedy for the new technology adopted HRM.

Erdogmus & Esen (2011) evaluated the technology readiness and its effect on the acceptance of technology in 500 largest Private sector companies in Turkey. The data were provided by 65 HR managers. Two well accepted theories were taken as the research models. (TAM) Technology Acceptance Model and Technology Readiness Theory developed by Parasuraman were considered. Perceived usefulness and Perceived ease of use were greatly influenced by optimism and innovativeness.

Findikh & Bayarcelik (2015) conducted a study to explore the outcomes of Electronic Human Resource management (e-HRM). HR specialists of Service industry in Turkey provided the necessary data for the descriptive study. It was found that the primary motivating factors for e-HRM adoption was time management, reduction in cost and processing time, access to personal data etc. Although among all the HR functions Training and Learning in the electronic way was found to be less effective.

Han, Zhang, & Huang in their study reported that Public sector organisations have adopted e-HRM up to a point in china. E-recruiting and E-selection and online training are widely used through validity and reliability of Chinese version of MMPI software is questioned. It is found that considerable amount of cost savings has been made by use of e-HRM. E-performance appraisal is to be practiced yet. E-HRM is reducing paper work for repetitive tasks while sophisticated HR work still rely on paper- based HR.

Holm (2014) examined the e-recruitment adoption from a micro-organisational perspective in Danish Organisations. The empirical research conducted in Denmark indicate that functional and social pressures of wider society like labour market and

penetration of internet strongly influence recruitment. Drastic changes have come in the way of searching for employment and expectation to be hired through the adoption of electronic mode in recruitment practices.

Hosseini & Nematollahi (2013) discussed effective HRM in Organisation, E-Synergy and e-HRM, the goals, objectives, function generations and implementation of e-HRM. The study aimed to find out the effectiveness of HRM by the implementation of e-HRM. The sample was drawn from Shiras University. Data collected from 96 Managers were analysed to test correlation. It was proved that e-HRM resulted in increase of HRM effectiveness.

Ibrahim & Yusoff (2015) brings out the antecedent factors of techno stress towards EHRM in Government agencies of Malaysia. Semi-structured interviews were conducted among HRMIS experts of three State Governments of Malaysia. It was identified that the three main characteristics of the user namely attitude, technology readiness and readiness to change were related to components of techno stress like techno-overload, techno-invasion, techno-complexity, techno-uncertainty and techno-insecurity.

Iqbal & Ahmad (2016) conducted a study in Pakistan banks which aimed to study the value creation of e-HRM practices. They surveyed 365 branches of the selected commercial banks. It was found that the successfully implemented e-HRM in all levels viz., operational, relational and transformational lead to positive organisational outcomes. Also, the administrative expert role of HR becomes more of a strategic partner with e-HRM along with improving HR service delivery quality and being cost effective.

Iqbql, Ahmad, Allen, & Raziq (2018) identified and establish direct as well as mediating link between the perceived labour productivity and e-HRM. Partial least square structural equation modelling analysis found that the quality of HR service delivery was greatly influenced by e-HRM practices. It also mediated the perception of manager's towards labour productivity and its relationship with e-HRM practices. They suggest that the impact of e-HRM on service quality must be considered in a holistic way to improve labour productivity.

Karakanian (2016) discussed the way HR professionals do their jobs in the changing scenario of the web-based world. The idea that e-HR ties and integrates HR activities to other corporate processes such as finance, supply chain and customer service is brought about and HRMS is described as the back bone of HR data and business rules. Cost effectiveness, capturing data at source, reducing distance between HR department and its internal customers, globalisation of corporate HR information etc., are listed as importance of e-HR. By recognizing limitations of web technology like multi-platform security inability to perform extensive transaction processing concurrent website and data base updates organisations can better implement e-HR. Also, they have to evaluate authentication, security access rules and audit trails related to service providers network, servers and applications.

Laumer & Weitzel (2010) in their study among 144 HR managers from top 1000 German firms on the topic e-HRM highlighted that the most challenging task of HR mangers are staff retention and external employer branding. Also, it stated that e-HRM needs to be both effective and efficient in the sense that it must be able to adequately fill vacancies and make the best use of available scarce resources.

Masum, Kabir, & Chowdhury (2015) identified the factors that influence the adoption of e-HRM in Bangladesh. A total of 46 large scale private sector organisations were selected and 331 respondents were taken as the sample to elicit data. The statistical analysis revealed that certain factors were highly influential in adopting e-HRM like top management support, employee's individual attributes, system complexity, IT infrastructure and industry pressure.

Masum A. K. (2015) analysed 265 respondents from 28 Private Commercial Banks. He tried to bring out the various factors which lead to adoption of e-HRM. The findings revealed that individual attribute, compatibility, top management support, IT infrastructure and industry pressure had the most influence on the decision for adopting e-HRM in banks in Bangladesh context.

Nivlouei(2014) examined the e-HRM model and identify the e-HRM systems- its nature, objectives, policies etc. Also identified the most affective and affected elements in Capacitating Globalization Paradigm. It brought out the importance and

necessity of e-Hrm systems on the organisational globalisation. Process re-engineering, training and education, managing change etc., where found to be some of the challenges. Improving knowledge, strategic focus, redesigning human resource process are pointed out as opportunities in implementing e-HRM. Developing skills and using web facilities to optimum, educating managers, specialised education for people in digital domain were marked as some of the points to be considered to implement e-HRM in the global setting.

Obeidat (2016) made an effort to study the link between e-HRM use and HRM effectiveness in a telecommunication company in Jordan. The perception of e-HRM use and effectiveness therein were studied. The model developed tried to establish link between the determinants of e-HRM viz., performance expectancy (PE), effort expectancy (EE) and social influence (SI) on the behavioural intension (BI) and e-HRM usage (USE) and the outcomes of e-HRM effectiveness at the policy and practice level.

Obeidat (2017) examined the relationship between HPWP and organizational perfromance by taking into account e-HRM as a contingency factor moderating the two variables. The study was conducted in the Middle Eastern context. 118 questionnaires were collected from Jordanian firms operating in financial and manufacturing sectors. It was found out that e-HRM is a moderating factor for HPWP and both the factors have positive influence on organisational performance.

Oiry (2009) conducted interview as part of in four French banks and tried to bring out the role conflicts of employees who underwent e-Learning as part of their training. He tried to brief the dilemma of employees that whether they have to perform their role in the desk or to undertake training as they are not required to move as they engage in e-Learning.

Oladele & Omatayo (2009) emphasized on e-recruitment, e-performance management, e-appraisal and e-training in an attempt to verify the effects of e-HRM on organisational performance specially on service delivery and commitment. A structured questionnaire was used to collect data from guaranty Trust Bank plc and the relationship between variables were analysed using AMOS 21. The study found

that strong positive association exist between e-HRM variables. They had significant correlation with workers commitment and service delivery. It also stated that adoption of e-HRM will increase employee's commitment and service delivery.

Olivas-lujen, Ramirez, & Cantu (2007) conducted a study with semi structured questionnaire among senior HRM managers and line managers in four of the most competitive firms in Mexico to found out the technologies adopted and ways in which they adapted to idiosyncratic circumstances keeping in view the local idiosyncrasies.

Parry & Tyson (2011) conducted case studies of 10 organisations where e-HRM was already introduced over a year and above. He discussed the expectation of implementing e-HRM like improving efficiency, making service delivery, better improving the image of the organisation, empowering managers and making HR more strategic. The case study revealed that standardization, efficiency and service delivery were improved while there was influence found in decision making by implementing e-HRM in the select organisations.

Panayotopoulou, Galanaki, & Papalexandris (2010) in their study tried to identify the similarities and differences in e-HRM diffusion among European countries and to explore the predictors of adoption of e-HRM. Cluster analysis was conducted taking into account northern, central and south – eastern European clusters. Socio-cultural organisational and HRM characteristics were considered in deploying technology both front-end and back-end systems. It was found that back end systems adoption was influenced by size and centralization of HR department and extent of communication. On the other hand, front-end systems adoption can be predicted by the extended use of back-end systems. Factors like size of HR department, amount spent on training etc also influence the adoption.

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influenced by size and centralization of HR dept and extent of communication. On the other hand, front-end systems adoption can be predicted by the extended use of back end systems. Factors like size of HR dept and spent on training etc. also influence the adoption.

Panos & Bellou (2016) analysed the impact created by various types of e-HRM goals on the different outcomes of e-HRM. Further, they tried to explain the mediator role of e-HRM and its acceptance by IT users. A link between the e-HRM goals i.e., Operational, Relational and Transformational on the HRM roles like that of Administrative Expert, Employee Champion, Change Agent and Strategic Partner which is established and the outcomes on Operational, Relational and Transformational level is stated. It also pointed out the high acceptance of IT is one of the key requirements for reaching e-HRM outcomes and to adopt e-HRM systems.

Parry (2011) made an attempt to evaluate the e-HRM as a means to increase the value of the HR function. Research based view was considered along with the contribution of value of HR towards achieving the competitive advantage. The results of the discussion revealed that there was a significant positive relationship of organisational size with both use and e-HRM sophistication. The deployment of e-HRM made the role of HR practitioner more strategic and thus adding value to the organisation. Also, there was a positive relationship established among e-HRM use and sophistication which suggests that e-HRM sophistication can be widely used for HR service delivery.

Poisat & Mey (2017) conducted a qualitative analysis of Electronic Human Resource Management and attempted to provide a theoretical understanding of nature of e-HRM, major e-HRM research areas and the link between e-HRM and organisational productivity. It was found out that most of the research was conducted to understand the relevance of e-HRM and on its value on the personnel and on the department. More has to be done in the area of relevance and value creation as far as various groups of employees like operational employees and line managers are considered.

Prado, Freitas, & Sbrici (2010) discussed the upcoming technology and data warehousing using OLAP software. The On Line Analytical Processing (OLAP) is a modern business intelligence tool made available for managers to deal with big data

of enormous human resources in their organisations. Data warehouse and Data Mart and Operational Data store models were illustrated in the paper.

Rawash & Saydam (2012) analysed the Impact of Electronic Human Resource Management on Organisation's Market Share with reference to the Housing bank for Trade and Finance in Jordan. He tried to investigate the relation or link between electronic Management and human resource management and their influence on the market share of the housing bank for trade and finance in Jordan. It was found that there is significant relation between EM and HRM. Also, a significant relation between market share with EM and HRM.

Ruel, Bondarouk, & Looise (2004) conducted an empirical study on e-HRM Innovation or Irritation among the five large companies especially on web based HRM. They tried to figure out the concept of e-HRM, its goals, types and outcomes. Five large companies with more than 1500 employees which were already on the e-HR road were selected for the survey. The results revealed that that improving HR's administrative efficiency to achieve cost reduction and to standardize HR policies and processes were the major goals of EHRM. There was gap between the practical and technical sense of EHRM in these companies. The study revealed that EHRM helped in reduction of administrative burden and cost but hardly helped in improving employee competences.

Ruel & Bondarouk (2007) found out that individual assessment of E-HRM applications influences the technical and strategic effectiveness of HRM in a study conducted in the ministry of internal affairs in Netherlands. The perceived quality of the content and structure of EHRM applications have a positive effect on technical and strategic HRM effectiveness. The basic expectations from implementation of E-HRM are that it will reduce costs HR service level and quality improvement and HR department becoming and strategic partner.

Ruel, Bondarouk, & Velde (2006) conducted a quantitative study in a Dutch ministry entitled "The contributions of e-HRM to HRM effectiveness". The study brings out the findings that technical and strategic HRM effectiveness is positively and significantly affected by the perceived quality of content and structure of e-HRM

applications. On the other hand, job relevance and ease of use doesn't have significant effects on HRM effectiveness.

Ruel & Bondarouk (2014) discussed the challenges of research and practice in e-HRM. The need for further research in the area was sought. It was noted that researchers from IT practitioner also paid attention to research in the area. More focus should be given to issues relating to e-HRM like its implementation, usage and more specifically e-HRM outcomes.

Ruel & Kaap (2012) conducted a survey in three international firm and presented a paper "e-HRM usage and value creation- Does a facilitating context matter". They wanted to verify and find empirical evidence to support the assumption that HRM value creation is driven by e-HRM. The survey results showed a positive relationship among intended use of e-HRM and the HRM value creation in the absence of contextual facilitating factors. Also, it was found that contextual factors, facilitating conditions, data quality, competencies of e-HRM technology and consistency of HR policy etc., had a positive co-relation with HRM value creation.

Sabir, Abrar, Bashir, Baig, & Kamran (2015) aimed at finding out the impact of e-HRM towards the company's value creation taking into consideration the banking sector of Pakistan. The value can be judged by the time spend on strategic HR activities, Roles of HRM efficiency of HRM, perceived effectiveness and service quality of HRM activities. The study entitled "e-HRM Impact towards company's value creation: Evidence from Banking sector of Pakistan" brought out the findings that value created was high in the organisation were the usage and frequency of use is higher. Also, it was revealed that the effectiveness of HR practice increased after the implementation of HR practices.

Saleh & Saleh (2016) conducted a study by gathering data from banks, governmental healthcare, insurance, internet providing, logistics, telecommunication and academic organisations working in Palestine. The factors influencing e-HRM technology adoption was found that ease of use, attitude, intention and communication were significantly influencing factors while perceived risk, system security, organisation role and availability of resources had a lesser influence on technology adoption.

Sanayei & Mirzaei (2008) conducted a case study on Iranian Organisations for evaluating the effectiveness of E-HRM. The effect of various independent variables was put to test like job satisfaction organisational and professional commitment on the effectiveness of HRM which was treated as the dependent variable. The study found out that E-HRM tools were rarely used and that the E-HRM applications have significant positive effect on the effectiveness of HRM activities. Also, a model for assessing the effectiveness of HRM was proposed in the study.

Stone, Deadrick, Lukaszewski, & Johnson (2015) in their study focussed on the limitations of IT related HR systems like the use of one-way communication, lack of interpersonal interaction being impersonal and passive and creation and passive and creation of artificial distance between individuals and organisations.

Strohmeir & Kabst (2012) in a paper tried to bring out the different types, contexts and consequences of e-HRM to understand the reasons, kinds and success of different types of e-HRM. They conducted a cross- sectional survey of senior HR personnel. They found out that "non-users", "operational users" and "power - users" are the three configurations. "Power configurations contribute excessively to organisation through other two also contribute to the success.

Yuan, Rickard, Xia, & Scherer (2011) tried to study how the employees simultaneously use interpersonal and electronic resource in order to disseminate knowledge. In their study entitled " The interplay between interpersonal and electronic resources in knowledge seeking among co-located and distributed employees" brought out the findings that in order to have access to needed knowledge, social relationships were needed, employee seeking knowledge obtained it in different types as per availability and factors such as time, cost and location affected the choice between interpersonal and electronic sources of knowledge.

Section B

2.3. National Studies

Agarwal, Goel, & Gupta (2014) attempted to list out the new technical advancements in the field of HR, the software packages available and their providers. A data analysis of previous research papers had been done and on the basis of the same it was found that the advancements highly benefitted the organisations be it the biometric punching for attendance or compensation XL, etc. for payment function to technology all are in place in the new scenario. Though, malpractices hackers on one hand and lack of expertise by the stakeholder on the other pose a problem in E-HRM.

Behera (2017) examined the benefit or the positive side of implementing HR in an organization. E-HRM can benefit organisation by reducing time and effort in doing or performing the HR functions and thus reducing cost secure transactions would be a challenge as data are easily accessible. Resistance to this technological change can pose another issue. E-HRM any way has more positive effects.

Bhadoriya, Bajpai, & Patwardhan (2003) tried to identify and praoritise the Determinants of e-HRM using Analytical Hierarchy Process (AHP). They identified the factors determining electronic Human Resource Management (e-HRM). The study was conducted in IT industry. Eight factors of e- HRM were identified which were classified under three main criteria. Organizational factors, Environmental factors and e- HRM related factors were the broad categories.

Chauhan (2019) conducted a comprehensive analysis of the E-HRM application in Indian IT Industry. It was found that E-HRM was highly effective in solving employee related issues like retention engagement, motivation and productivity. It acts as an employee-oriented tool and helps in improving the HR function in the industry.

Ganesan & Sadasivam (2010) pointed out in their study the advantages of electronic data interchange stating that the transfer of documents could be done with more security and more accurately paperless system of working was made possible. Transactions were made in an integrative manner with inter linkage of computers.

Gani & Anjum (2017) have stated in detail the scope, functions, objectives and outcomes of e-HRM. HR administrative functions, HR planning, HR communications, integration for workflow were termed as Intranet based HRM functions and HR acquisition, evaluation, training and development were referred to as e-HRM function. They listed a number of critical success factors for e-HRM adoption as – commitment to change management, user acceptance, presence of IT culture, involvement of all stakeholders etc. Also, cost implications, aligning the e-HRM systems security, managing data were posed as the challenges.

Geetha (2014) gave a detailed view of e-HRM in 44 auto component firms. The study tried to find out the effectiveness of all the HR functions like Recruitment, Selection, Learning, Performance Management etc. in the electronic forms. The study revealed that software application like SAP or Oracle people software used by most of the firms to integrate their HR functions. Also, applicant tracking system, payroll, performance Management suite etc. which are standalone applications were also adopted in some cases. The result stated that e-HRM helped to reduce cost of hiring and other expenses made the processes simple and also lowered the time for HR cycle along with increasing the quality of HR in the said organisations.

Giri, Chatterjee, Bag, & Paul (2019) jointly performed a study titled "Determining Acceptability of E-HRM (electronic – Human Resource Management) in Indian food processing Industry using Augmented Technology Acceptance Model (TAM)" A quantitative analysis was carried out in 5 categories of food processing industries among 136 HR professionals. Path analysis and Structural Equation Modelling (SEM) was used to analyse the attitude and intension of use of E-HRM as stated by the Technology Acceptance Model (TAM). It was found that E-HRM can help in handling work pressure and be effective when well adopted.

Goel (2018) attempted to investigate Evolution of E- business with E-Human Resource Management. The E-business environment and the inclusion of technology in managing human resources was discussed in detail. The ability of E-HRM is to improve efficiency and making HR more strategic. It was stated as an "efficient, reliable and easy to use tool". E-HRM is evident in almost all functions of HRM right

from recruitment to personal administration in the select organisation and it will take HR to more heights with efficiency in operations.

Kannan & Priya (2017) performed a study on Employee's Perception towards e-HRM in Private Sector Banks of Coimbatore District by selecting 120 bank employees. Structured questionnaire was administered and statistical analysis found that the respondents highly agreed that e-HRM could be used by oneself without depending on other, improves commitment, user-friendly, had clear format and was duly updated. It was also found that there was no significant link between the use of e-HRM on performance.

Katarial, Arora, & Kataria (2018) jointly performed a study of e-HRM in Hotel Industry in India. It aimed at analysing the use of e-HRM in High performance HR practices (HPRPs) and its impact on the employee Performance (EP). The sample were drawn from HR managers from Hotel Industry in India, the results revealed that by adopting e-HRM in the HR practices the performance of the employees has improved. (it was found similar in other industries too in healthcare and IT). Well implemented HFHRPs with electronic support would enhance effectiveness. A moderating effect on the link of HPHRPs and EP was also established in the study.

Kaur (2012- 2013) discussed the advantages and disadvantages of E-HRM. The technical advancement has promoted the HR function to be more effective and people management to be automated. It has made HR more strategic, changing the role of HR from staff to an expert, a partner or a change agent. Pure accessibility alone doesn't ensure E-HRM to be effective all the while. The level of implementation and usage would decide whether it is a Boon or Bane in today's tech world.

Malhotra & Jain (2017) conducted a study in the banking sector and wrote a paper titled "Impact of E-HRM practices on employee satisfaction". 55 samples were taken to undertake the study. It was aimed to find out the effectiveness of e-HRM implementation in banking sector. Analysis revealed the e-HRM was fruitful and helpful to the managers and enhanced utilization of resources. It was seen that it helped in reducing stress of the employees and promoted performance and satisfaction of employees.

Mannivannan & Chandramohan (2013), in their paper, proposes conceptual model for EHRM portal user satisfaction for employees. Nine dimensions namely, information content, Ease of use, convenience of access, security, timeliness, confidentiality, efficiency, layout and communication were identified. This model predicts the user satisfaction levels.

Menka (2015) studied the scope and benefits of EHRM in organisations were reflected in the paper. EHRM boosts up the organisational climate very clearly and relate to outstanding designing of activities, which would improve quality and offer self - service to employees.

Nenwani & Raj (2013) discussed meaning and definition of e-HRM, objectives, goals of e-HRM, scope of e-HRM, its types the three levels- operational, relational and transformational HRM. The e-HRM model developed by Ruel, Bondarouk and Loosie in 2004 was discussed in detail. The paper also gave a description of e-HRM tools like e-Recruitment, e-Selection, e-Learning, e-Training, e-Performance management system, e-Compensation. Advantages and disadvantages of e-HRM added more clarity the concept.

Oswall & Narayanappa (2014) performed a study in the area of Evolution of HRM to E-HRM towards organisational effectiveness and sustainability. The adoption on information technology to various aspects of HR was discussed in detail. Organisational effectiveness (OE) and how e-HRM contributes to the same as well as the role of e-HRM in enhancing organisational sustainability was revealed.

Palit (2015) found out that bonafide satisfaction of employee needs and increased organisational effectiveness is benefitted by adopting latest technology in HR. MIS plays a vital role and caters to the needs of developing system, changing and growing system. The present study tries to investigate the role of MIS in supporting the organisations in offering EHRM activities in the competitive environment.

Patel & Dhal (2017) studied the e-HRM practices in different public and private sector industries and tried to enumerate the details about the implementation and practices of e-hrm followed in public and private sector organisations in Orissa. It was

found that there were similar implications of e-HRM with few variation and differences in certain aspects in these sample sectors. It was also noted that e-HRM helped in improving employee performance with the use of ESS and MSS Methods.

Priya C S & Munivenkatappa (2016) analysed the impact of employing E-HRM practices in Corporate Sector and the advancement of technology in imparting HR. It was found the performance in corporate sector was positively affected by the implementation of e-HRM in the organisation.

Raja & Balasubramanian (2011) discussed about the Effectiveness of e-HRM in Software Organisation. It aimed to have a look at the installation of e-HRM in the Software firms. It was realised that e-HRM had helped to improve transparency, standardization and centralisation of HR activities.

Rastogi & Srivastava (2017) conducted a study on emerging e-HRM practices in Private Banks. The objective of the paper was to study the role of e-HRM, techniques used and awareness of e-HRM among the private bank employees. The exploratory study conducted revealed that the implementation of e-HRM in the banks improved their efficiency and is mostly implemented in middle management levels.

Robinson & Janani (2017) tried to find out the E-HRM perspective choice of application and outcomes. HR managers from leading companies were interviewed for eliciting data. The motivating factors for adopting E-HRM application were found as reduction in time, cost, easy accessibility and improving communication E-Learning and training were not found to be in full swing and effective and needs to be developed to be more effective.

Sawant & Vernekar (2019) conducted a study on the factors for successful implementation of e-HRM in Hospitals, Pune. It aimed at finding out factors which influenced the implementation of e-HRM. A Purposive sample from hospitals in Pune was considered to find out whether the Structure, Characteristics and Culture of the Organisation had a positive effect on the implementation of e-HRM. The other factors like commitment of the Top Management, IT knowledge and Training etc were also studied. The analysis revealed that the most important factor which influenced the

implementation of e-HRM in hospitals were Top Management commitment followed by Training and Organisation Structure.

Sharma & Aggarwal (2015) in her paper discussed about the various EHRM components like e-recruitment, e-selection, e-training, e-compensation and e-performance etc. Internet enabled HRIS, Corporate Intranets and portals are relied on and driving forces are increasing competitive atmosphere, managing welfare on a global portal to improve HR service delivery and to bring cost saving.

Sheriff & Ravishankar (2011) in her article states that electronic tools implemented in HRM makes it EHRM. Various tools and software used by many global companies around the world were discussed in the study. It was observed that organisations were successful in achieving excellence through employee engagement, knowledge management and workforce adaptability by the implementation of E-HR practices.

Shilpa & Gopal (2011) in a paper tried to list out the challenges faced in the implementation of E-HRM in the select organisations of service Vs manufacturing sectors. E-HRM has varied positive effects like enhancing HR efficiency better data handling reducing cost and time, transparency etc. on the other hand lack of IT culture, huge costs involved in setting up of a fruitful HR system and of course, losing the human touch which poses challenges to the implementation of E-HR. It was stated that rightly implemented E-HR taking into account the challenges would help the most important resource - the people perform better in any said organisation.

Sinha & Mishra (2014) performed a study in Public and Private Manufacturing, Mining and Services industries in order to study the extent of application of e-HRM tools in the above said industries. They found that the e-HRM potentials are not fully used in organisation. Further, e-HRM tools are mostly made use of in Private Organisations than in Public firms.

Srivastava K. S. (2010) made an attempt to study e-HRM as a support system. It discussed about the maturity of HR functions in the organisations. The electronic mode can help to attain the maturity level in HR and provide best practices in the organisations. E-HRM is regarded as an Implementation Support System (ISS) which

was found very effective in analysis in helping the organisation to attain the desired level of performance.

Srivastava & Kumar (2016) tried to study usage of Technology in HR Practices in Indian Hotel Industry. One of the promising industries i.e. Hotel Industry was taken into consideration. It was seen from the analysis that there was increase in the revenue and sales, improvement in the customer base and global reach in the industry as a result of adoption of technology. Also, the wide usage of social media some times and cost in marketing. Corporate Social Responsibility was also facilitated by the new technical advancements and social media.

Zareena (2018) made an attempt to study adoption of E-HRM in Multinational Companies. 35 Human Resource managers were chosen for the study. The results showed that E-HRM was widely adopted in multinational companies. E-HRM was found to be easy to use and managers and employees who possessed IT knowledge found it more comfortable to use.

2.4. Identification of Research Gap

Thus, from the foregoing review of literature on e-HRM in the service sector at the National and International levels, it is clear that none of the studies, reports and research works had made any attempt to conduct a detailed research on the on e-HRM practices of the Banks and Insurance Companies in the State of Kerala in a comparative style. No attempts have been made to examine the Perception towards the implementation of e-HRM and to identify the factors which influenced the Adoption of e-HRM and to analyze the extent to which the e-HRM is adopted to perform various functions in Public and Private sector Banks and Insurance companies from the Perspective of Managers of these institutions. None of the studies have attempted to identify the Challenges while implementing e-HRM and to review the e-HRM outcomes in the two sectors in Kerala.

The most important stakeholders of e-HRM are the employees who are to be directly affected by the HR modules of any given organisation. The Human Resource Management System is now in the electronic form with different names as given by

the organisation. So far, no studies have been attempted to specifically assess the comprehensive satisfaction of the e-HRM in the Public and Private Sector Banks and Insurance companies and to identify the Problems and Benefits while using e-HRM system in these institutions in Kerala from the perspective of employees. Therefore, in this context, the present research work is a novel attempt undertaken by the researcher to fill the lacuna.

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Chapter 3

e-HRM and the Sample Banks and Life Insurance Companies - An Overview

The current research work is being conducted on e-HRM in the service sector with reference to two major sectors namely Banking and Insurance in the State of Kerala. In order to fulfil this, the major players in Public and Private sector both in Banks and Life Insurance Companies functioning in the State have been selected for analysing the e-HRM in the sectors. Therefore, it is inevitable to have a thorough Knowledge of the theoretical background of the concept. Further, an idea about the selected Service Sector Companies ought to be understood. In this background, the present chapter tries to throw light on these areas.

For the purpose of discussion, the Chapter is divided into two parts namely Part I and Part II. Part I deals with a brief theoretical framework of e-HRM and Part II is concerned with a brief of the Banking and Life Insurance sectors. Also a brief profile of the selected Public and Private sector Banks are explained in section A and that of Life Insurance Companies are discussed in Section B.

Part 1

3.1. Electronic Human Resource Management (e-HRM)

The Human Resource Management revolves around the exciting world of Human Resources the most lively and unpredictable yet important asset of the organizations. Handling this resource with very new and different issues in day to day life of the organisation has not at all been an easy task. From inception what you call the hiring process – recruitment to the time when the employees leave the organisation and beyond HRM works in full swing to tackle them with care. The journey of HRM from Personnel Management to Human Resource Management which differs both in scope

and orientation is a known story to the people in Management and Commerce world. The innovations did not leave the HRM untouched. With the advent of technology to almost all the functions of the organisation, HR too had to grab its hand. Human Resource Information System (HRIS) was introduced to certain facilities of HR. It provided the data of Human Resources in an electronic form with less scope to be strategic. This facilitating tool was welcomed, though it took time to adapt to the change. Now the electronic form of HRM is in to the scene and very effectively taking over the Traditional mode. In today's world driven by technology or digitalization e-HRM is being adopted with ease and convenience by the modern age employees. In the Industry 4.0 age the system and the facilities too have to be in pace with the time in order to be attractive. e-HRM may be one such solution.

This part of the chapter tries to discuss the evolution of this new technologically oriented HRM, its concepts, objectives, goals, types, service delivery tools, advantages, disadvantages and e-HRM functions in detail.

3.1.2. Evolution of e-HRM

HRM has come a long way since its inception in 1920's when it was considered as a clerical function with a pragmatic outlook of capitalists. It was then moved to an administrative cadre in 1940's and then to a managerial function by 1970's and 80's. A more executive status was gained by early 1990's where it was taken as more promising having emphasis on Human Values and productivity through people. It had a philosophical outlook and considered Human as one of the important assets. In a journey of transformation of HRM to Human Capital Management, technology has well played its role in assisting the tasks as and when needed.

Technology had made its entry way back in 1970's with automating payroll. In 1979, SAP (R/2) was introduced as the first ever ERP system which was later replaced by R/3 and S/4 Hana. People soft and Oracle were pioneers in launching HR centered client server system in late 80's and early 2000's.Well in the new world of millenials or net generation the web based rather more mobile technologies are welcomed to the front. A generation which is so comfortable or we may say addicted to technology HR also has to change its face and be available at their fingertips.

Electronic Human Resource Management (e-HRM) is the mode of HR in the present scenario or the new face and phase of HRM. The concept and definition of e-HRM has evolved in a new form from time to time as designated by different authors. A brief of this transformation has been presented in the table below.

Table 3.1

Evolution of e-HRM Concept

Year	Author	Concept of e-HRM
1986	DeSanctis	Specialized information system within the traditional functional areas of the organization, designed to support the planning, administration, decision-making, and control activities of human resource management'
1997	Haines and Petit	HRIS as a system used to acquire, store, manipulate, analyze, retrieve and distribute pertinent information about an organization's human resources
1998	Lepak and Snell	The term 'Virtual HR' was used to describe a 'network-based structure built on partnerships and mediated by information technologies to help the organization acquire, develop, and deploy intellectual capital
2003	Lednick-Hall and Moritz	E-HRM as conducting HR transactions using the Internet or intranet
2004	Rue¨l, Bondarouk and Looise	E-HRM as 'a way of implementing HRM strategies, policies, and practices in organizations through the conscious and direct support of and/or with the full use of channels based on web-technologies'
2007	Voermans and Van Veldhoven	E-HRM could be narrowly defined as the administrative support of the HR function in organizations by using Internet technology'
2007	Strohmeier	E-HRM is the planning, implementation and application of information technology for both networking and supporting at least two individual or collective actors in their shared performing of HR activities
2009	T.V. Bondarouk& H.J.M. Rue¨l	E-HRM as an umbrella term covering all possible integration mechanisms and contents between HRM and Information Technologies aiming at creating value within and across organizations for targeted employees and management.

3.1.3.e-HRM- the Concept

e-HRM i.e., Electronic Human Resource Management System is the computerised or digital form of HRM. It uses the intranet and internet facilities to deliver the HR services to its most important and productive assets- the employees or Human Resources right from Recruitment the various functions have taken the electronic form and transformed itself to meet the demand of the time and to be competitive enough to sustain itself in the digital age. Every sector has made it a point to adopt the new technical or e-HRM to be in the go. Although the volume and extend of adoption of e-HRM differs significantly among various sectors across the geographical boundaries.

Different authors have tried to define e-HRM from time to time. Some of the well-known, usually quoted definitions are as under

- "a way of implementing HR strategies, policies and practices in organisations through a conscious and directed support of and/or with the full use of web-technology-based channels" (Ruel, Bondarouk and Looise,2004)
- "the Planning, implementation, and application of information systems for both networking and supporting actors in their shared performing of HR activities" (Strohmeier, 2007).

3.1.4. Objectives of e-HRM

The objective of the Electronic Human Resource Management is to facilitate the HR department of the new age to deal with the outbreak of the voluminous data of the employees available with the organization. The following can be listed out as the desired objectives of e-HRM.

- **Automate Employee Related Information**: The profile and all other relevant information related to employees are to be stored in the electronic form which can be easily retrieved as and when required.

- **Monitoring of Human Resources Demand and Supply Imbalance**: e-HRM is aimed at continuously monitoring the need and fill in the vacancies as and when they arise as updated information are readily available

- **Offer Comprehensive and On-going Information System**: e-HRM aims at providing an overall comprehensive, updated information system of the people at work and the various job positions in the organization at a very reasonable cost.

- **Support Future Planning and Policy Formulations**: e-HRM would act as a supporting tool for the right kind of planning and policy formulation relating to the Human Resources of the organization.

- **Faster HR Related Services and Decisions**: e-HRM is intended to improve the service delivery of HR and also to facilitate quicker decision- making in HR domain.

- **Offer Data Security and Personal Privacy**: One of the key aim of e-HRM would be to keep the confidential data of its valuable human resources safe and secure. Privacy of the information will be well taken care off.

3.1.5. e-HRM Goals

e-HRM has been introduced to improve the existing line of HRM. Hence any day it has to be better in shape and delivery. As is evident from the literature and existing body of knowledge the following can be complied together to be the goals of e-HRM.

- **Cost Reduction**
    - It is one of the major aims as better services can be offered at lesser price though the initial investment may have a higher amount. It would be compensated by the continued benefits received throughout the working life.

- **Better Service Delivery**
    - HRM effectiveness can be well assessed with the impact of the HR service delivery. How attractively employees are given their bundle of utilities leads to their satisfaction. e-HRM in that sense would provide them autonomy to deal with their own package 24*7 anytime, anywhere even with their mobiles without depending on their superiors as was the scene earlier.
- **Standardization**
    - e-HRM should play a greater role in providing standardized HR services throughout the globe. The electronic mode would cut down the boundaries of the organisation, geographical space or anything else.
- **Strategic Partner**
    - e-HRM is aimed to reduce the clerical and tedious jobs of the HR personnel and allow them to more strategic role, thus contributing to the organizational policy building. This would hike the role of HR from a mere manager to a strategic partner.

3.1.6. Types of e-HRM

In theory and practice e-HRM can be classified into three types based on the scope of its activities.

1. **Operational e-HRM**: The first and foremost duty of any Human Resource Department is to maintain the personal data, profiles and all other relevant information regarding its workforce. Take proper note of their attendance at work, preparing payroll for compensating the work done etc, constitute the basic task of HRM. This part is dealt with by the operational e-HRM which is more of an administrative function.

2. **Relational e-HRM:** There are various functions of HRM right from recruiting the employee. These have also adopted the electronic mode for its conduct. These may be more reaching, convenient and approachable by the modern age job aspirants, who are targeted by the HR team. These supportive functions of HR like recruitment, selection, training, learning, performance management, compensation management etc. comes under the relational e-HRM.

3. **Transformational e-HRM:** The whole idea of technology driven HRM is to transform itself to be more strategic in content and performance. This deals with knowledge management of the voluminous data of HR and contributes to strategic re-orientation etc.

3.1.7. e-HRM Service Delivery Tools

The technology driven HR has to reach its employees at right time and at right place in order to be effective enough in making them happy and more productive to the organisation. The journey and the mode of e-HRM service delivery may vary from one organisation to another. Various tools are available which can be made use of to deliver HR effectively. The use of these tools is choice of the concerns using it.

- **HRFA (Human Resource Functional Applications)**

These are the most widely used common functional application software. It deals with basic functions or tasks like Recruitment, Attendance, Payroll, Administration of benefits & Appraisal, Health and Safety etc. of the workforce in the organisation.

- **ISA (Integrated HR Software Suite Application)**

It is integrated software which combines many software programs into one specific application. Online analytical processing (OLAP) is used to provide business intelligence along with data mining, extracting and transforming data and reporting it. ISA provide greater flexibility, better communication and higher speed to value of HR data.

- **IVR (Interactive Voice Response)**

It is a technology used for communication with a digital database using a touch-tone phone. In IVR the database access is predetermined as to what has been selected by the respondent. The employee can access to their data by following the IVR dialogue. This can be made use of even after office hours with limited costs. This would improve the employee service and give them priority to handle their issues quickly.

- **HRIA (HR Intranet Application)**

The intranet with the organisation would help the employees to access their HR modules with greater ease and convenience as and when they need it. Regardless of location or computing platform employees can use this to use all the latest information. It streamlines HR processes, improves data quality, keeps employees connected and also standardize the HR practices of the concern across the globe.

- **ESS (Employee Self-Service) Application**

It helps the employees to know their working time, schedule, training details all salary details, claims, income tax, leave details etc.

- **MSS (Manager Self- Service) Application**

This application helps the managers in doing their part of approvals in better manner and with great speed. It tries to cut down the processes and makes the routine work simpler so as to enable the managers to concentrate on more strategic issues. Access to all relevant information's relating to employees makes the MSS worthy.

- **HREA (Human Resource Extranet Application)**

It is an application which exchanges information from one computer to another. This may be between different business partners or between different units of a business. This application facilitates the area of training, salary and Payroll administration and also the health and safety programs and more in an organisation.

- **HRPA (Human Resource Portal Application)**

This unified space i.e. portal provides all the necessary HR contents to all the stakeholders like employees, managers, HR officials etc. who are in need of information related to the employees. This portal caters to all the day to day needs of the employees. For example applying for a leave or any other with much of ease. It helps the employees to better understand the organizational objective and tune their performance and in a way be better productive.

The above discussed are some of the tools that helps to implement e-HRM in any given organisation.

3.1.8. Advantages of e-HRM

- It helps to make HR more strategic.
- It makes the HR function go paperless.
- It helps to deal with the voluminous data of the large work force in the organisation.
- It helps to retrieve the data as and when required.
- It empowers the employees.
- It promotes standardization and be competitive in the digital world.

These are some of the advantages of e-HRM as could be understood from the existing literature as on date.

3.1.9. Disadvantages of e-HRM

- e-HRM with its technical touch loses the Human touch in HR.
- Well trained employees and staff are required to operate.
- Technical issues in handling may arise.

- Expenses may be incurred at a higher rate in implementing the system in the organisation.

With more advantages than disadvantages, e-HRM is surely ready to take up HR to new heights in scope and worth. The benefits and challenges actually prevalent in the Banking and Insurance financial sectors are discussed in later chapters which have been empirically derived.

1.1.10.e-HRM Functions

The functions of Human Resource Management have successfully redesigned itself to the new technical or electronic mode to fit into the state of play. The major functions in their electronic form are presented in the Fig. 3.1 and thereafter being briefly explained.

Fig.3.1. e-HRM Functions

1. **e-Recruitment:** Recruitment is the first function of HR in the electronic form as manpower planning has to be done strategically by the management team. The digital age job aspirants find it easy to search for their cup of tea as various websites are available which posts the vacancies on line. The applications can be sent on these portals. Over 100000 websites are available for recruiting. Moreover employer websites are also popular for e-Recruiting.

2. **e-Selection:** Once online application is received the steps in selection too are made electronically in the present form. Various selection tests, checking references through mails and other technical modes are adopted for various selection stages.

3. **e-Training:** Training has been made easy by the advent of technology to this domain. Virtual classrooms, digital libraries, interactive TV, audio video tapes etc. have facilitated online learning or e-learning. The content of Training is delivered through any of the above said modes. Evaluation of the programme is also done in the online mode.

4. **e-Performance Management:** Evaluation calls for an specialist to analyse objectively the performance of the individual at work. The web based or the electronic performance management system tries to record and evaluate the job requirements and whether the individuals have met their standards via performance. These tools help in easy appraisals or reviews both by employees themselves and by their superiors. The feedbacks too can be easily officiated.

5. **e-Compensation Management:** This tool has been prevalent since the introduction of technology into HR. Spreadsheets followed by Client-Server application were the earlier forms used for compensation management. Modern day e-HRM modules or systems provide employees the ease of going through all of the relevant information relating to their pay package and more anytime, anywhere. This cashless mode expedites transfer and retrieval of funds.

After going through the various aspects relating to e-HRM, it is now worthwhile to examine a profile of the Selected Organizations in the Banking and Life Insurance Sectors in the Public and Private sectors in Kerala. That has been attempted in the two sections in Part II.

Part II

3.2. Banking and Life Insurance Service Sectors

In India the Traditional economic sectors are classified into three viz, Primary sector dealing with agriculture and allied activities, Secondary sector which is manufacturing oriented and the third is the Tertiary sector popular for services hence also known as service sector. The various activities like Banking, Insurance, Hospitality, Education, Retailing, Communications, Real estate etc. come under the purview of the sector. Basically, a firm which is offering its customers any kind of service other than those falling under the first two categories would be included in the service sector.

Table 3.2

Service Sector Statistics

Employment (2019).	32.04%
GVA (FY 20)	55.39
GVA (FY 20)	US$1064.8bn.
Net export (FY 20)	US$214.14bn.
Import	US$131.41bn.

Source: IBEF Report

A. Banking

Being the lifeline of the modern economy, Banking plays a major role in fund management to various sectors of the economy. It accepts deposits and lends credit to the needy customers, be it be an individual, corporate and the like, an array of products is offered by this sector apart from the conventional role of fund management.

The composition of Banking sector in a snapshot is as under-

Table 3.3

Composition and Performance of Banking Sector

Public Sector Bank	20
Private Sector Bank.	22
Foreign Bank.	44
Regional Rural Banks.	44
Urban Co-operative Bank.	1542
Rural Co-operative bank.	94384
ATMs (31 Jan 2020)	210263
Public Sector	
Bank Assets(FY 2019)	72.59 lakh crores.
Credits extended.	US$1936.29 bn.
Credits CAGR	13.93%
Deposits	US$1.90trillion.
Deposits CAGR	6.81%
Credit to non-food industries (March 2020).	US$1.42trillion.

Source: IBEF Report

B. Insurance

Insurance is yet another major player in the service sector especially in the financial service sector which is seen to have a remarkable growth in the economy. Safeguarding life and property of its customers and their families is the main aim of the sector. With the changing lifestyles and compulsion, Insurance is part of saving and investment in every household. Life and Non-life (General) insurance are the two forms of insurance. The sector is governed by the rules and regulations issued by IRDA (Insurance Regulatory and Development Authority).

The breakup of Insurance companies in India are-

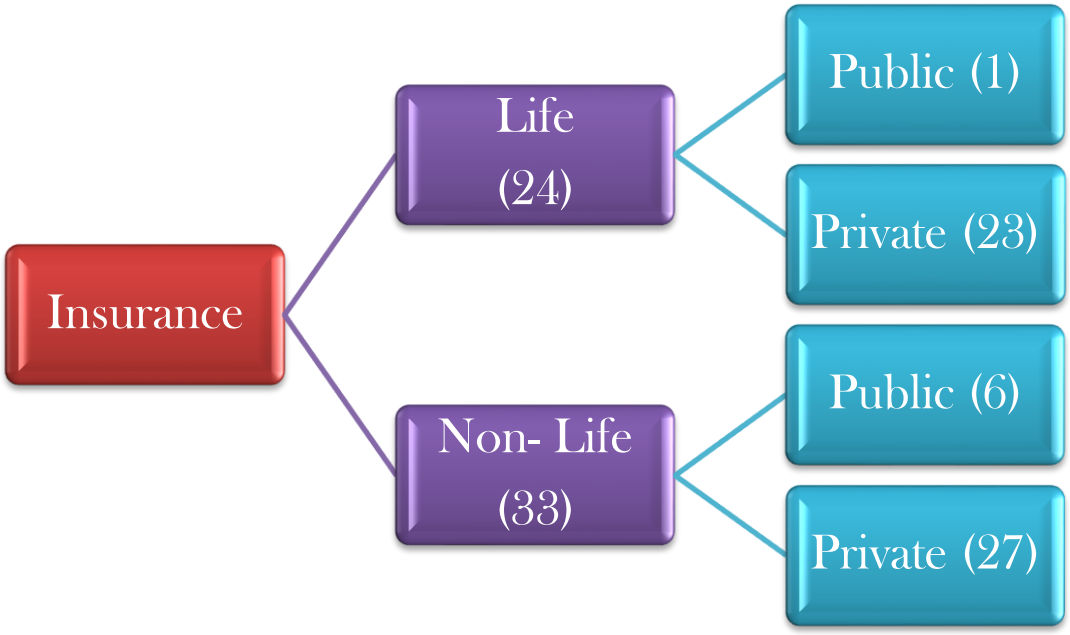

Fig 3.2. Composition of Insurance Companies in India

Table 3.4

Performance of Insurance Sector

Gross premium.	US$94.7bn.
New business.	US$37bn.
New premium CAGR	15%
Share of Private players.	31.3%.
FDI limit.	49%
Farmers benefited(PMFBY)	53.8 million.

Source: IBEF Report

3.3. Sample Banks and Life Insurance Organizations - A Brief Profile

This part deals with a brief profile of the selected four organizations in the Banking and Insurance Service sectors in the State of Kerala. For the purpose of discussion, this Part is sub-divided into two sections viz., section A and Section B. Section A discusses a brief profile of the selected Banks in the Public and Private sectors and that of B gives a profile of Selected Life Insurance Organizations in both the sectors.

Section A

3.3.1. Profile of Sample Banks

I. State Bank of India (SBI)-Sample Public Sector Bank

SBI has a rich legacy of being an Indian multinational over 200 years. It is a public sector undertaking and a statutory body of financial services, having distinctive products and services which is delivered using latest technologies in a very personalised and customised manner has been always the strong portfolio of the bank.

SBI has its headquarters in Mumbai. It provides a wide range of products and services to large number of customers like Individuals, Commercial enterprises, Public bodies, Corporate etc. it has many branches throughout the country. SBI always tries to welcome new changes without comprising on its values. The Vision, Mission and Value statements are given below:

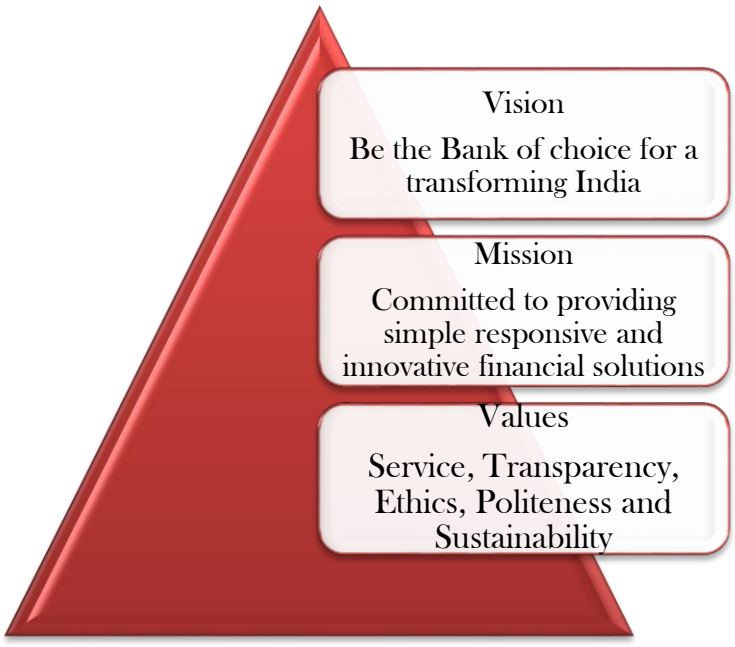

Fig 3.3. Vision, Mission and Value statements of SBI

a) SBI Services

"Being increasingly digital plays a big part in helping us reduce our costs, which in turn improves our profitability matrix."(Annual Report 2019-20)

The services provided to meet the credit and other financial needs of the citizens of the country and beyond, SBI provides the following services (SBI Annual Report 2019-20)

- **Personal Banking:** loan, salary package, digital loan offerings, wealth management and NRI business with over 36 lakh SBI home loan customers.
- **SME Banking:** simple innovative financial solution to SME clients with quality customer service. The total advance of SBI towards SME is Rs.267614 crores.
- **International Banking:** SBI leads in international banking with around 233 offices all over the world. It contributes to transform industry landscape on various avenues.
- **Rural Banking:** Micro credit funds for agricultural business, financial inclusions etc are offered to meet the rural customer's needs. SBI serves about 1.42 crores farmers across the country.
- **Government Banking:** SBI is the most prominent banking which undertakes e-governance initiatives and helps in development of e-solutions to both central and state governments. The government business turnover is Rs.52, 62,643 crores.
- **Corporate Banking:** Corporate account group has a range of products and services catering to the financial needs of the top corporate and Navaratna PSUs. The total corporate advances given by SBI amounts to Rs.8, 44,215 crores.
- **Investments:** SBI card which is a subsidiary of SBI released its IPO in 2020. It grabs the second position. Card issuer having a great track record of profitability and growth. ROE recorded by SBI card is 27.40%.

A brief of SBI profile is presented in the following table :

Table 3.5. SBI at a Glance

Customers	44.89 cr
Market share	22.84% deposits
Market share	19.69% advances.
Total branches	22141.
Pan –India ATMS, ADWMS.	58555.
BC outlets	61102.
Share of transactions on alternate channels.	91%.
Market share	13.43% (POS).
Market share	29.42% (Debit and spends).
Financial inclusion.	Rs.15.53 crores
Financial transaction amount.	Rs.227469 crores
Financial transaction through BC channel.	Rs.49.29 crores
Home loans.	Rs.4,55,865 crores
Auto loans.	Rs.72,662 crores
Other personal loans.	Rs. 2,19,062 crores
Domestic net interest margin.	24 bps.

Source: SBI Annual Report 2019-20

b) SBI - Kerala Profile

The State Bank of India being the pioneer bank in the country, in Kerala too it maintains the majority. The Local Head Office (LHO) is at Poojappura, Thiruvananthapuram. It has 1300 branches operating in various parts of the state with six (AO) Administrative Offices to control the branches in their region. The AOs are placed at Thiruvananthapuram, Kollam, Kottayam, Ernakulam, Thrissur and Kozhikode. It has the largest number of employees which comes to around 14000 as on 2019-2020. The organisation structure of Human Resource Management in SBI is illustrated in fig.3.4.

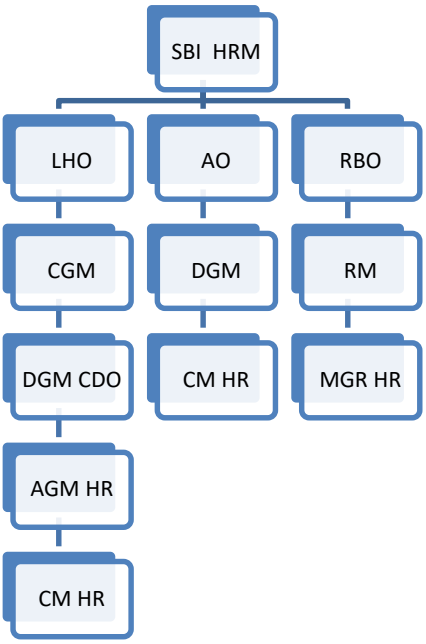

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Fig 3.4. Organisation Structure of HRM in SBI

c) Human Resource Management in SBI

SBI considers its employee instrumental for achieving all its present and future organisational goals and they provide the bank with the strength to face challenges arising due to technology, knowledge and any other trends in the global as well as national economies. SBI strives to implement various HR policies, procedures and programmes that would help in developing and managing knowledge, skills, creativity, aptitude and the optimal use of human talent. It focuses on strategic utilisation of employees which has a measurable impact of an employee's performance on the business.

The summarised HR Profile of SBI as on 31st March, 2020 is as under:

Officers	1,08,113 1,06,361
Associates	1,05,440 1,03,134
Subordinate staff and Others	43,699 39,953
Total	2,57,252 2,49,448

d) Human Resource Management System (HRMS)

Human Resource Management System (HRMS) is the e-HRM system provided by SBI to its employees to cater to all their HR needs. It was introduced in 2008 to cope up with the technical environment and provide more user-friendly services. HRMS uses SAP software which is part of an ERP software developed by a German Company. Apart from handling all the Personal data of the employees it facilitates all tasks related to employee HR like Attendance, Salary processing, Leave, Promotion, Transfers, TA bill processing and approvals etc... It is also available on mobiles ensuring 24/7 services at finger tips.

II. The Federal Bank Ltd (Sample Private Sector Bank)

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

"Federal Bank Limited is a major Indian commercial bank in the private sector headquartered at Aluva, Kerala having more than thousand branches and ATMs spread across different States in India. The Bank is a pioneer among traditional banks in India in the area of using technology to leverage its operations and was among the first banks in India to computerize all its branches. The Bank offer its customers, a variety of services such as Internet banking, Mobile banking, On-line bill payment, Online fee collection, Depository services, Cash Management Services, Merchant banking services, Insurance, Mutual fund products and many more as part of its strategy to position itself as a financial super market and to enhance customer convenience.

The history of Federal Bank dates back to the pre-independence era. The Bank was incorporated on April 23, 1931 as the Travancore Federal Bank Limited, Nedumpuram under the Travancore Companies Regulation, 1916. Late K.P. Hormis, the visionary banker and founder took up the reigns in 1945 and built the bank a nationwide institution. The Bank's name was changed to The Federal Bank Limited on December 2,1949. The Bank was licensed under the Banking Regulation Act, 1949, on July 11, 1959 and became a scheduled commercial bank under the Second Schedule of Reserve Bank of India Act, 1934 on July 20, 1970. Today the bank is present in 25 States, Delhi NCT and 4 Union Territories and the bank is listed in BSE, NSE and London Stock Exchange".*(Federal Bank Annual Report 2018-19).*

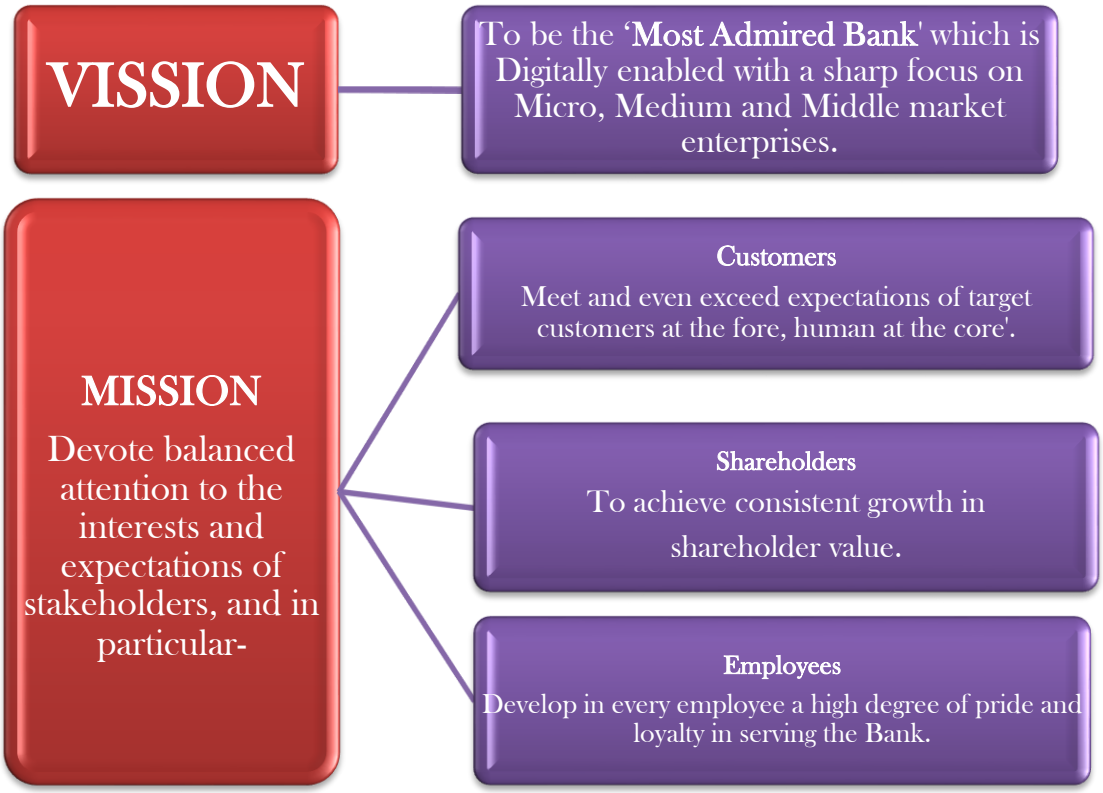

Fig 3.5. Vision and Mission statements of Federal Bank

Table 3.6

Federal Bank as on 31.03.2019

Branches	1251
ATMs	1669
Cash Recyclers	269
Member Team	12227
Performance Dashboard	
Retail Advances	Rs. 31742 crores
Home Loans	Rs.15,394 crores
Business Banking Advances	Rs.9,552 crores
Agri Advances	Rs.11,440 crores
Corporate Advances	Rs.47,548 crores
NRI Deposits	Rs.53,159 crores
CASA Deposits	Rs.43,388 crores
Income Growth	
Total Income	Rs.12,770 crores
Net Interest Income	Rs.4,176 crores
Fee Income	Rs.1,037 crores
Interest Earned	Rs.11,419 crores
Key Ratios	
ROA	0.88%
ROE	9.81%
CRAR BASEL III	14.14%
EPS	6.28%
PCR	67.16%
Net NPA	1.48%
Deposits	Rs.1,34,954 crores
Advances	Rs.1,10,223 crores

Source: Federal Bank Annual Report 2018-19.

a) Federal Bank- A Kerala Profile

Federal Bank is headquartered in Aluva. It has Two Networks- Network 1 which operates in Kerala and Network 2 which are operations outside Kerala. There are

around 592 branches operating in the State with 5738 employees. The following figure gives a glimpse of operations and number of employees.

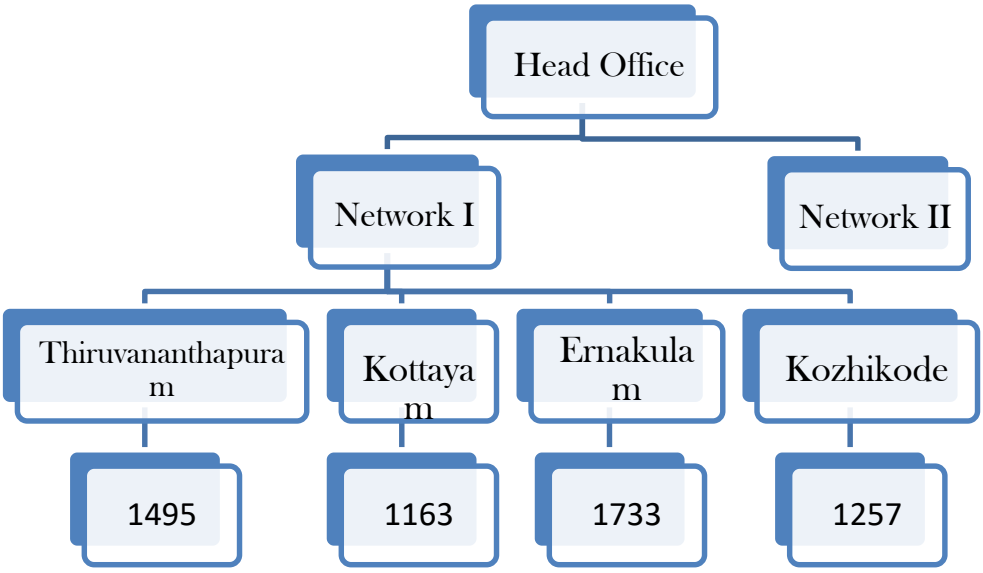

Fig. 3.6. Federal Bank Office Structure

b) e-HRM in Federal Bank

The HR department at the Head office formulates the Policies and has overall control over the activities. In order to handle HR tasks better various Vice Presidents (VPs), Deputy vice presidents and Associate Vice presidents are appointed who take care of various wings handling different HR tasks.

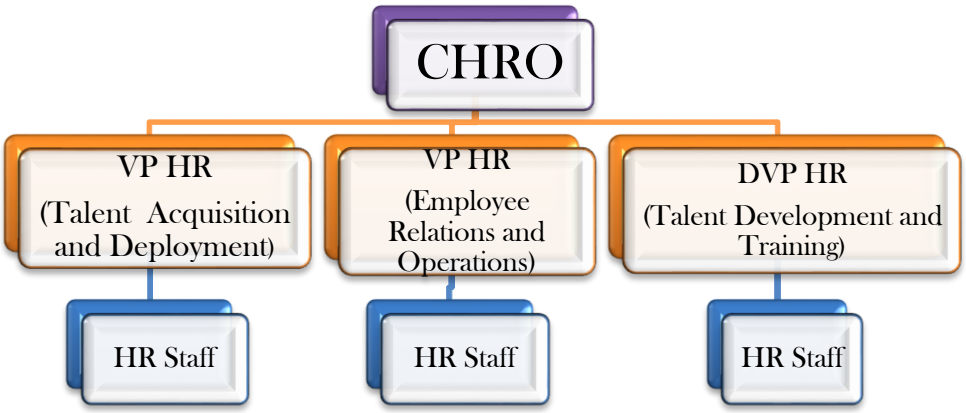

Fig 3.7. HR Structure in Federal Bank

c) Fed –HRM

Fed HRM is the e-HRM system provide by Federal Bank to its employees. It takes care of all the HR services to an employee. Tata Consultancy Services (TCS) is the vendor proving the e-HRM system software. It was introduced in the year 2010. It uses intranet and internet for operating the portal and is also available through mobile phones.

Section B

3.3.2. Profile of Sample Life Insurance Organizations

I. Life Insurance Corporation of India (LIC)- Sample Public Sector Life Insurance Organization

The Life Insurance Corporation of India was established with the objective of spreading life insurance to all citizens in the country on 1st September 1956. LIC is the dominant Life Insurer even in the liberalized scenario of Indian Insurance. In its 62 years of existence, LIC has grown from strength to strength be its customer base, agency network, branch office network, new business premium and has a significant role in spreading life insurance widely across the country. (LIC Corporate Profile 2019).

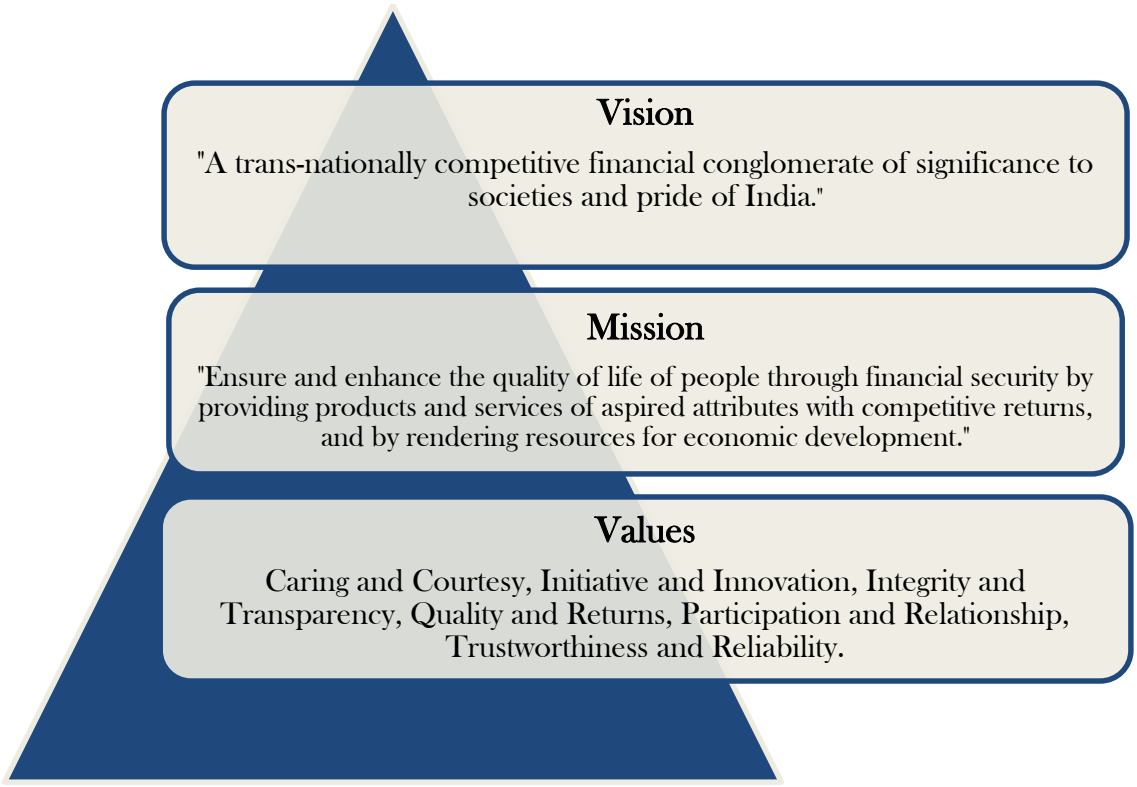

Fig 3.8. Vision, Mission and Value Statements of LIC

Table 3.7

LIC Organisation Structure and Human Resources as on 31.3.2019

Classification of Offices	No. of Offices
Central office	1
Zonal offices.	8
Divisional offices	113
P&GS unit.	77
SSS unit.	4
Branch offices	2048
Satellite offices	1481
Mini offices	1200
Employees	108684.
Agents	1179229

Source: LIC Corporate Profile 2019.

Table 3.8

LIC Performance at a Glance

New Business during 2018-19		
Composite (Policies)	Rs.21.33 lacs	Rs.1,42,191.69 cr (FYPI)
Market Share (%)	Rs.74.1 lacs	Rs.66.24 crores
Business in force as on 31.03.2019		
Individual Policies	Rs.29.09(in crore)	46,24,916(Rs in crores)
Group Policies (lives)	Rs.11.61 (in crore)	20,14,670.17(Rs in crores)
Claim Settlement Performance 2018-19		
Total number of claims settled	Rs.259.54 Lakhs.	
Total number of claims paid.	Rs.163104.50 crore.	
Percentage of maturity claims paid.	92.95	
Percentage of death claims paid.	98.27	
Other Performance Parameters (Rs.in Crores) F.Y.2018-19		
Total income	560784.39	
Total premium income	337185.40	
Payment to policyholders.	250936.23	
Total life fund	2828320.12	
Total assets	3111847.28	

Source: LIC Corporate Profile 2019.

a) LIC Products

LIC has an array of products lined up for its customers and their families.

I Endowment Assurance plans

- LIC's new endowment plan (plan no.814)
- LIC's new Jeevan Anand plan (plan no 815)
- LIC's single premium endowment plan (plan no 817).
- LIC's limited premium endowment plan (plan no 830).

- LIC's Jeevan Lakshya (plan No. 833).
- LIC's Jeevan Labh (plan No. 836).
- LIC's Aadhaar Stambh (Plan No. 843).
- LIC's Aadhaar Shila (Plan No. 844).
- LIC's Jeevan Umang (Plan No. 845).

II Term Assurance Plans.

- LIC's Tech- Term (Plan No. 854).
- LIC's Jeevan Amar (Plan No. 855).

III Children Plans.

- LIC's New Children's Money Back Plan (Plan No. 832).
- LIC's Jeevan Tarun (Plan No. 834).

IV Annuity Plans.

- LIC's Jeevan Shanthi (Plan No. 850).

V Health Insurance Plans.

- LIC's Jeevan Arogya (Plan No. 904).
- LIC's Cancer Cover (Plan No. 905).

VI Unit Linked Plan.

- LIC's New Endowment Plus (Plan No. 835).

VII Money Back Plans.

- LIC's New Money Back Plans (Plan No. 820&821).
- LIC's New Bima Bachat (Plan No. 816).

VIII Special Plans.

- LIC's Jeevan Shiromani (Plan No. 847).
- LIC's Bima Shree (Plan No. 848).

IX Micro Insurance Plans.

- LIC's Bhagya Lakshmi (Plan No. 839).
- LIC's New Jeevan Mangal (Plan No. 840).
- LIC's Micro Bachat (Plan No. 851).

X LIC'S GROUP INSURANCE SCHEMES.

- LIC's New One Year Renewable Group Term Assurance Plan-1.
- LIC's New One Year Renewable Group Term Assurance Plan-11.
- LIC's Single Premium Group Insurance Plan.
- LIC's Group Credit Life Insurance Plan.

XI Social security schemes.

- Converged Pradhan Mantri Jeevan Jyothi Yogana (PMJJBY).
- Converged Aam Admi BimaYogana (AABY).
- Pradhan Mantri Jeevan Jyothi BimaYogana (PMJJBY).
- Pradhan Mantri Jan DhanYogana (PMJDY).

b) LIC – A Kerala Profile

Being the only institution offering Life Insurance in Public Sector, LIC has many branches and highest number of employees working in the sector. It has four Divisional offices in the state with 3263 employees working in the various branches under this Divisional Offices (DO).

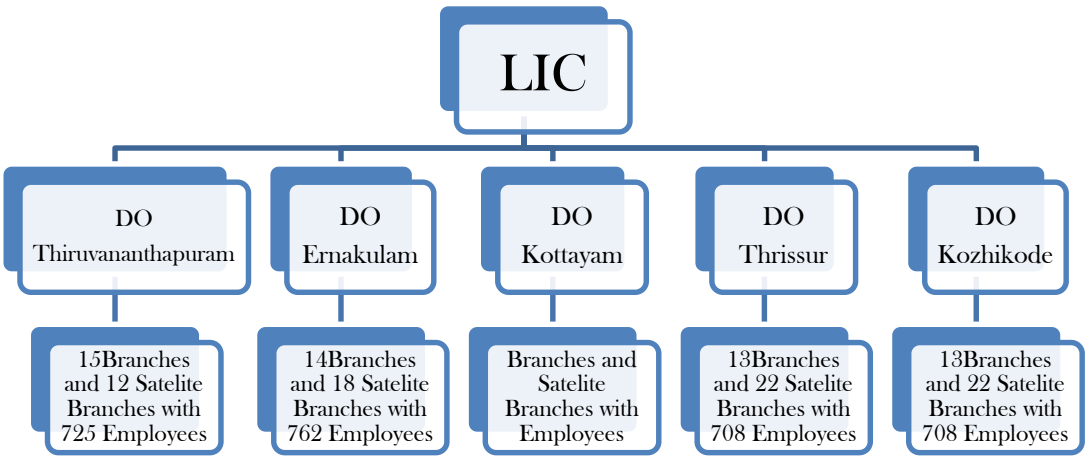

Fig 3.9. Organisation Structure of LIC Offices in Kerala

c) e-HRM in LIC

LIC uses eFEAP Enhanced Front End Application Programme for its way of electronically handling data. Earlier it was FEAP (Front End Application Programme) which was menu driven software where the display and storage was in linear format. Data retrieval was a tedious task in that format. The P&IR (Personal and Industrial Relations) and OS (Office Services) applications deals with the employee related tasks in eFEAP. It was introduced in Kerala in 2011. The Central Official Programmers who are employed with LIC develop the Programs for P&IR and OS. Salary Processing, attendance, leave records and the like are dealt by the OS department and P&IR takes care of Recruitment, Selections, Transfers and Promotions etc.

II. ICICI Prudential Life Insurance Company Limited-(Sample Private Sector Life Insurance Organization)

"ICICI Prudential Life Insurance Company Limited (ICICI Prudential Life) is promoted by ICICI Bank Limited and Prudential Corporation Holdings Limited. It began its operations in fiscal year 2000. It has a consistent track record of being in the top players in the Indian Life Insurance sector. The Assets under Management (AUM) of ICICI Prudential Life as on 30th June 2020 were `1,700.06 billion. They offer long term savings and protection products to meet different life stage requirements of customers. In FY2015 ICICI Prudential Life became the first private life insurer to attain assets under management of `1 trillion. ICICI Prudential Life is also the first Insurance Company in India to be listed on NSE and BSE." *(Official website of ICICI Prudential Life).*

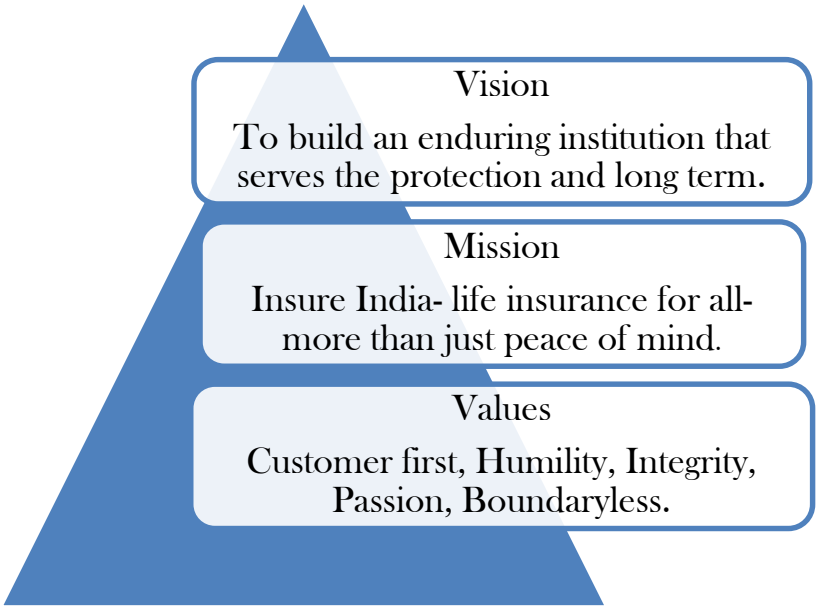

Fig 3.10. Vision, Mission and Value Statements of ICICI Prudential Life Insurance Company Ltd

Table 3.9

ICICI Prudential Life Insurance Company Ltd in a Snapshot

Value of new business (VNB).	**13.28 bn**
VNB margin	17.0%
Embeded value	Rs.216.23 bn
Return on embeded value (ROEV)	20.2 %
Annualised premium equivalent (APE)[2]	Rs.77.99 bn
Savings APE	Rs.70.77 bn
Protection APE	Rs.7.22 bn.
Total sum assured.	Rs.11250 bn
Persistency (13th month)	87.4%
Claims settled	Rs.145.10 bn
Claims settlement ration	98.6%
Average claims settlement time.	2.34 days.
Assets under management	Rs.1604.10 bn.
Cost ratio	11.5%
solvency ratio	215%
Customer grievance ratio	72

Source: ICICI Annual Report 2018-19

a) Key Products

- **Protection Plans:** These provides 360 Degree financial safety to the policy holder and their families. In the case of event occurrence, a lump sum amount is paid out under the plan. Some of the products in this category are
  - ICICI Pru- i Protect Smart Life Career Plan
  - ICICI Pru- Heart Cancer Protect.
- **Group Term Plans:** These plans offer comprehensive life cover and financial protection to employees / group members and their dependents. The plans are-
  - ICICI Pru- Group Term Plus.
  - ICICI Pru- Shubh Raksha Credit.
  - ICICI Pru- Super Protect- Credit.

- **Insurance – linked savings plans:** These are tax efficient savings protect which offer a life cover and contributes to long term financial goals like housing, education etc.. the products in these plans are.
  - ICICI Pru- Signature.
  - ICICI Pru-Life Time Classic.
  - ICICI Pru-. Smart Life.
  - ICICI Pru- 1 wealth.
- **Non- linked Insurance Savings Plans:** These products offer smoothened returns over long term with life cover. Products under this scheme are.
  - ICICI Pru – Future perfect.
  - ICICI Pru – Cash advantage.
  - ICICI Pru – Anmol Bachat.
  - ICICI Pru – Savings Suraksha
- **Pension Plans:** It helps customers to lead a financially independent retired life by building up a Savings corpus during their working years.
  - ICICI-Pru- Easy retirement
    (Unit Linked Pension Plan).
- **Annuity plans:** these provide steady and regular income for life by paying a lump sum
  - ICICI Pru-immediate annuity
    (Non-linked life insurance plan).

b) ICICI - A Kerala Profile

ICICI was the first Private Life Insurance player to enter the Kerala market. It has two regions in the state circle. Northern region covers districts from Thrissur to Kasargod and Southern region starts from Ernakulam to Thiruvananthapuram. The

State Head office is located at Ernakulam. It has 34 branches with 600 employees working in these branches.

c) e-HRM in ICICI

HR department in ICICI deals with all the HR functions through the electronic mode. it starts with Man Power Planning, Manpower budget allocation, Recruiting, Selecting, Offer generation, Taking employee on-board, Creating Employee code which would help too sync with the system code, to all other functions till the employee leaves the Organisation either by Retirement or Resignation is a part of e-HRM. The structure. of HR in ICICI is as follows:

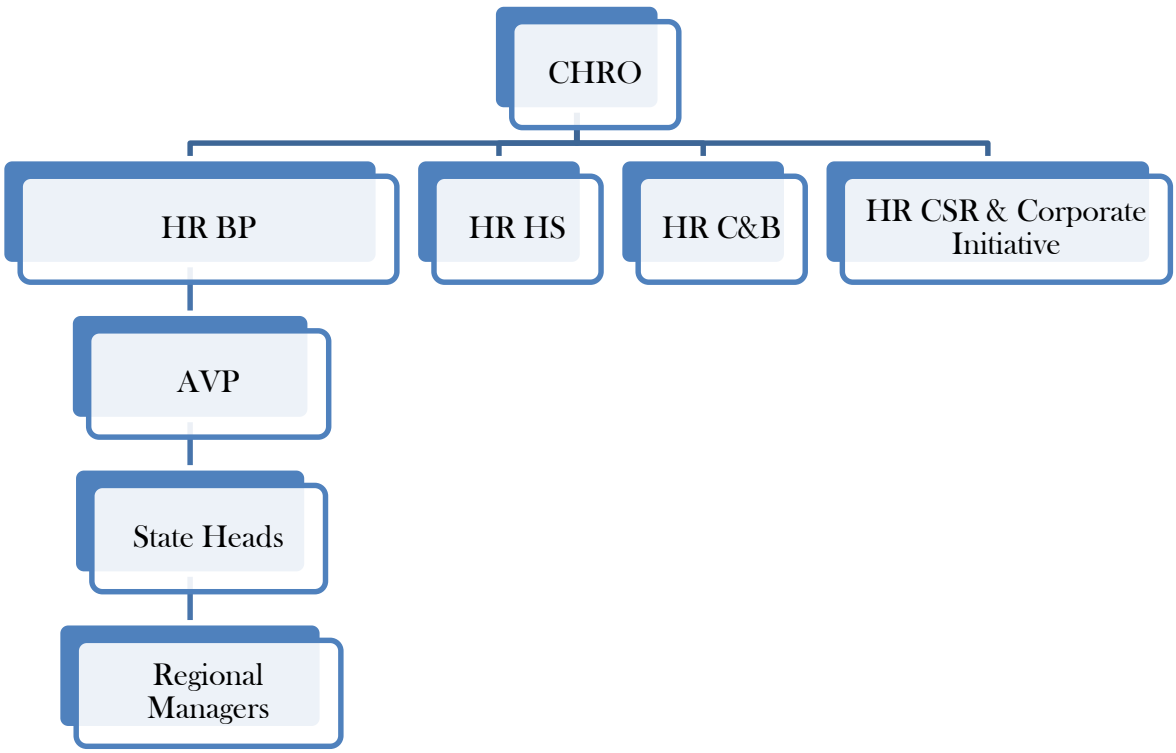

Fig 3.11. Structure of HRM in ICICI Prudential Life Insurance Company Ltd

d) e-HRM System - PULSE

PULSE is the digital platform for HR services to employees in ICICI and the HR software at ICICI Prudential Life Insurance is called PACE which is Personalised Accessible Convenient Easy. It was introduced in 2004. It uses SAP technology bought from People Soft Oracle. PULSE/ PACE takes care of all employee HR needs through the digital platforms and also it is available through mobile applications.

A detailed investigation on the various aspects of e-HRM in the service sector with special reference to Banking and Life Insurance areas operating in both the Public and Private Sectors in Kerala from the perspectives of Managers and Employees has been attempted through this research work in the ensuing chapters. Among the different areas, the aspect of the adoption factors leading to the implementation of e-HRM in the select Organisations is the first and fundamental one. Hence, the next chapter proposes to discuss this specific issue.

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Chapter 4

e-HRM Implementation - Perception and Adoption Factors

The present research work begins with the exploration of factors leading to the adoption of electronic mode of HRM. Like many other departments in the organisation, HRM too have changed its face towards the technical way. While making a decision to adopt or implement the electronic HRM (e-HRM), the perception of the management would have played a key role. Also, there are many reasons for adopting which is termed as the adoption factors leading to the implementation of e-HRM in the select Public and Private Banks and Insurance Companies in Kerala. In this situation, it is most relevant to examine the Perception of Managers on the implementation of e-HRM and to identify the factors which influenced the adoption of e-HRM. The present chapter attempts to fulfil these two objectives.

4.1. Methodology Adopted

In order to elicit the necessary Data to fulfil the objectives, Managers and Officials in the Head Offices were consulted. A total of 40 Managers from Banks and Life Insurance Companies both from Public and Private sectors were surveyed. With the help of interactions with the authorities and the knowledge from the extensive literature survey different factors were identified and listed down as the Perception and Adoption factors leading to e-HRM implementation. The data collected from Managers through a Structured Questionnaire were analysed using Mann Whitney U Test which is a Non- Parametric test as the data distribution is not normal. A comparative analysis of Public and Private Sector Banks as well as Public and Private Sector Insurance companies regarding the Perception and Adoption factors leading to e-HRM implementation was carried out in order to accomplish the objective.

Likewise, the Banking and Insurance sectors were also compared for their differences in respect of Perception and Adoption factors leading to e-HRM implementation. The analysis begins with the Perception factors in case of Banks, Insurance and the between the both sectors. Adoption factors are presented after the Perception factors which has boosted up the e-HRM implementation.

4.2. Analysis of the Perception and Adoption Factors Leading to e-HRM Implementation

For the purpose of discussion, the results of the analysis are presented under two parts and each part is again divided into three sections.

Part I Section A deals with the analysis of Perception Factors Leading to e-HRM Implementation in Public and Private Sector Banks. Section B is concerned with the analysis of Perception Factors Leading to e-HRM Implementation in Public and Private Sector Insurance Companies and Section C discusses a comparative analysis of Perception factors leading to e-HRM implementation in the Banking and Insurance Sectors.

Part II Section A deals with the analysis of Adoption Factors Leading to e-HRM Implementation in Public and Private Sector Banks. Section B is concerned with the analysis of Adoption Factors Leading to e-HRM Implementation in Public and Private Sector Insurance Companies and Section C discusses a comparative analysis of Adoption factors leading to e-HRM implementation in the Banking and Insurance Sectors.

Part I

4.2. Analysis of Perception of Managers on e-HRM Implementation

This section deals with the analysis of Perception factors leading to e-HRM implementation in the Banking and Insurance sectors. A list of Perception Variables has been developed by conducting literature review and discussion with the Management and is shown as under.

Table 4.1

Variables Used for the Analysis of Perception towards e-HRM implementation

Sl. No	Variables
I	**Standardization**
a	Uniformity
b	Maximize Compatibility
II	**Career Development**
a	Transfer and Promotions
b	Training and Development Programmes
c	Intimation sent online
III	**Overcoming Hurdles**
a	Easy to deal voluminous data
b	Timeliness
c	Storage of large data
IV	**Globalisation**
a	Meet global standards
b	Managing Cultural Diversity
V	**Specialisation**
a	More strategic role
b	Streamlining processes
VI	**Impartial**
a	Eliminating bias
b	Reducing prejudices
VII	**Work Efficiency**
a	More user friendly
b	Ease of access
c	Handling of jobs with minimum no. of employees

A detailed discussion on the results of the analysis based on the above stated variables is given in the following pages.

Section A

4.2.1. Analysis of Perception of Managers on e-HRM Implementation in Banks

This section discusses the analysis of Perception Factors Leading to e-HRM Implementation in Public and Private Sector Banks. The results of analysis of the Perception factors leading to e-HRM Implementation in Public and Private Sector Banks are discussed below.

Table 4.2

Standardization as a Perception factor leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	8.35	28.50	**0.077**
Private Sector	10	12.65		

Source: Primary Data.

Standardization is an expected feature of a system implementation which will ensure uniformity and maximize comparability among all the branches of the banks across geographical boundaries. In order to analyse whether there is a significant difference in the influence of Standardization as a Perception factor between Public and Private sector Banks, Mann Whitney U test has been applied and the result shows that there is no significant difference in the influence of Standardization as a Perception factor between Public and Private sector Banks **(P Value 0.077)** that means Standardization has equal level of influence towards the implementation of e-HRM between banks in Public and Private sector.

Table 4.3

Career Development as a Perception factor leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	**10**	11.65	38.50	**0.337**
Private Sector	10	9.35		

Source: Primary Data.

Employees in any organisation are very keen in their career developments. The task of the HR department concerned with their transfer, promotion, training and development programmes etc. are a tedious one. Electronic mode can help in selection, intimation and the like to a greater extent. The results of Mann Whitney U test applied to analyse whether there is a significant difference between Public and Private sector Banks in the influence of Career Development as a Perception factor revealed that there is no significant difference between Public and Private sector Banks in the influence of Career Development as a Perception factor **(P Value 0.337).**

Table 4.4

Overcoming Hurdles as a Perception factor leading to e-HRM Implementation in Banks

Sector	**N**	**Mean Rank**	**Mann Whitney χ^2**	**Sig.**
Public Sector	10	10.55	49.50	**0.968**
Private Sector	10	10.45		

Source: Primary Data.

Employees are the most important asset and in the leading banks they are in large number too. Dealing with the voluminous data or the big data is always a hectic task. Storing and timely retrieval may cause problems in many cases. Overcoming these hurdles may be possible with the e-HRM implementation. An attempt was made to analyse whether there is a significant difference in the influence of Overcoming Hurdles as a Perception factor between Public and Private sector Banks, Mann Whitney U test have been applied. The test shows that there is no significant difference in the influence of Overcoming Hurdles as a Perception factor between Public and Private sector Banks **(P Value 0.968).**

Table 4.5

Globalisation as a Perception factor leading to e-HRM Implementation in Banks

Sector	**N**	**Mean Rank**	**Mann Whitney χ^2**	**Sig.**
Public Sector	10	10.50	50.00	**1.00**
Private Sector	10	10.50		

Source: Primary Data.

Globalisation has made the world a smaller one. Banks too are competing on the global platform. e-HRM can help in meeting global standards and managing cultural diversity as it's not manually handled any more. The Test conducted to examine whether Globalisation as a perception factor has any significant difference between the Public and Private sector Banks Mann Whitney U test revealed that there is no significant difference in banks in both the sectors as far as Globalisation is concerned as a perception factor towards e-HRM implementation **(P Value 1.00).**

Table 4.6

Specialisation as a Perception factor leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	11.30	42.00	**0.508**
Private Sector	10	9.70		

Source: Primary Data.

HR department would gain more strategic role by focussing on major issues leaving the minor ones to the system. By implementing e-HRM the process can be streamlined and thus be a more specialised function.In order to analyse whether there is a significant difference in the influence of Specialisation as a Perception factor between Public and Private sector Banks, Mann Whitney U test have been performed and the result shows that there is no significant difference in the influence of Specialisation as a Perception factor between Public and Private sector Banks **(P Value 0.508).**

Table 4.7

Impartial as a Perception factor leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	12.10	34.00	**0.165**
Private Sector	10	8.90		

Source: Primary Data.

When employees of any institution are concerned for any emoluments they should be considered without bias and prejudices. e-HRM implementation would help in

eliminating bias and reducing prejudices as would be operating with standards fixed in the system without biased interventions.Keeping in view the importance of reducing bias, the data was tested using Mann Whitney U test and it was found that there is no significant difference in the influence of Impartial as a Perception factor between Public and Private sector Banks **(P Value 0.165)**

Table 4.8

Work Efficiency as a Perception factor leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	10.40	49.00	**0.936**
Private Sector	10	10.60		

Source: Primary Data.

Bank employs large number of people in its sector. Dealing with people and their data would be easier to handle with the electronic mode. e-HRM can be easily handled and accessed. There can also be an advantage of handling jobs with minimum number of employees.Being one of the important advantages of implementing e-HRM, the data was analysed using Mann Whitney U Test to find out whether there is any significant difference between the Public and Private sector in considering Work Efficiency as a Perception factor. The result shows that in both the sectors banks are equally influenced by Work Efficiency as a Perception factor **(P Value 0.936)**.

Table 4.9

Perception leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	10.50	50.00	**1.00**
Private Sector	10	10.50		

Source: Primary Data.

All the factors discussed so far as perception on the side of management leading to implementation of e-HRM in their organisation has been taken together and the total score is termed as the Perception in the current table . In order to analyse whether

there is any significant difference in considering the Perception factors towards implementation of e-HRM between Public and Private Sector Banks, Mann Whitney U Test was performed and it was found that there is no significant difference in banks in both the sectors as far as the Perception factors taken together is concerned towards e-HRM implementation **(P Value 1.00).**

Testing of Hypothesis

Perception plays an important role in leading to a decision to implement a new system. Likewise, in the case of e-HRM implementation too various factors were considered as perception factors. Standardization, Career Development, Overcoming Hurdles, Globalisation, Specialisation, Impartial and Work Efficiency are the listed perception factors and the data collected were analysed with Mann Whitney U test. The results of the test show that Banks in Public and Private sectors do not differ in their perception with respect to the factors considered and also the total scope of perception as a whole towards the implementation of e-HRM in their respective banks. It means that banks in both the sectors equally consider the perception factors.

The Hypothesis set for the Perception factor is tested as under:

H0 1: Bank Managers in Public and Private Sector do not significantly differ in respect of their perception towards implementation of e-HRM.

The analysis has been done with the help of eight variables. The results of Mann Whitney U test applied on the data collected from the managers show that both Public and Private Banks do not significantly differ in their perception factors as P Value is more than 0.05 with respect to all the selected eight variables. Hence, the null Hypothesis that Bank Managers in Public and Private Sectors do not significantly differ in respect of their perception towards implementation of e-HRM may be accepted.

Section B

4.2.2. Analysis of Perception of Managers on e-HRM Implementation in Insurance Companies

The results of the analysis of the data collected from the Managers of Insurance sector based on the perception variables in e-HRM Implementation are described below.

Table 4.10

Standardization as a Perception factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	5.50	0.00	**0.00****
Private Sector	10	15.50		

Source: Primary Data.

**; ** shows significant difference at 5% & 1% respectively.*

Uniformity and compatibility among all the branches can be ensured if it standardizes its system, hence standardization would help in overcoming geographical and other differences. In order to analyse whether there is a significant difference in the influence of Standardization as a Perception factor between Public and Private Sector Insurance Companies, Mann Whitney U test has been performed and the result shows that there is significant difference in the influence of Standardization as a Perception factor between Public and Private Sector Insurance Companies at 1% level of significance **(P Value 0.000***)** that means Standardization has different level of influence towards the implementation of e-HRM between Insurance Companies in Public and Private sector.

Table 4.11

Career Development as a Perception factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	7.25	17.50	**0.01****
Private Sector	10	13.75		

Source: Primary Data.

**; ** shows significant difference at 5% & 1% respectively.*

Transfers, promotions, training and development programmes etc., are concerned with the career development of the employees are always a herculean task for the HR department. Electronic mode can be of a great help in this concern by way of easy selection of right candidates, timely intimation etc. The results of Mann Whitney U test performed to analyse whether there is a significant difference between Public and Private sector Insurance Companies in the influence of Career Development as a Perception factor revealed that there is significant difference between Public and Private sector Insurance Companies in the influence of Career Development as a Perception factor at 1% level of significance **(P Value 0.01***).**

Table 4.12

Overcoming Hurdles as a Perception factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	9.50	40.00	**0.412**
Private Sector	10	11.50		

Source: Primary Data.

Large numbers of employees are working in the Insurance sector. The companies have to store the voluminous data related to these large number of employees. Timely retrieval and dealing with the big data is always a concern for the HR department. The e-HRM can help in overcoming hurdles in this regard. An attempt was made to analyse whether there is a significant difference in the influence of Overcoming

Hurdles as a Perception factor between Public and Private sector Insurance Companies, Mann Whitney U test have been applied. The test shows that there is no significant difference in the influence of Overcoming Hurdles as a Perception factor between Public and Private sector Insurance Companies **(P Value 0.412).**

Table 4.13

Globalisation as a Perception factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	7.50	20.00	**0.02***
Private Sector	10	13.50		

Source: Primary Data.

**; ** shows significant difference at 5% & 1% respectively.*

Meeting standards in the global scenario by managing cultural diversities of different geographical locations, e-HRM can help to deal with globalisation and thus is one among the perception factors. Test conducted to examine whether Globalisation as a perception factor has any significant difference between the Public and Private sector Insurance Companies was Mann Whitney U test which revealed that there is significant difference between Insurance Companies in both the sectors as far as Globalisation is concerned as a perception factor towards e-HRM implementation at 5% level of significance **(P Value 0.02**).**

Table 4.14

Specialisation as a Perception factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	5.75	2.50	**0.00****
Private Sector	10	15.25		

Source: Primary Data.

**; ** shows significant difference at 5% & 1% respectively.*

Specialisation of the HR function means it can be more strategic in its scope and role. Also the related processes can be well streamlined and dealt effectively. In order to analyse whether there is a significant difference in the influence of Specialisation as a Perception factor between Public and Private sector Insurance Companies, Mann Whitney U test have been performed and the result shows that there is significant difference in the influence of Specialisation as a Perception factor between Public and Private sector Insurance Companiesat 1% level of significance **(P Value 0.000***).**

Table 4.15

Impartial as a Perception factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	5.50	0.00	0.00**
Private Sector	10	15.50		

Source: Primary Data.

**; ** shows significant difference at 5% & 1% respectively.*

Bias and prejudices among the superior or concerned authorities may many times refrain eligible employees to gain benefits. These kinds of differences can be eliminated by the implementation of e-HRM as it operates on predetermined standards. Keeping in view the importance of reducing bias, the data was tested using Mann Whitney U test and it was found that there is significant difference in the influence of Impartial as a Perception factor between Public and Private sector Insurance companies at 1% level of significance **(P Value 0.00**).**

Table 4.16

Work Efficiency as a Perception factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	9.25	37.50	**0.314**
Private Sector	10	11.75		

Source: Primary Data.

e-HRM can be more user friendly and accessible by the users. It can handle large number of employee data and also jobs may be handled with minimum number of employees. Work Efficiency is thus a perception factor towards e-HRM adoption and implementation in the sector. Being one of the important advantages of implementing e-HRM, the data was analysed using Mann Whitney U Test to find out whether there is any significant difference between the Public and Private sector Insurance companies in considering Work Efficiency as a Perception factor. The result shows that Insurance companies in both the sectors are equally influenced by Work Efficiency as a Perception factor **(P Value 0.314).**

Table 4.17

Perception leading to e-HRM Implementation in Insurance Companies

Sector	**N**	**Mean Rank**	**Mann Whitney χ^2**	**Sig.**
Public Sector	10	6.50	10.00	**0.01****
Private Sector	10	14.50		

Source: Primary Data.

**; ** shows significant difference at 5% & 1% respectively.*

Perception in the current table is the total score of all the factors discussed so far as perception on the side of management leading to implementation of e-HRM in their organisation. In order to analyse whether there is any significant difference in considering the Perception factors towards implementation of e-HRM between Public and Private Sector Banks, Mann Whitney U Test was performed and it was found that there is significant difference between the Public and Private sector Insurance Companies as far as the Perception factors taken together is concerned towards e-HRM implementation at 1% level of significance **(P Value 0.01**).**

Testing of Hypothesis

Any system implementation is highly influenced by the perception of the management of the organisation. The case of e-HRM implementation is not a different one. Seven variables identified from extensive literature and interaction with managers was considered as perception factors towards implementation of e-HRM. Standardization, Career Development, Overcoming Hurdles, Globalisation, Specialisation, Impartial

and Work Efficiency were the factors. The data collected were analysed using Mann Whitney U Test and the results reveal that the Public and Private sector Insurance companies significantly differ in Perception with respect to Standardization, Career Development, Globalisation, Specialisation, Impartial and the Total Perception towards the Implementation of e-HRM in their Institution.

The following hypothesis was formulated and tested:

H0 2: Life Insurance Managers in Public and Private Sector do not differ significantly in respect of their perception towards implementation of e-HRM.

As is clear from the analysis done so far and the summary stated above, out of the eight variables analysed, there is significant difference is witnessed in the case of six variables considered as Perception factors as well as the total score between the public and private sector Insurance companies. Therefore, the Null Hypothesis that Life Insurance Managers in Public and Private Sectors do not differ significantly in respect of their perception towards implementation of e-HRM can be rejected.

Section C

4.2.3. Perception of Managers on e-HRM Implementation in Banks and Insurance Companies - A Comparative Analysis

In this part, an attempt has been made to conduct a comparative analysis of Banking and Insurance sectors with respect of Perception and Adoption factors leading to e-HRM implementation. The results of the analysis are discussed in the following pages.

Table 4.18

Standardization as a Perception factor leading to e-HRM Implementation in Bank and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	20.85	193.00	**0.837**
Insurance	20	20.15		

Source: Primary Data.

A system implementation is intended to cover all the branches across the geographical boundaries coming under a particular institution. Therefore, it should be standardized so as to meet inter and intra firm compatibility and also to be uniform in nature. Keeping in view the importance of standardization, an attempt was made to analyse whether there is a significant difference in the influence of Standardization as a Perception factor between Banks and Insurance Companies, Mann Whitney U test have been performed and the result shows that there is no significant difference in the influence of Standardization as a Perception factor between Banks and Insurance Companies **(P Value 0.837).**

Table 4.19

Career Development as a Perception factor leading to e-HRM Implementation in Bank and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	21.43	181.50	**0.585**
Insurance	20	19.58		

Source: Primary Data.

Career development has one of the important activities to be undertaken by the HR department in every institution. Selection of the right candidates, intimating them and other tasks related with the transfers, promotions, training and development programmes can be made easier by the e-HRM implementation. The results of Mann Whitney U test performed to analyse whether there is a significant difference between Banks and Insurance Companies in the influence of Career Development as a Perception factor revealed that there is no significant difference between Banks and Insurance Companies in the influence of Career Development as a Perception factor **(P Value 0.585).**

Table 4.20

Overcoming Hurdles as a Perception factor leading to e-HRM Implementation in Bank and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	17.55	141.00	**0.090**
Insurance	20	23.45		

Source: Primary Data.

Overcoming hurdles in connection with the voluminous data management of the large number of employees working in the Banking and Insurance service sectors can be facilitated by adopting e-HRM. Hence this is one of the perceptions behind the e-HRM implementation. An attempt was made to analyse whether there is a significant difference in the influence of Overcoming Hurdles as a Perception factor between Banks and Insurance Companies Mann Whitney U test have been applied. The test shows that there is no significant difference in the influence of Overcoming Hurdles as a Perception factor between Banks and Insurance Companies **(P Value 0.090).**

Table 4.21

Globalisation as a Perception factor leading to e-HRM Implementation in Bank and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	20.85	193.00	**0.839**
Insurance	20	20.15		

Source: Primary Data.

Businesses are functioning on a global platform in the present scenario. To meet the global standards and manage the cultural diversities the electronic mode can be adopted. Globalisation as a perception factor focuses on these aspects. The Test conducted to examine whether Globalisation as a perception factor has any significant difference between the Banks and Insurance Companies was Mann Whitney U test which revealed that there is no significant difference in Banks and Insurance sectors as far as Globalisation is concerned as a perception factor towards e-HRM implementation **(P Value 0.839).**

Table 4.22

Specialisation as a Perception factor leading to e-HRM Implementation in Bank and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	20.98	190.50	**0.787**
Insurance	20	20.03		

Source: Primary Data.

HR had the status of a clerical function in earlier views. But when it would adopt or move on the electronic version of doing HRM it can be more strategic. The new strategic role and streamlining processes would gain more specialisation to the HRM functions. In order to analyse whether there is a significant difference in the influence of Specialisation as a Perception factor between Banks and Insurance Companies Mann Whitney U test have been performed and the result shows that there is no significant difference in the influence of Specialisation as a Perception factor between Banks and Insurance Companies **(P Value 0.787).**

Table 4.23

Impartial as a Perception factor leading to e-HRM Implementation in Bank and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	19.78	185.50	**0.674**
Insurance	20	21.23		

Source: Primary Data.

Impartial here refers to the feature of e-HRM to eliminate bias and reduce prejudices in dealing with employee's prospects as it works in the system of a set standard which cannot be manipulated by the authorities that would give a fairer HRM. Keeping in view the importance of reducing bias, the data was tested using Mann Whitney U test and it was found that there is no significant difference in the influence of impartial as a Perception factor between Banks and Insurance Companies **(P Value 0.674).**

Table 4.24

Work Efficiency as a Perception factor leading to e-HRM Implementation in Bank and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	20.30	196.00	**0.908**
Insurance	20	20.70		

Source: Primary Data.

Work Efficiency of electronic mode can be a perception factor which reflects the easy handling of jobs with minimum number of employees, being more users friendly and accessible for the users. Electronic mode of HRM (e-HRM) would be beneficial to both the sectors if implemented. Being one of the important advantages of implementing e-HRM, the data was analysed using Mann Whitney U Test to find out whether there is any significant difference between the Banks and Insurance Companies in considering Easiness as a Perception factor. The results show that in Banks and Insurance Companies are equally influenced by Work Efficiency as a Perception factor **(P Value 0.908).**

Table 4.25

Perception leading to e-HRM Implementation In Bank and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	19.23	174.50	**0.488**
Insurance	20	21.78		

Source: Primary Data.

While considering all the factors discussed so far as a total score of Perception in the management point of view as shown in the current table leading to implementation of e-HRM in their organisation, it is worthwhile to see whether there is any significant difference in considering the Perception factors towards implementation of e-HRM between Banks and Insurance Companies. Mann Whitney U Test was performed and it was found that there is no significant difference between the Banks and Insurance

Companies as far as the Perception factors taken together is concerned towards e-HRM implementation **(P Value 0.488).**

Testing of Hypothesis

e-HRM implementation was adopted in Banking and Insurance sectors like many other service sector organisations. In discussion with the management of these sectors and by going through a wide range of literature some factors were identified which were the perception factors towards the adoption or implementation of e-HRM in these sectors. Standardization, Globalisation, Career Development, Specialisation, Impartial and Easy Implementation were the factors identified. The total score of these factors were considered as the perception factor in both sectors. In order to analyse whether there is significant difference between Banks and Insurance companies with respect to various perception factors, Mann Whitney U Test was applied for the sake of analysis, data from both Public and Private sector Banks are considered together for the Banking sector and Public and Private Insurance Companies data are together taken for the Insurance sector. The test results show that both Banks and Insurance companies do not differ significantly with respect to various perception factors and also perception as a whole.

H0 3: There is no significant difference between the Perception of Managers regarding the implementation of e-HRM in Banking and Insurance sectors.

The test results of Mann Whitney U Test show that both Banks and Insurance companies do not differ significantly with respect to all the selected perception variables and also perception as a whole. Therefore, the Hypothesis that there is no significant difference between the Perception of Managers regarding the implementation of e-HRM in Banking and Insurance sectors can be accepted.

Part II

4.3. Analysis of Adoption Factors Leading to e-HRM Implementation

This section deals with the analysis of adoption factors leading to e-HRM implementation in the Banking and Insurance sectors. A list of Adoption variables has been developed through discussions and survey among the Managers and is given below.

Table 4.26

Variables Used for the Analysis of Adoption factors leading to e-HRM implementation

Sl. No	Variables
I	**Organizational Size**
a	Dealing with large No. of employees
b	Dealing with voluminous employee data
II	**Availability of IT Resources**
a	Availability of Technology
b	Availability of Technical Experts and Staff
c	Availability of Own Website
III	**Usefulness of E-HR**
a	Anytime, anywhere access
b	Autonomy of operations (less dependency on officials)
c	Transparency of transactions
IV	**Ease of Use**
a	User friendly
b	Easy to handle voluminous data
c	Can go paperless
V	**Intention of Use**
a	To make HR activities more strategic
b	To reduce HR department staff
c	To reduce burden of HR department staff
d	To improve efficiency
e	To be cost effective
VI	**Communication**

a	Two - way communication possible
b	Can address all the target group employees at a time
c	Clear and unambiguous communication possible
d	Speedy communication possible
VII	**System Security**
a	Confidential login ID and password
b	Inaccessible to non-members
c	Proper data backups available
VIII	**Organisation Roles**
a	Role clarity
b	Streamlining of roles
c	Avoiding duplication of roles
IX	**Social Risk**
a	Data security
b	Privacy of employee data
c	Reputation of HR service delivery
X	**Employee Training**
a	Online application and selection of trainees
b	e-learning module
c	Online evaluation of training

Section A

4.3.1. Analysis of Adoption Factors Leading to e-HRM Implementation in Banks

The results of the primary data analysis with respect to Adoption Factors Leading to e-HRM implementation in Public and Private Sector Banks are discussed below.

Table 4.27

Organisational Size as an Adoption factor leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	10.85	46.50	**0.752**
Private Sector	10	10.15		

Source: Primary Data.

According to the size and business of the banks, it has large number of employees and their voluminous data to be handled. e-HRM can help in this regard when implemented or adopted. With a view to analyse whether there is any significant difference in the influence of Organisational size as an Adoption factor between Public and Private Sector Banks, Mann Whitney U test was performed. The result shows that there is no significant difference in the influence of Organisational size as an Adoption factor between Public and Private Sector Banks **(P Value 0.752)** which means both sectors consider Organisational Size as an important factor.

Table 4.28

Availability of IT Resources as an Adoption factor leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	12.05	34.50	**0.203**
Private Sector	10	8.95		

Source: Primary Data.

Any new system adoption can be done only if there are ample scope for implementing it in the institution. Unless and until there is availability of technology, experts to operate the system etc. electronic mode of HRM could not be implemented. Therefore, availability of IT resources would have been a factor of consideration in adopting e-HRM in the sector. In order to whether there is any significant difference in the influence of Availability of IT Resources as an Adoption factor between Public and Private Sector Banks, Mann Whitney U test was applied. The result shows that there is no significant difference in the influence of Availability of IT Resources as an Adoption factor between Public and Private Sector Banks **(P Value 0.203)** which means both sectors equally consider Availability of IT Resources as a factor.

Table 4.29

Usefulness of e-HR as an Adoption factor leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	12.70	28.00	**0.084**
Private Sector	10	8.30		

Source: Primary Data.

HRM deals with the employee related issues. A system which would be accessible by employees themselves with high transparency and at their wish anytime anywhere will be more accepted. e-HRM in that case is more accessible than the traditional HRM. Hence, usefulness of e-HRM may be one of the factors considered in adopting e-HRM. Mann Whitney U test was used to find out if there is any significant difference in the influence of Usefulness of e-HR as an Adoption factor between Public and Private Sector Banks, Mann Whitney U test was applied. The result shows that there is no significant difference in the influence of Usefulness of e-HR as an Adoption factor between Public and Private Sector Banks, **(P Value 0.084).**

Table 4.30

Ease of Use as an Adoption factor leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	11.95	35.50	**0.230**
Private Sector	10	9.05		

Source: Primary Data.

e-HRM can help the HR go paperless be more user friendly and can handle voluminous data with ease. Therefore, ease of use surely will be a consideration in adopting e-HRM. To see whether the Public and Private sector Banks differ significantly with respect to Ease of Use as an Adoption factor, Mann Whitney u test was performed on the data collected. The results revealed that there is no significant difference in case of Ease of Use as an Adoption factor between the Public and Private sector banks **(P Value 0.230).**

Table 4.31

Intention of Use as an Adoption factor leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	12.85	26.50	**0.056**
Private Sector	10	8.15		

Source: Primary Data.

The electronic mode of HRM may have been adopted with a view to make the HR activities more strategic, reduce the burden of HR department staff in handling task, and improve efficiency and also to be cost-effective. The results of the Mann Whitney u test applied to analyse whether the Public and Private sector Banks differ significantly with respect to Intention of Use as an Adoption factor, revealed that the Banks in the Public and Private sector do not differ significantly with respect to Intention of Use as an Adoption factor **(P Value 0.056).**

Table 4.32

Communication as an Adoption factor leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	13.35	21.50	0.027**
Private Sector	10	7.65		

Source: Primary Data.

**; ** shows significant difference at 5% & 1% respectively.*

Communication can be made more effective as a large number of employees can be communicated at once and with high speed using electronic mode. Clear, unambiguous two way Communication is possible with e-HRM. In order to test if there is any significant difference between the Banks in the Public and Private sector with respect to Communication as a factor leading to adoption of e-HRM, Mann Whitney U test has been done. It was shown in the results that there is significant difference in the Public and Private sector Banks while considering Communication as an Adoption factor at 5% level of significance **(P Value 0.027**).**

Table 4.33

System Security as an Adoption factor leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	11.10	44.00	0.625
Private Sector	10	9.90		

Source: Primary Data.

Manually handled HR data were not too secure. Manipulations could be easily done as it was accessible to everyone in the concern. Electronic mode on the other hand would be strictly restricted to non-members. Proper ID and passwords would help in the system. Security and also backups can be made available for essential data. Mann Whitney U test was conducted to find out whether there is any significant difference between the Banks in the Public and Private sector with respect to System Security as a factor leading to adoption of e-HRM. It was found that there is no significant difference in the Public and Private sector Banks while considering System Security as an Adoption factor **(P Value 0.625).**

Table 4.34

Organisational Roles as an Adoption factor leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	12.00	35.00	**0.203**
Private Sector	10	9.00		

Source: Primary Data.

Electronic HRM has made it more comfortable to identify the Organisation Roles among employees. The sanctioning authorities the tasks for each individual would be clear as others will not be able to access or operate the system and function. An attempt was made to analyse if there is any significant difference between the Public and Private sector Banks with respect to Organisational Roles as a factor leading to adoption of e-HRM by using Mann Whitney U test. It was shown in the results that

there is no significant difference in the Public and Private sector Banks with respect to Organisational Roles as an Adoption factor **(P Value 0.203).**

Table 4.35

Social Risk as an Adoption factor leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	12.30	32.00	**0.147**
Private Sector	10	8.70		

Source: Primary Data.

Employees are the most important stakeholders of any concern. If they are not happily maintained there is a reputation risk for the institution. The employee data must be securely maintained and proper privacy must be ensured so that the HR service delivery wouldn't encounter the reputation risk. e-HRM can be helpful in avoiding this kind of social risk. With a view to study the significant differences between the Public and Private sector Banks in connection with the influence of Social Risk as an adoption factor, Mann Whitney U test was applied to the data. the result reveals that there is no significant difference in the Public and Private sector Banks with respect to Social Risk as an adoption factor **(P Value 0.147).**

Table 4.36

Employee Training as an Adoption factor leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	11.90	36.00	**0.270**
Private Sector	10	9.10		

Source: Primary Data.

Employees should be given training from time to time. This is made even better with the electronic mode. Application, selections, training modules and also evaluation can be done in the online mode. e-HRM when implemented would facilitate employee training. Analysis was conducted using Mann Whitney U test to identify whether the

Public and Private Sector Banks differ significantly with respect to Employee Training as an Adoption factor. The results revealed that there is no significant difference in case of Employee Training as an Adoption factor between the Public and Private Sector banks **(P Value 0.270).**

Table 4.37

Adoption factors leading to e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	12.75	27.50	**0.086**
Private Sector	10	8.25		

Source: Primary Data.

While considering total score of all the factors discussed so far as adoption factor as a whole from the management point of view as shown in the current table leading to implementation of e-HRM in their organisation, it is worthwhile to see whether there is any significant difference in considering the Adoption factors towards implementation of e-HRM between Public and Private Sector Banks. Mann Whitney U Test was performed and it was found that there is no significant difference between the Public and Private Sector Banks as far as the Adoption factors taken together is concerned towards e-HRM implementation **(P Value 0.086).**

Testing of Hypothesis

Various factors lead to the decision relating to Adoption of a system, the adoption of electronic mode of HRM (e-HRM) is also influenced by many factors. With an elaborate review of literature and with exclusive interviews with the management, some factors leading to adoption of e-HRM were listed out. Organisation Size, Availability of IT Resources, Usefulness of e-HR, Ease of use, Intention of use, Communication, System Security, Organisational Roles, Social Risk and Employee Training are identified as the Adoption factors. The total of all the factors taken together is termed as Adoption factor in the analysis. Mann Whitney U Test which is a Non – parametric test was performed on the data and the results show that in Banking sector there is no significant difference between Public and Private Banks with respect

to factors like Organisation Size, Availability of IT Resources, Usefulness of e-HR, Intention of use, Ease of use, System Security, Organisational Roles, Social Risk Employee Training and Total Adoption. Whereas there is significant difference between Public and Private Banks with respect Communication as an Adoption factor leading to e-HRM implementation in the respective sectors.

The following Hypothesis was tested:

H0 4: Bank Managers in Public and Private Sector do not significantly differ in respect to the factors influencing the adoption of e-HRM.

As it is clear from the results of the analysis presented so far, out of the eleven variables, only one of the variables or factors perceived are seen to be significantly different between the Public and Private sector banks However, there is no statistically significant difference seen in case of other ten Variables. Therefore, the discussion can be concluded by accepting the Null Hypothesis that Bank Managers in Public and Private Sectors do not differ significantly in respect to the factors influencing the adoption of e-HRM.

Section B

4.3.2. Analysis of Adoption Factors Leading to e-HRM Implementation in Insurance Companies

The results of the primary data analysis with respect to adoption factors leading to e-HRM implementation in Public and Private Sector Insurance companies are given in the following pages:

Table 4.38

Organisational Size as an Adoption factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	11.50	40.00	**0.374**
Private Sector	10	9.50		

Source: Primary Data.

Insurance sector has large number of employees working in Public and Private sector. It has therefore a large volume of employee data to deal with. Storage and retrieval of data and dealing with all other employee issues can be made easy with the implementation of e-HRM in the sector. With a view to analyse whether there is any significant difference in the influence of Organisational size as an Adoption factor between Public and Private Sector Insurance Companies, Mann Whitney U test was performed. The result shows that there is no significant difference in the influence of Organisational size as an Adoption factor between Public and Private Sector Insurance Companies **(P Value 0.374)** which means both sectors consider Organisational Size as an important factor.

Table 4.39

Availability of IT Resources as an Adoption factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	11.00	45.00	**0.661**
Private Sector	10	10.00		

Source: Primary Data.

e-HRM to be adopted must have ample technology available in the institution. Also, technical experts and staff availability will also boost the adoption. Hence one of the factors considered for e-HRM adoption would have been the Availability of IT resources. In order to find whether there is any significant difference in the influence of Availability of IT Resources as an Adoption factor between Public and Private Sector Insurance Companies, Mann Whitney U test was applied. The result shows that there is no significant difference in the influence of Availability of IT Resources as an Adoption factor between Public and Private Sector Insurance Companies **(P Value 0.661)** which means both sectors equally consider Availability of IT Resources as a factor.

Table 4.40

Usefulness of e-HR as an Adoption factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	7.50	20.00	**0.005*** **
Private Sector	10	13.50		

Source: Primary Data.

**; ** shows significant difference at 5% & 1% respectively.*

The employees working in the organisation would be more satisfied if they have a system dealing with their personal files be accessible for them anytime, anywhere. A system which is more transparent and easy to operate would be more welcomed. e-HRM would provide these facilities. Therefore, one of the factors considered for adopting e-HRM system may be Usefulness of e-HRM. Mann Whitney U test was used to find out if there is any significant difference in the influence of Usefulness of e-HR as an Adoption factor between Public and Private Sector Insurance companies, The result shows that there is significant difference in the influence of Usefulness of e-HR as an Adoption factor between Public and Private Sector Insurance companies at 1% level of significance **(P Value 0.005***).**

Table 4.41

Ease of Use as an Adoption factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	8.50	30.00	**0.030****
Private Sector	10	12.50		

Source: Primary Data.

**; ** shows significant difference at 5% & 1% respectively.*

HR has voluminous data to be dealt with. Heap of files can be avoided and made paperless with e-HRM into use which would be more user friendly. Therefore, while considering the factors for e-HRM adoption, Ease of use has its own place. To see whether the Public and Private sector Insurance Companies differ significantly with

respect to Ease of Use as an Adoption factor, Mann Whitney U test was performed on the data collected. The results revealed that there is significant difference in case of Ease of Use as an Adoption factor between the Public and Private sector Insurance Companies at 5% level of significance **(P Value 0.030**).**

Table 4.42

Intention of Use as an Adoption factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	7.75	22.50	**0.033****
Private Sector	10	13.25		

Source: Primary Data.

**; ** shows significant difference at 5% & 1% respectively.*

Traditional HRM needs large number of staff in the department to handle the HR related tasks. e-HRM when adopted would help in reducing the HR staff, improving efficiency and being cost effective. Thus, the Intention of use is to reduce the burden of the HR department and being more strategic. The results of the Mann Whitney U test applied to analyse whether the Public and Private Sector Insurance Companies differ significantly with respect to Intention of Use as an Adoption factor, revealed that the Insurance Companies in the Public and Private Sector differ significantly with respect to Intention of Use as an Adoption factor at 5% level of Significance **(P Value 0.033**).**

Table 4.43

Communication as an Adoption factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	10.25	47.50	**0.846**
Private Sector	10	10.75		

Source: Primary Data.

Communicating the necessary information to the target employees and facilitating decision making is one of the important duties of HR. Communicating at a higher

speed and addressing a large number of employees together can be effectively done with the help of e-HRM. In order to test if there is any significant difference between the Insurance Companies in the Public and Private sector with respect to communication as a factor leading to adoption of e-HRM, Mann Whitney U test has been done. It was shown in the results that there is no significant difference in the Public and Private sector Insurance Companies while considering Communication as an Adoption factor **(P Value 0.846).**

Table 4.44

System Security as an Adoption factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	10.50	50.00	**1.000**
Private Sector	10	10.50		

Source: Primary Data.

Important employee data would be at stake if it is available to anyone if attempted as in the case of manually handled traditional HRM. ID and passwords would restrict the entry of non-members, thus protecting confidential data. A proper backup of the essential data is one of the major advantages of the electronic mode. All these would lead to the system security factor which is one of the considerations for adopting e-HRM. Mann Whitney U test was conducted to find out whether there is any significant difference between the Insurance Companies in the Public and Private sector with respect to System Security as a factor leading to adoption of e-HRM, Mann Whitney U test has been done. It was found that there is no significant difference in the Public and Private sector Insurance Companies while considering System Security as an Adoption factor **(P Value 1.000).**

Table 4.45

Organisational Roles as an Adoption factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	7.75	22.50	**0.025****
Private Sector	10	13.25		

Source: Primary Data.

**; ** shows significant difference at 5% & 1% respectively.*

Organisational roles are made more clear with the help of e-HRM. The duties to be performed by the individuals and the role of their superiors etc. are clearly put forth as the system wouldn't function if not done by the proper authority. Hence role of employees would be more clear. An attempt was made to analyse if there is any significant difference between the Public and Private sector Insurance Companies with respect to Organisational Roles as a factor leading to adoption of e-HRM, Mann Whitney U test has been done. It was shown in the results that there is significant difference in the Public and Private sector Insurance Companies with respect to Organisational Roles as an Adoption factor at 5% level of significance **(P Value 0.025**).**

Table 4.46

Social Risk as an Adoption factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	5.75	2.50	**0.000*****
Private Sector	10	15.25		

Source: Primary Data.

**; ** shows significant difference at 5% & 1% respectively.*

The business exists in the society and the image of concern is very important in this regard. If the employees are not ensured with a secure HR service delivery they may not be satisfied and hence the institution may face the reputation risk. With a view to study the significant differences between the Public and Private sector Insurance

Companies in connection with the influence of Social Risk as an adoption factor, Mann Whitney U test was applied to the data. the result reveals that there is significant difference in the Public and Private sector Insurance Companies with respect to Social Risk as an adoption factor at 1% level of significance **(P Value 0.000***).**

Table 4.47

Employee Training as an Adoption factor leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	8.00	25.00	**0.047****
Private Sector	10	13.00		

Source: Primary Data.

**; ** shows significant difference at 5% & 1% respectively.*

Training of employees can be made more effective and easier by the online method of application, selection, e-learning modules and evaluating all through the system. e-HRM benefits the employee training in modern times. Analysis was conducted using Mann Whitney U test to identify whether the Public and Private Sector Insurance companies differ significantly with respect to Employee Training as an Adoption factor. The results revealed that there is significant difference in case of employees Training as an Adoption factor between the Public and Private Sector Insurance companies at 5% level of significance **(P Value 0.047**).**

Table 4.48

Adoption factors leading to e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	8.00	25.00	**0.055**
Private Sector	10	13.00		

Source: Primary Data.

All the factors discussed so far as those considered as adoption factors on the side of management leading to implementation of e-HRM in their organisation has been taken

together and the total score is termed as the Adoption Factors in the current table .Mann Whitney U Test was performed and it was found that there is no significant difference between the Public and Private Sector Insurance companies **(P Value 0.055)** as far as the Adoption factors taken together is concerned towards e-HRM implementation.

Testing of Hypothesis

While adopting a new technology or mode various factors would be considered in the decision making. In adopting e-HRM into Insurance sector various factors were considered. In discussion with Managers and from the literature reviewed certain factors were found to be leading to the e-HRM implementation. An attempt was made to analyse whether there is any significant difference with respect to factors like Organisation Size, Availability of IT Resources, Usefulness of e-HR, Ease of use, Intention of use, Communication, System Security, Organisational Roles, Social Risk and Employee Training considered as Adoption factors along with the total of these termed as Adoption factor between the Public and Private Insurance sectors. Mann Whitney U Test was applied, it was revealed from the test that with respect to factor like Usefulness of e-HR, Ease of use, Intention of use, Organisational Roles, Social Risk and Employee Training there is a significant difference between the Public and Private Insurance Companies, where as there is no significant difference between both the sectors while considering factors like Organisation Size, Availability of IT Resources, Communication, System Security and total of Adoption factors, Which means both Public and Private Sector Insurance Companies have equally considered these factors.

The following Hypothesis was tested:

H0 6: Life Insurance Managers in Public and Private Sector do not differ significantly in respect to the factors influencing the adoption of e-HRM.

It can be seen from the results of the analysis, out of the eleven perception variables analysed, six variables or factors are seen to be significantly different between the Public and Private sector Insurance Companies. However, no statistically significant

difference are seen in case of other four variables and total adoption factors. Therefore, the Null Hypothesis that Life Insurance Managers in Public and Private Sectors do not differ significantly in respect to the factors influencing the adoption of e-HRM may be rejected.

Section C

4.3.3. Adoption Factors leading to e-HRM Implementation in Banks and Insurance Companies- A Comparative Analysis

Here, an attempt has been made to conduct a comparative analysis of Banking and Insurance sectors with respect of adoption factors leading to e-HRM implementation. The results of the analysis based on the selected variables are given in the following pages.

Table 4.49

Organisational Size as an Adoption factor leading to e-HRM Implementation in Bank and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	21.20	186.00	**0.654**
Insurance	20	19.80		

Source: Primary Data.

Organisation size is one of the important factors considered for adoption of e-HRM in the service sector. According to the size, the number of employees may vary and likewise the volume of employee data to be handled by the management will also be different accordingly. e-HRM if implemented would facilitate in effectively handling employees and their voluminous data. With a view to analyse whether there is any significant difference in the influence of Organisational size as an Adoption factor between Banks and Insurance Companies, Mann Whitney U test was performed. The result shows that there is no significant difference in the influence of Organisational size as an Adoption factor between Banks and Insurance Companies **(P Value 0.654)** which means both sectors consider Organisational Size as an important factor.

Table 4.50

Availability of IT Resources as an Adoption factor leading to e-HRM Implementation in Bank and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	21.20	186.00	**0.976**
Insurance	20	19.80		

Source: Primary Data.

Availability of IT resources and experts to operate the new system would promote the adoption of the e-HRM in the institution. Hence it must have been a factor considered for e-HRM implementation. In order to analyse whether there is any significant difference in the influence of Availability of IT Resources as an Adoption factor between Banks and Insurance Companies, Mann Whitney U test was applied. The result shows that there is no significant difference in the influence of Availability of IT Resources as an Adoption factor between Bank and Insurance Companies **(P Value 0.976)** which means both sectors equally consider Availability of IT Resources as a factor.

Table 4.51

Usefulness of e-HR as an Adoption factor leading to e-HRM Implementation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	21.20	186.00	**0.195**
Insurance	20	19.80		

Source: Primary Data.

Anytime, Anywhere access autonomy of operations i.e. less dependency on officials and transparency of transaction may be some of the expected use of an e-HRM system. It would be more useful in these regards when compared to the manually driven traditional HRM. Mann Whitney U test was used to find out if there is any significant difference in the influence of Usefulness of e-HR as an Adoption factor between Banks and Insurance companies, Mann Whitney U test was applied. The result shows that there is no significant difference in the influence of Usefulness of e-HR as an Adoption factor between Banks and Insurance companies. (**P Value 0.195)**

Table 4.52

Ease of Use as an Adoption factor leading to e-HRM Implementation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	21.20	186.00	**0.091**
Insurance	20	19.80		

Source: Primary Data.

Ease of use is one of the factors considered for e-HRM adoption in Banking and Insurance sector. It can help HR department to go paperless and manage the sizeable data of large number of employees easily and would be more user friendly. To see whether the Banks and Insurance Companies differ significantly with respect to Ease of Use as an Adoption factor, Mann Whitney U test was performed on the data collected. The results revealed that there is no significant difference in case of ease of use as an Adoption factor between the Banks and Insurance Companies **(P Value 0.091).**

Table 4.53

Intention of Use as an Adoption factor leading to e-HRM Implementation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	21.20	186.00	**0.688**
Insurance	20	19.80		

Source: Primary Data.

e-HRM implementation intends to reduce the burden of the HR department staff, make their activities more efficient and be cost effective. It aims to make the HR activities more strategic when compared to the traditional mode of HRM. The results of the Mann Whitney u test applied to analyse whether the Banks and Insurance Companies differ significantly with respect to Intention of Use as an Adoption factor, revealed that the Banks and Insurance Companies do not differ significantly with respect to Intention of Use as an Adoption factor **(P Value 0.688).**

Table 4.54

Communication as an Adoption factor leading to e-HRM Implementation In Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	21.20	186.00	**0.243**
Insurance	20	19.80		

Source: Primary Data.

Effective two - way communication is possible with the electronic mode as it can address a large number of targeted employees at once in a clear and unambiguous manner with a higher speed. Therefore, communication is surely a factor to be considered for adoption of e-HRM in the service sectors. In order to test if there is any significant difference between the Banks and Insurance Companies with respect to communication as a factor leading to adoption of e-HRM, Mann Whitney U test has been done. It was shown in the results that there is no significant difference in the Banks and Insurance Companies while considering communication as an Adoption factor **(P Value 0.243).**

Table 4.55

System Security as an Adoption factor leading to e-HRM Implementation In Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Bank	20	21.20	186.00	0.669
Insurance	20	19.80		

Source: Primary Data.

Confidential ID and passwords, inaccessibility to non- members and availability of proper data backups make the electronic mode of e-HRM more secure in case of important employee data when compared to the traditional mode. Thus, system security would be a consideration for adopting or implementing e-HRM in concerned sectors. Mann Whitney U test was conducted to find out whether there is any significant difference between the Banks and Insurance Companies with respect to System Security as a factor leading to adoption of e-HRM. It was found that there is

no significant difference in the Banks and Insurance Companies while considering System Security as an Adoption factor **(P Value 0.669).**

Table 4.56

Organisation Roles as an Adoption factor leading to e-HRM Implementation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	21.20	186.00	**0.062**
Insurance	20	19.80		

Source: Primary Data.

Role clarity is often an issue with the manual or traditional HRM. Files take a long time to move from desk to desk to complete employee related tasks. Most of the time it may also end up in duplication of activities. Organisation roles are made more clear with the help of electronic mode of HRM. An attempt was made to analyse if there is any significant difference between the Banks and Insurance Companies with respect to Organisational Roles as a factor leading to adoption of e-HRM by using Mann Whitney U test. It was shown in the results that there is no significant difference in the Banks and Insurance Companies with respect to Organisational Roles as an Adoption factor. **(P Value 0.062).**

Table 4.57

Social risk as an Adoption factor leading to e-HRM Implementation In Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Bank	20	21.20	186.00	0.683
Insurance	20	19.80		

Source: Primary Data.

Social risk in one way arises out of the reputation risk caused due to poor HR service delivery, due to low data security or failure in maintaining privacy of employee data. e-HRM can help overcome this social risk. With a view to study the significant differences between the Banks and Insurance Companies in connection with the influence of Social Risk as an adoption factor, Mann Whitney U test was applied to

the data. the result reveals that there is no significant difference in the Banks and Insurance Companies with respect to Social Risk as an adoption factor **(P Value 0.683).**

Table 4.58

Employee Training as an Adoption factor leading to e-HRM Implementation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	21.20	186.00	**0.799**
Insurance	20	19.80		

Source: Primary Data.

Employee training is always a major concern for the institution. Proper training must be given at the right time for this, e-HRM can help by providing online platform for employees to get the training benefits. Analysis was conducted using Mann Whitney U test to identify whether the Banks and Insurance companies differ significantly with respect to Employee Training as an Adoption factor. The results revealed that there is no significant difference in case of Employee Training as an Adoption factor between the Banks and Insurance companies **(P Value 0.799).**

Table 4.59.

Adoption factors leading to e-HRM Implementation In Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Bank	20	21.20	186.00	0.615
Insurance	20	19.80		

Source: Primary Data.

Adoption Factor in the current table is the total score of all the factors discussed so far as those considered as adoption factors from the side of management leading to implementation of e-HRM in their organisation. Mann Whitney U Test was performed and it was found that there is no significant difference between the Banks and Insurance companies as far as the Adoption factors taken together is concerned towards e-HRM implementation **(P Value 0.615).**

Testing of Hypothesis

e-HRM implementation was a decision taken by considering various factors which supported the electronic mode into HRM. It was clear from the literature reviews and the interaction with higher level officials that these factors had an impact over the e-HRM implementation in their respective organisation. Variables or factors like Organisation Size, Availability of IT Resources, Usefulness of e-HR, Ease of use, Intention of use, Communication, System Security, Organisational Roles, Social Risk and Employee Training are included as factors considered for adoption. Also, the total score of all the factors are termed as Adoption factors for each or sector. In order to analyse whether there is any significant difference between the Banks and Insurance sectors with respect to the adoption factors considered for e-HRM implementation the data collected was analysed using Mann Whitney U Test. Banks data was taken as data collected from both Public and Private sector and for Insurance data collected from both Public and Private sector are taken together for the sake of analysis. The test results show that there is no significant difference between Banking and Insurance sector with respect to all the factors considered as adoption factor as well as the total of adoption factor.

The hypothesis is tested as under:

H0 4: There is no significant difference between Managers in Banking and Insurance sectors with respect to the factors influencing the adoption of e-HRM.

It can be inferred from the analysis that there no is significant difference between the Banking and Insurance sector with respect to any of the variables considered as leading to adoption of e-HRM in the respective sectors. Therefore, the Hypothesis that there is no significant difference between Managers in Banking and Insurance sectors with respect to the factors influencing the adoption of e-HRM may be accepted.

4.3.4. Ranking of Perception factors influencing e-HRM Implementation

The analysis so far depicts the comparative influence of each factor on the sample organisation with respect to the e-HRM implementation. Various factors were identified and the data from 40 Managers were collected using a structured questionnaire. The data so collected has been put to analysis on the basis of highest

frequency of agreement in each various in all the selected organisations taken together.

Table 4.60

Ranking of Perception factors in Banks and Insurance Companies

Sl. No	Variables	Frequency	Rank
I	**Standardization**		
a	Uniformity	25	2
b	Maximize Compatibility	20	4
II	**Career Development**		
a	Transfer and Promotions	12	7
b	Training and Development Programmes	12	7
c	Intimation sent online	12	7
III	**Overcoming Hurdles**		
a	Easy to deal voluminous data	25	2
b	Timeliness	19	5
c	Storage of large data	28	1
IV	**Globalisation**		
a	Meet global standards	14	7
b	Managing Cultural Diversity	12	8
V	**Specialisation**		
a	More strategic role	12	8
b	Streamlining processes	20	4
VI	**Impartial**		
a	Eliminating bias	16	6
b	Reducing prejudices	11	9
VII	**Work Efficiency**		
a	More user friendly	22	3
b	Ease of access	19	5
c	Handling of jobs with minimum no. of employees	14	7

Source: Primary Data

It can be understood that the most influencing Perception factors towards e-HRM implementation are-Storage of data, Easy to deal voluminous data, More user friendly, Streamlining processes, Maximize Compatibility, Timeliness and Ease of access which are given the highest Ranks by the respondents.

4.3.5. Ranking of Adoption factors influencing e-HRM Implementation

Like Perception, various factors were identified which influenced e-HRM implementation. The data collected from 40 managers has been put to analysis on the basis of highest frequency of agreement in each various in all the selected organisations taken together.

Table 4.61

Ranking of Adoption factors in Banks and Insurance Companies

Sl. No	Variables	Frequency	Rank
I	**Organizational Size**		
a	Dealing with large No. of employees	26	3
b	Dealing with voluminous employee data	25	4
II	**Availability of IT Resources**		
a	Availability of Technology	23	6
b	Availability of Technical Experts and Staff	22	7
c	Availability of Own Website	22	7
III	**Usefulness of E-HR**		
a	Anytime, anywhere access	25	4
b	Autonomy of operations (less dependency on officials)	22	7
c	Transparency of transactions	26	3
IV	**Ease of Use**		
a	User friendly	26	3
b	Easy to handle voluminous data	30	1
c	Can go paperless	28	2
V	**Intention of Use**		
a	To make HR activities more strategic	21	8
b	To reduce HR department staff	21	8
c	To reduce burden of HR department staff	19	10
d	To improve efficiency	19	10
e	To be cost effective	20	9
VI	**Communication**		
a	Two - way communication possible	16	12

b	Can address all the target group employees at a time	24	5
c	Clear and unambiguous communication possible	17	11
d	Speedy communication possible	25	4
VII	**System Security**		
a	Confidential login ID and password	26	3
b	Inaccessible to non-members	25	4
c	Proper data backups available	26	3
VIII	**Organisation Roles**		
a	Role clarity	19	10
b	Streamlining of roles	23	6
c	Avoiding duplication of roles	16	12
IX	**Social Risk**		
a	Data security	22	7
b	Privacy of employee data	22	7
c	Reputation of HR service delivery	17	11
X	**Employee Training**		
a	Online application and selection of trainees	14	13
b	e-learning module	22	7
c	Online evaluation of training	13	14

Source: Primary Data

From the above table it is clear that the most influencing adoption factors towards e-HRM implementation in Banks and Insurance companies are- Easy to handle voluminous data, Can go paperless, Dealing with large No. of employees, Transparency of transactions, User friendly, Confidential login ID and password, Proper data backups available, Dealing with voluminous employee data, Anytime, anywhere access, Inaccessible to non-members, Speedy communication possible and Can address all the target group employees at a time.

The present chapter discussed in detail the Perceived factors and those considered as leading to adoption termed as the Adoption factors from the Manager's perspective in the Public and Private Sector Banks and Insurance Companies. A comparative analysis of Public and Private sector Banks, Public and Private Sector Insurance Companies and an overall comparison between the Banking and Insurance sector has

been presented. The various Perception and Adoption factors which are found to be most influencing towards e-HRM implementation is also listed out. Once the decision to implement the e-HRM has been done based on the above discussed factors, the its worthy to look into how far e-HRM has been implemented in each sector. The next chapter would throw light upon the level of adoption of e-HRM to the various HR functions in the select Banks and Insurance Companies in Kerala.

Chapter 5

e-HRM Adoption in Functions - An Analysis

The previous chapter discussed in detail about the Perception and Adoption factors leading to the implementation of e-HRM in the selected Public and Private Sector Banks and Insurance Companies in Kerala from the perspective of Managers. While considering the status of e-HRM, it is inevitable to go deeply into the issue and find out the various HR functions wherein this electronic mode has placed itself replacing the manual or traditional HRM. Therefore, the objective of the present chapter is to analyse the extent to which the e-HRM is adopted to perform various functions in the selected Banking and Life Insurance companies.

5.1. Methodological Design

The Chapter would give a detail account of the various HRM functions which have successfully adopted and shaped itself into the e-HRM. The analysis of level of adoption of electronic mode to various HR functions was done by collecting data from 40 managers of the selected Public and Private sector Banks and Insurance companies. The mean plot is used to present the descriptive. The statistical test applied was the Mann Whitney U test as the data collected through a structured questionnaire was not satisfying the normality assumptions, hence non-parametric test was applied.

In order to fulfil the objective, a comparative analysis of Public and Private Banks as well as Insurance companies has been done with respect to the level of e-HRM adoption to various HR functions in their organisation. The Banking and Insurance sector is being compared for the above mentioned criteria by taking the data collected from both Public and Private Banks together as data for Banking sector. Likewise, the data of Public and Private Insurance companies were combined together and taken as

the data for Insurance sector. The result analysis and hypothesis testing are presented in the following pages.

5.2 Analysis of the e-HRM Adoption to HR Functions

From the primary survey, it has been found that Public Banks use electronic as well as traditional mode while Private Banks use more electronic mode than traditional mode. Private Insurance company purely uses electronic mode while Public Insurance company uses both electronic and traditional mode while dealing with HR activities. Therefore, an attempt has been made in this section to analyse the level of e-HRM adoption to various HR functions from manager's perspective in Public and Private sector Banks and Life Insurance companies in Kerala. The analysis is presented in three parts.

Part I deals with analysis of Public and Private sector Banks and Insurance Companies with respect to the adoption of e-HRM to various HR functions.

Part II is presented in three Sections. Section A deals with the comparative analysis of adoption of e-HRM to various HR functions in Public and Private sector Banks. Section B discusses the comparison of Public and Private sector Insurance Companies with respect to adoption of e-HRM to various HR functions and Section C illustrates the comparison between Banking and Insurance sector in case of e-HRM adoption to various HR functions.

Each part gives a detailed picture of the adoption of e-HRM. Descriptive statistics and statistical test results of select organisations are given under separate sections to give more clarity to the discussions. The list of functions marked out for analysis is presented in Table 5.1 below.

Table 5.1

Variables Used for the Analysis of Level of e-HRM Adoption to Functions

Sl. No	Variables
1	**Recruitment**
	Determining Personnel Requirement
	Locating Sources
	Reporting vacancies through online sources
	Evaluation
2	**Selection**
	Receiving online applications
	Screening of applications
	Selection Test
	Selection Interview
	Checking References
	Physical Examination
	Approval by appropriate authority
	Final selection
	Employment contract
	Evaluation
3	**Placement**
	Collect employee details
	Construct employee profile
	Match employee profile with job profile
	Assigning job to the individual
4	**Attendance**
	Recording regular attendance
	Other duty attendance
	Marking casual leave
	Other eligible leave
5	**Training**
	Determining training needs
	e-learning modules
	Online training
6	**Appraisal**
	Establishing standards

	Communicating standards to employees
	Measuring actual performance
	Comparing actual with standards
	Discussing reports with employees
	Taking corrective actions
7	**Compensation**
	Wage determination
	Incentive plans
	Fringe benefits
8	**Transfers and Promotions**
	Application for Transfers and Promotions
	Selection for Transfers and Promotions
	Intimation to employees aboutTransfers and Promotions
9	**Career Planning**
	Self - assessment by individuals
	Evaluation of available career opportunities
	Undergoing skill development
	Matching and decision making
	Implementation and review
10	**Scholarships**
	Providing information about scholarships
	Receiving applications
	Screening
	Awarding
11	**Enquires/Discipline/Vigilance**
	Filing of complaints
	Enquiry
	Intimating actions
12	**Grievance Handling**
	Defining
	Gathering information
	List of alternate solution
	Convey final decision
	Follow up action

The results of primary data analysis are given in the following sections.

Part - I

5.3. Analysis of the e-HRM Adoption to HR Functions in Banks and Insurance Companies

The current section discusses how far electronic mode has been adopted to the various HR functions in the selected sample organisations from Banks and Insurance companies. The functions as listed in the table 5.1 have been marked with the various tasks associated with it. The total score of each function as given in the five - point scale by the Managers are considered and the mean value is obtained. The Cross tab and mean plot shows the descriptive and the adoption level of e-HRM to various functions of HR. The analysis is done on the basis of each function.

5.3.1 e-HRM Adoption to Recruitment in the Selected Banks and Insurance Companies

The function of Recruitment is concerned with inviting the prospective candidates for various job positions in the organisation. e-HRM adoption to various tasks in Recruitment is being analysed and presented with the help of table and graph as shown below.

Table 5.2
Descriptive of e-HRM Adoption to Recruitment in the Selected Banks and Insurance Companies

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	10	14.9000	3.24722	1.02686	12.5771	17.2229	8.00	20.00
Private Sector Banks	10	16.0000	5.01110	1.58465	12.4153	19.5847	4.00	20.00
Public Sector Insurance	10	17.8000	2.57337	.81377	15.9591	19.6409	12.00	20.00
Private Sector Insurance	10	19.5000	.52705	.16667	19.1230	19.8770	19.00	20.00
Total	40	17.0500	3.60164	.56947	15.8981	18.2019	4.00	20.00

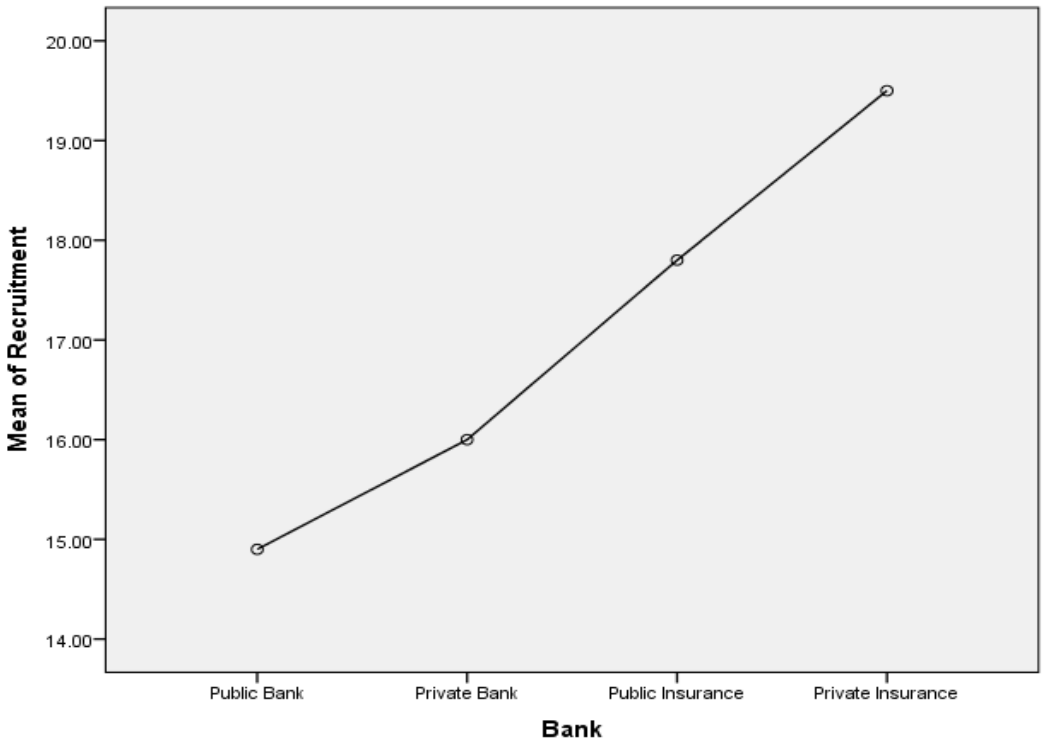

Fig 5.1 Mean Plot of e-HRM Adoption to Recruitment in the Selected Banks and Insurance Companies in Kerala

It can be understood from the above table and graph that among the entire sample organisation selected Private Insurance company adopts electronic mode to almost all the tasks in Recruitment the most as indicated by the higher mean value. When Banks are considered therein too, the Private Bank employs more electronic mode to its recruitment function. Public sector Banks and Insurance can be seen employing electronic as well as traditional mode in recruiting employees.

5.3.2 e-HRM Adoption to Selection in the Selected Banks and Insurance Companies

Selection process involves choosing the right candidates from the available list of applicants who have offered themselves for the various job positions. The adoption of the electronic mode to the function of selecting employees to the organisation is discussed and presented in the form of Table and Graph as follows.

Table 5.3

Descriptive of e-HRM Adoption to Selection in the Selected Banks and Insurance Companies

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	10	39.8000	9.43751	2.98440	33.0488	46.5512	24.00	50.00
Private Sector Banks	10	36.3000	15.17344	4.79826	25.4456	47.1544	10.00	50.00
Public Sector Insurance	10	42.4000	7.60409	2.40463	36.9604	47.8396	31.00	50.00
Private Sector Insurance	10	46.5000	3.68932	1.16667	43.8608	49.1392	43.00	50.00
Total	40	41.2500	10.21751	1.61553	37.9823	44.5177	10.00	50.00

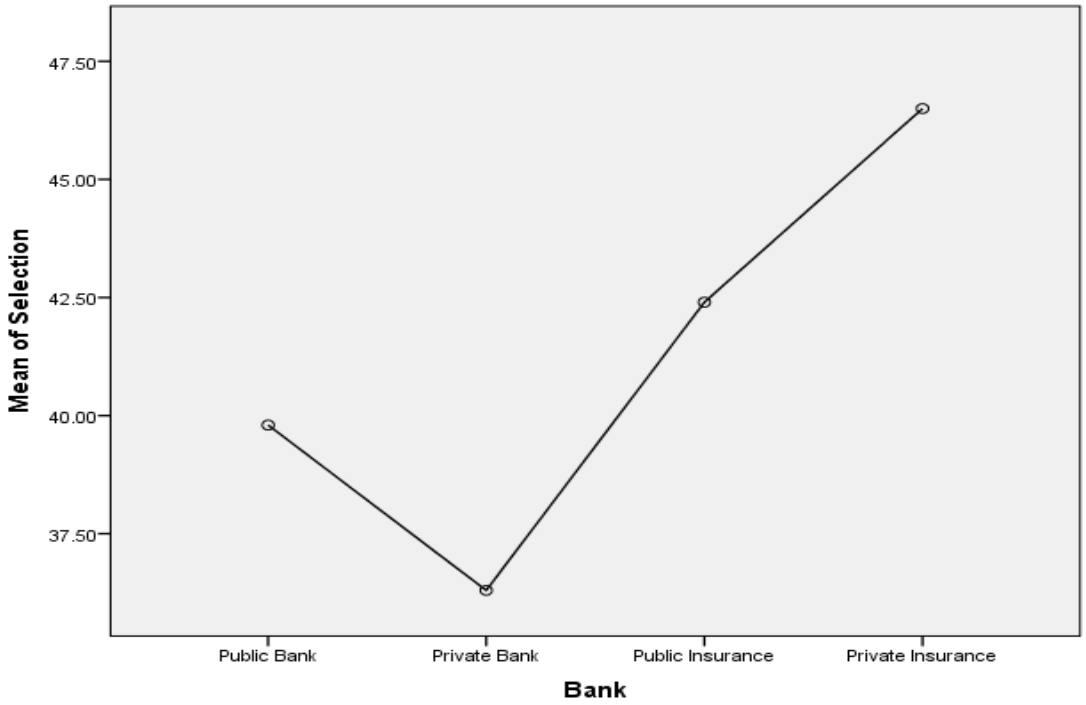

Fig 5.2. Mean Plot of e-HRM Adoption to Selection in the Selected Banks and Insurance Companies

While analysing the mean value of e-HRM adoption to selection in the selected organisation it can be found that the mean value is higher in Insurance sector. Private Insurance company uses electronic mode when compared to Public Insurance company as well as both the banks. Public Banks employ electronic mode more when compared to Private Banks in case of selection.

5.3.3 e-HRM Adoption to Placement in the Selected Banks and Insurance Companies

Placement refers to the function of HR which ensures right person to right job. The analysis of e-HRM adoption to placement is illustrated below:

Table 5.4

Descriptive of e-HRM Adoption to Placement in the Selected Banks and Insurance Companies

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	10	17.6000	3.27278	1.03494	15.2588	19.9412	12.00	20.00
Private Sector Banks	10	17.6000	3.97772	1.25786	14.7545	20.4455	8.00	20.00
Public Sector Insurance	10	16.0000	2.00000	.63246	14.5693	17.4307	12.00	19.00
Private Sector Insurance	10	19.5000	.52705	.16667	19.1230	19.8770	19.00	20.00
Total	40	17.6750	2.94729	.46601	16.7324	18.6176	8.00	20.00

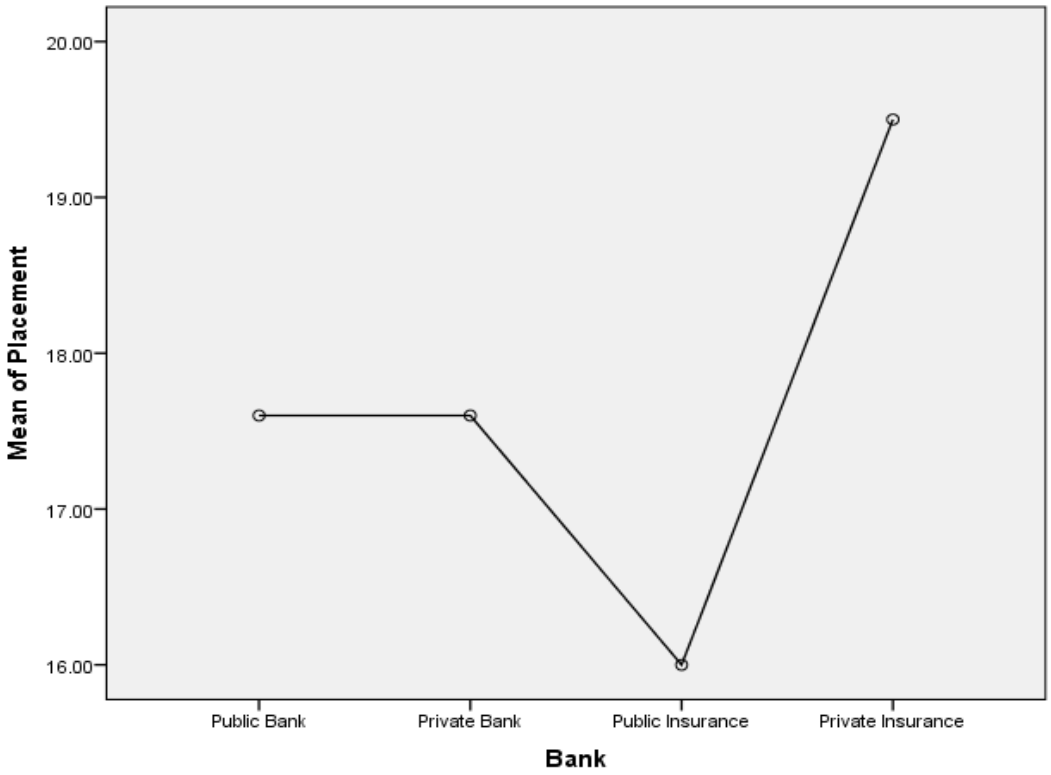

Fig 5.3 Mean Plot of e-HRM Adoption to Placement in the Selected Banks and Insurance Companies

It is evident from the above table and graphs that the Public and Private banks have equally adopted the electronic mode. In case of Insurance companies Private Insurance indicates higher adoption of electronic mode as against the Public Insurance companies with respect to placement.

5.3.4 e-HRM Adoption to Attendance in the Selected Banks and Insurance Companies

Recording and maintenance of attendance is one of important ways to ensure the presence of the employees in the organisation. A glimpse of the e-HRM adoption to attendance is given as follows:

Table 5.5

Descriptive of e-HRM Adoption to Attendance in the Selected Banks and Insurance Companies

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	10	19.1000	1.91195	.60461	17.7323	20.4677	15.00	20.00
Private Sector Banks	10	19.6000	1.26491	.40000	18.6951	20.5049	16.00	20.00
Public Sector Insurance	10	18.9000	1.44914	.45826	17.8633	19.9367	16.00	20.00
Private Sector Insurance	10	20.0000	.00000	.00000	20.0000	20.0000	20.00	20.00
Total	40	19.4000	1.37375	.21721	18.9607	19.8393	15.00	20.00

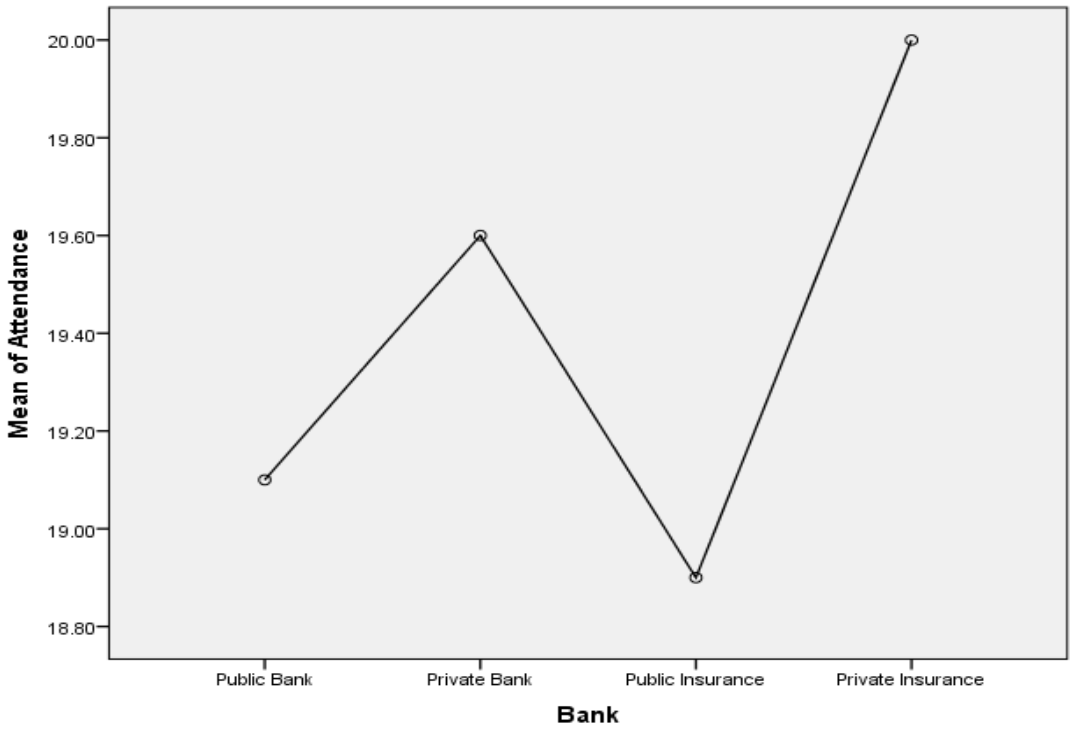

Fig 5.4 Mean Plot of e-HRM Adoption to Attendance in the Selected Banks and Insurance Companies

The mean value indicates that in both Banking and Insurance sector the Private organisations have highly adopted e-HRM for making and maintaining attendance compared to the Public Sector Banks and Insurance companies.

5.3.5 e-HRM Adoption to Training in the Selected Banks and Insurance Companies

Training has taken an online mode in many organisations. Modules designed and delivered electronically serves many employees in the present scenario. An analysis done in the sample organisation with respect to training is presented as follows.

Table 5.6

Descriptive of e-HRM Adoption to Training in the Selected Banks and Insurance Companies

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	10	12.8000	2.29976	.72725	11.1549	14.4451	9.00	15.00
Private Sector Banks	10	13.1000	1.85293	.58595	11.7745	14.4255	10.00	15.00
Public Sector Insurance	10	11.1000	1.91195	.60461	9.7323	12.4677	7.00	14.00
Private Sector Insurance	10	14.0000	1.05409	.33333	13.2459	14.7541	13.00	15.00
Total	40	12.7500	2.06000	.32571	12.0912	13.4088	7.00	15.00

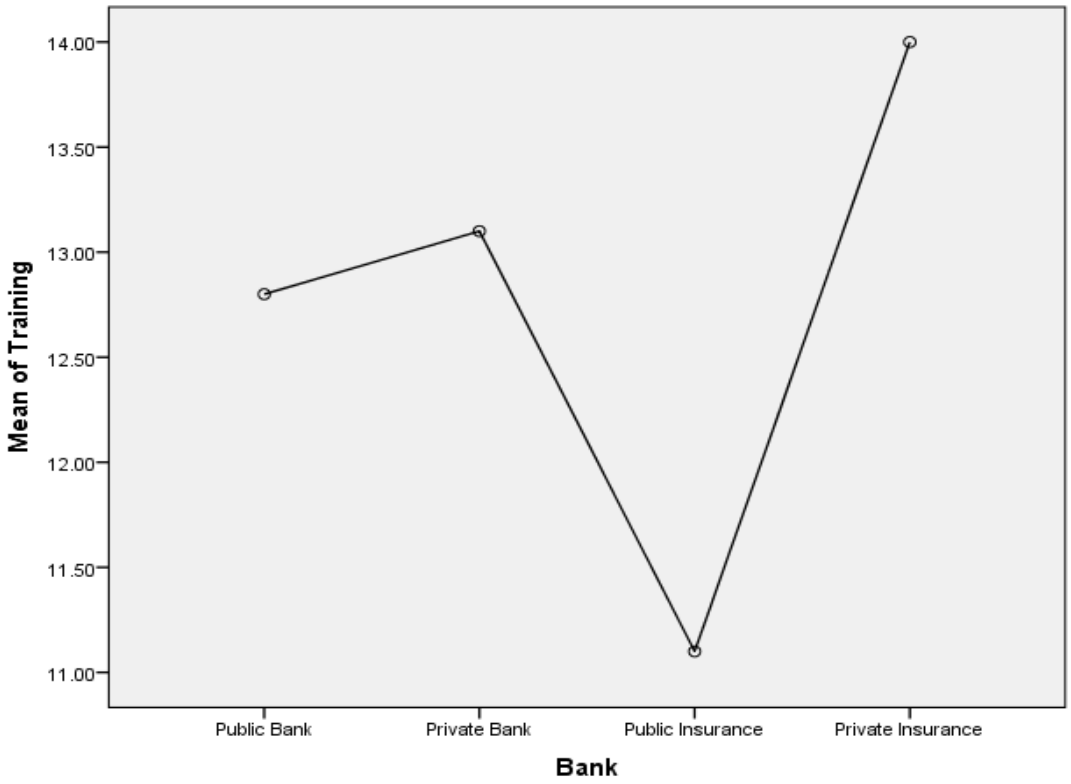

Fig 5.5 Mean Plot of e-HRM Adoption to Training in the Selected Banks and Insurance Companies

It is clear from the descriptive given above that when compared to Public institutions the Banks and Insurance companies in the Private sector use electronic mode more for training its employees.

5.3.6 e-HRM Adoption to Appraisal in the Selected Banks and Insurance Companies

Appraisal is the process of evaluating an employee's performance. Step by step systematic process is adopted by the employees and management to conduct the appraisal. The e-HRM adoption to appraisal is stated as under:

Table 5.7

Descriptive of e-HRM Adoption to Appraisal in the Selected Banks and Insurance Companies

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	10	26.7000	5.63816	1.78294	22.6667	30.7333	13.00	30.00
Private Sector Banks	10	26.8000	3.67575	1.16237	24.1705	29.4295	20.00	30.00
Public Sector Insurance	10	19.7000	4.34741	1.37477	16.5900	22.8100	12.00	24.00
Private Sector Insurance	10	30.0000	.00000	.00000	30.0000	30.0000	30.00	30.00
Total	40	25.8000	5.41697	.85650	24.0676	27.5324	12.00	30.00

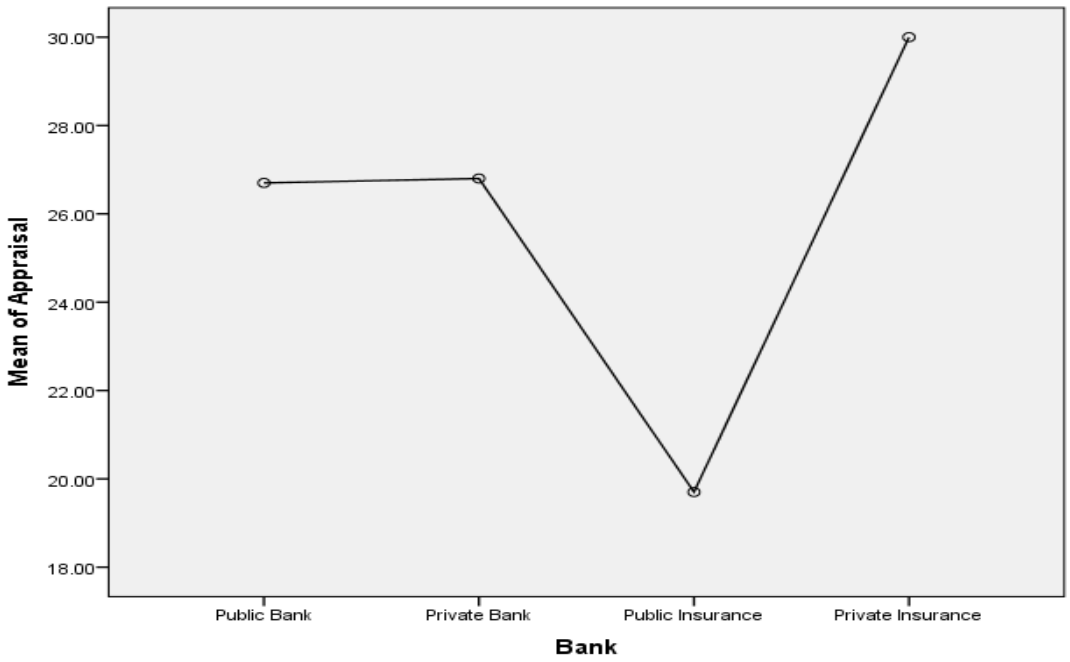

Fig 5.6 Mean Plot of e-HRM Adoption to Appraisal in the Selected Banks and Insurance Companies

The analysis reveals the mean score and the descriptive clearly indicates that the Banks in Public and Private sector equally use electronic mode for conducting appraisal. But in case of Insurance companies, Public Insurance companies use less electronic mode as compared to the Private Insurance companies.

5.3.7 e-HRM Adoption to Compensation in the Selected Banks and Insurance Companies

Table 5.8

Descriptive of e-HRM Adoption to Compensation in the Selected Banks and Insurance Companies

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	10	12.6000	2.75681	.87178	10.6279	14.5721	6.00	15.00
Private Sector Banks	10	12.8000	3.79473	1.20000	10.0854	15.5146	6.00	15.00
Public Sector Insurance	10	13.5000	2.67706	.84656	11.5849	15.4151	8.00	15.00
Private Sector Insurance	10	15.0000	.00000	.00000	15.0000	15.0000	15.00	15.00
Total	40	13.4750	2.76412	.43705	12.5910	14.3590	6.00	15.00

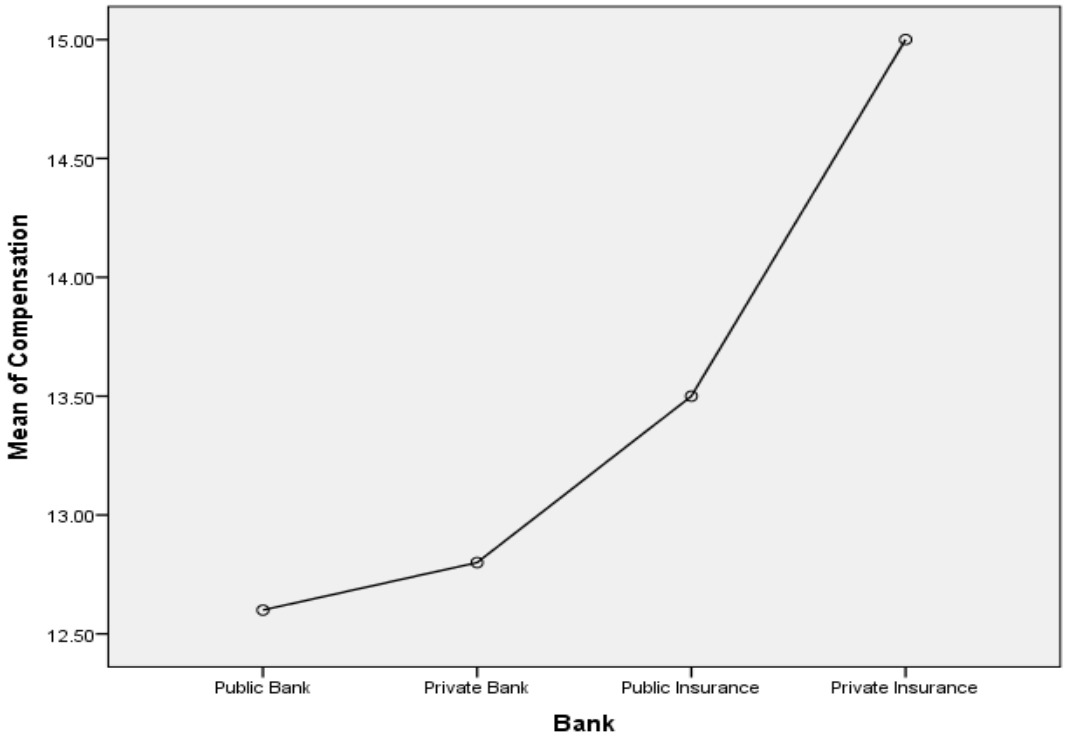

Fig 5.7 Mean Plot of e-HRM Adoption to Compensation in the Selected Banks and Insurance Companies

5.3.8 e-HRM Adoption to Transfer and Promotion in the Selected Banks and Insurance Companies

Transfers and Promotions involve tedious process of applying, selecting and processing. This can be made easier through e-HRM. The following graph and table show the analysis of e-HRM adoption to transfers and promotions.

Table 5.9

Descriptive of e-HRM Adoption to Transfer and Promotion in the Selected Banks and Insurance Companies

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	10	13.4000	2.31900	.73333	11.7411	15.0589	9.00	15.00
Private Sector Banks	10	13.3000	2.11082	.66750	11.7900	14.8100	9.00	15.00
Public Sector Insurance	10	11.5000	2.99073	.94575	9.3606	13.6394	7.00	15.00
Private Sector Insurance	10	14.0000	1.05409	.33333	13.2459	14.7541	13.00	15.00
Total	40	13.0500	2.34193	.37029	12.3010	13.7990	7.00	15.00

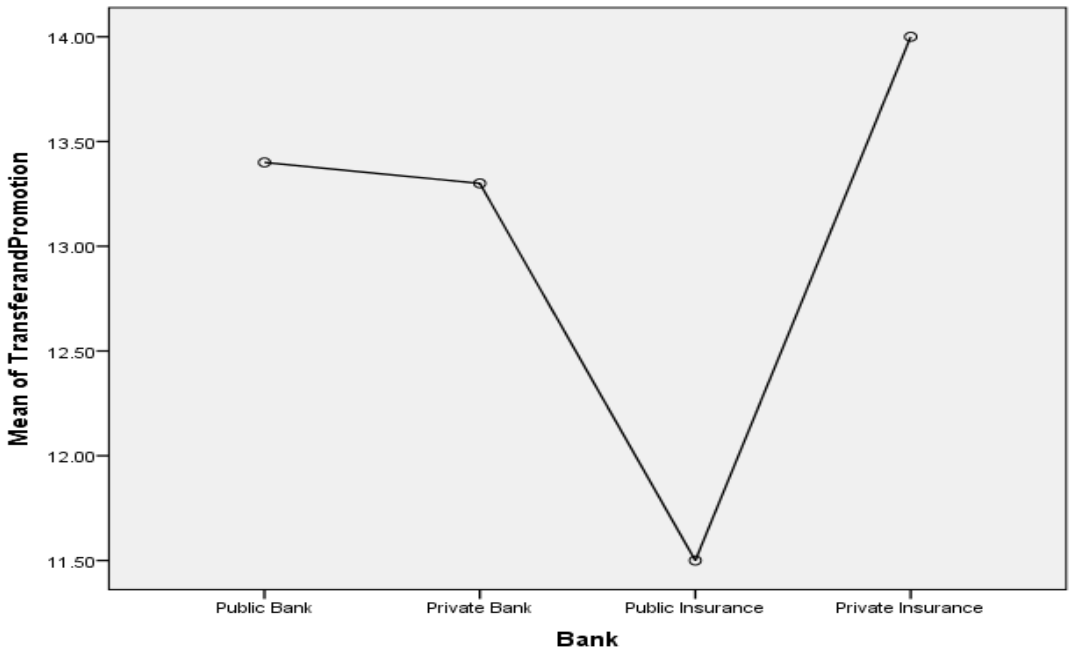

Fig 5.8 Mean Plot of e-HRM Adoption to Transfer and Promotion in the Selected Banks and Insurance Companies

While analysing the mean values, it can be clearly understood that Public Insurance company uses the least number of electronic measures as most of their processes relating to Transfer and Promotion are still being undertaken in the traditional manner. Public banks are seen to be employing e-HRM more to Transfer and Promotion when compared to private banks.

5.3.9 e-HRM Adoption to Career Planning in the Selected Banks and Insurance Companies

Career Planning in organisation could be aided by e-HRM. The analysis of how far e-HRM has been adopted to career planning in the selected organisation is given below.

Table 5.10

Descriptive of e-HRM Adoption to Career Planning in the Selected Banks and Insurance Companies

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	10	22.0000	4.26875	1.34990	18.9463	25.0537	15.00	25.00
Private Sector Banks	10	23.6000	2.36643	.74833	21.9072	25.2928	19.00	25.00
Public Sector Insurance	10	13.3000	4.00139	1.26535	10.4376	16.1624	9.00	20.00
Private Sector Insurance	10	24.0000	1.05409	.33333	23.2459	24.7541	23.00	25.00
Total	40	20.7250	5.37319	.84958	19.0066	22.4434	9.00	25.00

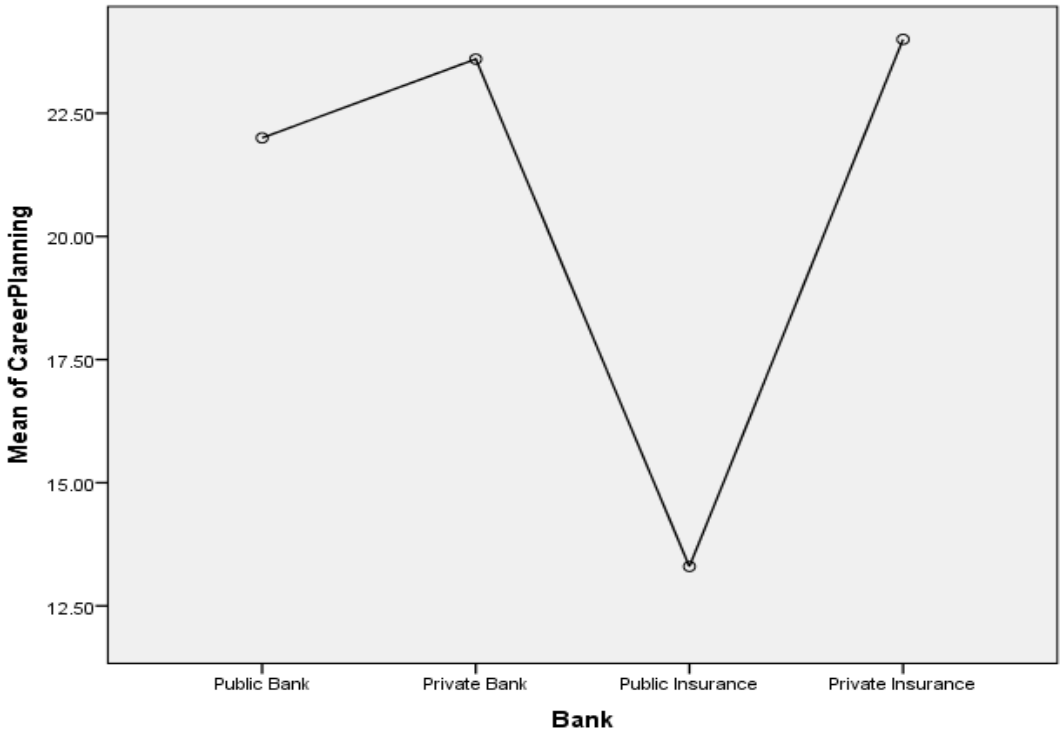

Fig 5.9 Mean Plot of e-HRM Adoption to Career Planning in the Selected Banks and Insurance Companies

It is clearly indicated in the above given descriptive that Private Banks are employing electronic mode more when compared to Public Banks and Private Insurance companies are adopting e-HRM than the Public Insurance companies with respect to Career planning tasks in their respective organisations.

5.3.10 e-HRM Adoption to Scholarships in the Selected Banks and Insurance Companies

Scholarships are provided to children of employees to boost and motivate them to prove well in academics and arts. Many firms are using the electronic medium for applying, selecting and transferring of these scholarships to the beneficiaries. The table and graph below depict the adoption of e-HRM to scholarships in the sample organisations.

Table 5.11

Descriptive of e-HRM Adoption to Scholarships in the Selected Banks and Insurance Companies

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	10	16.7000	4.57165	1.44568	13.4296	19.9704	8.00	20.00
Private Sector Banks	10	16.8000	4.15799	1.31487	13.8256	19.7744	8.00	20.00
Public Sector Insurance	10	9.5000	6.09645	1.92787	5.1389	13.8611	4.00	20.00
Private Sector Insurance	10	20.0000	.00000	.00000	20.0000	20.0000	20.00	20.00
Total	40	15.7500	5.70537	.90210	13.9253	17.5747	4.00	20.00

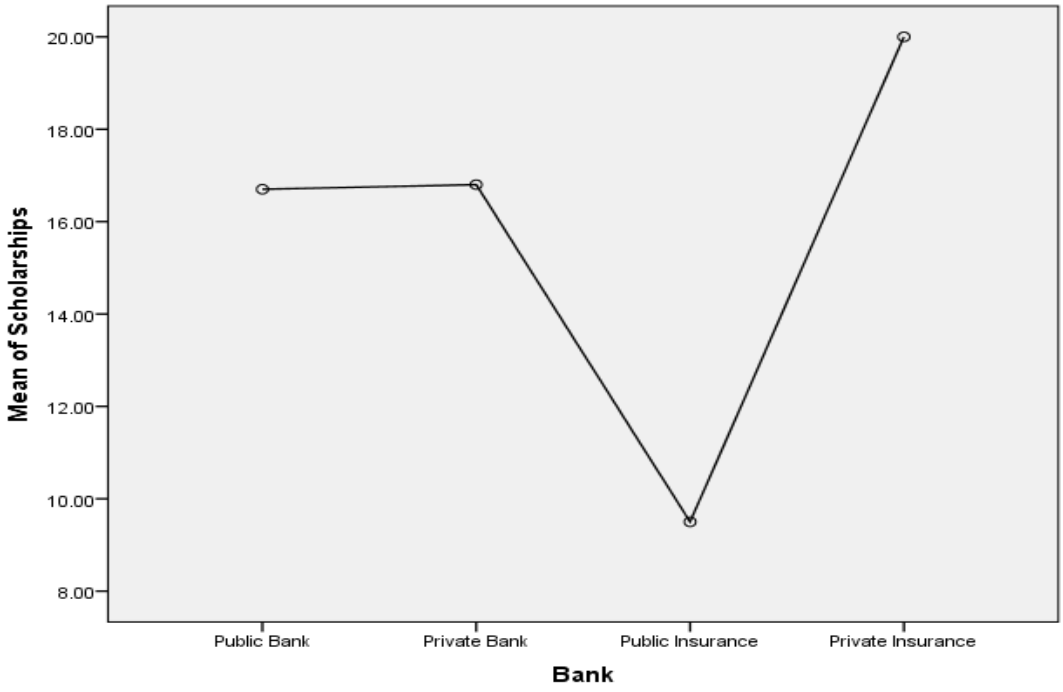

Fig 5.10 Mean Plot of e-HRM Adoption to Scholarships in the Selected Banks and Insurance Companies

The mean values indicate that Banks in both Public and Private sector equally use electronic mode to scholarship while the Public Insurance company uses less electronic facilities to provide scholarships.

5.3.11 e-HRM Adoption to Enquiries/ Discipline/ Vigilance in the Selected Banks and Insurance Companies

In case of any issue with the employees, enquiries can be setup on the issues and disciplinary actions may be taken. Vigilance enquiries are undertaken in case of frauds or malpractices. Though these cannot be fully done though the electronic medium, e-HRM can aid in these functions. A picture of adoption of e-HRM to enquiries/ Discipline/ Vigilance in the selected organisation is given below.

Table 5.12

Descriptive of e-HRM Adoption to Enquiries/ Discipline/ Vigilance in the Selected Banks and Insurance Companies

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	10	12.2000	2.89828	.91652	10.1267	14.2733	9.00	15.00
Private Sector Banks	10	11.7000	2.75076	.86987	9.7322	13.6678	6.00	15.00
Public Sector Insurance	10	7.8000	2.14994	.67987	6.2620	9.3380	3.00	10.00
Private Sector Insurance	10	15.0000	.00000	.00000	15.0000	15.0000	15.00	15.00
Total	40	11.6750	3.39220	.53635	10.5901	12.7599	3.00	15.00

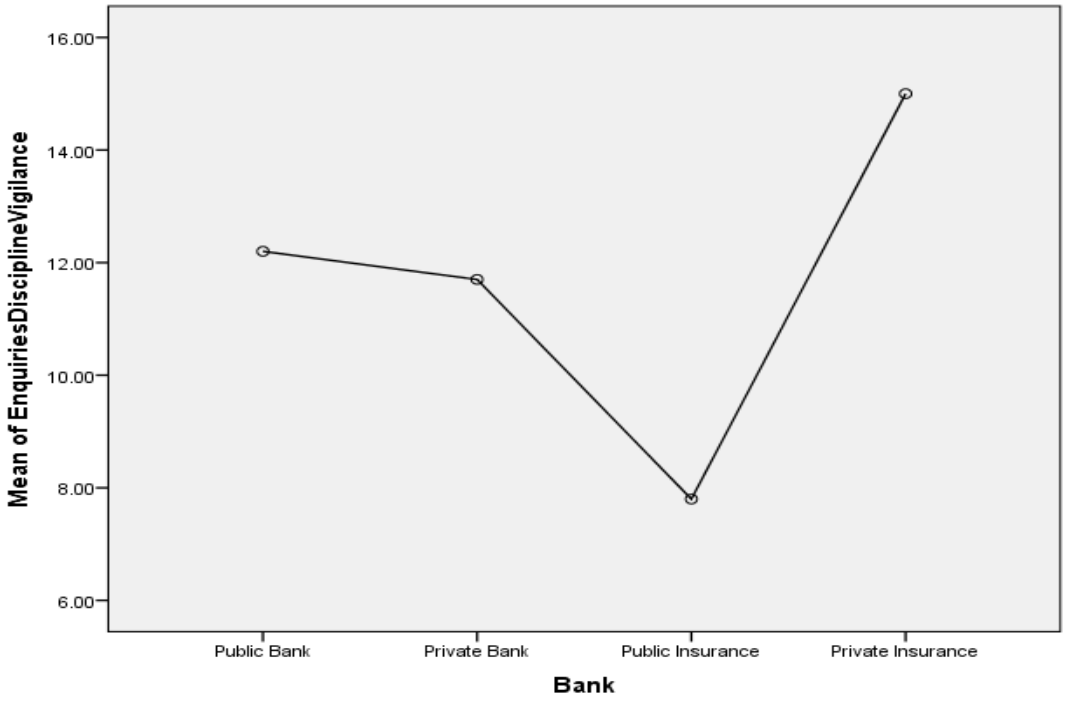

Fig 5.11 Mean Plot of e-HRM Adoption to Enquiries/ Discipline/ Vigilance in the Selected Banks and Insurance Companies

It is clear from the descriptive that Private Insurance company employs highest number of electronic medium to conduct enquires/ discipline and vigilance related tasks when compared to Public Insurance and Banks. In case of Banks almost equal use of e-HRM can be seen with Public Banks on a higher side with respect to enquiries /Discipline/ Vigilance tasks.

5.3.12 e-HRM Adoption to Grievance Handling in the Selected Banks and Insurance Companies

The grievances and complaint of the employees have to filed and looked into through a step by step process. The adoption of electronic mode to this function is being analysed and presented as follows.

Table 5.13

Descriptive of e-HRM Adoption to Grievance Handling in the Selected Banks and Insurance Companies

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	10	19.8000	5.09466	1.61107	16.1555	23.4445	14.00	25.00
Private Sector Banks	10	20.4000	3.94968	1.24900	17.5746	23.2254	15.00	25.00
Public Sector Insurance	10	16.1000	3.92853	1.24231	13.2897	18.9103	10.00	20.00
Private Sector Insurance	10	25.0000	.00000	.00000	25.0000	25.0000	25.00	25.00
Total	40	20.3250	4.83782	.76493	18.7778	21.8722	10.00	25.00

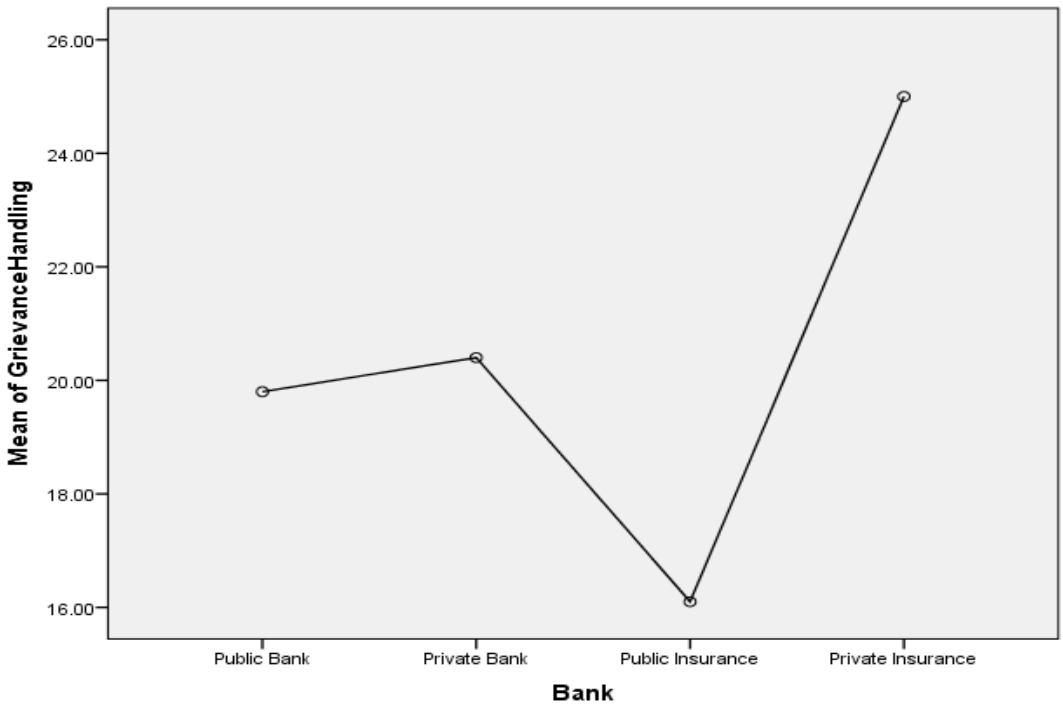

Fig 5.12 Mean Plot of e-HRM Adoption to Grievance Handling in the Selected Banks and Insurance Companies

It is evident from the above table and graph that public insurance uses less electronic mode compared to private insurance company and private banks use electronic mode more in comparison with public banks with respect to Grievance Handling in their organisation.

5.3.13 e-HRM Adoption to HR functions in the Selected Banks and Insurance Companies

The e-HRM functions are the total score of all the functions related to HR in an organisation. This gives an account of e-HRM being adopted in HR in totality. The analysis of the same is done and the descriptive is presented below.

Table 5.14

Descriptive of e-HRM Adoption to HR Functions in the Selected Banks and Insurance Companies

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	10	227.6000	36.00370	11.38537	201.8445	253.3555	176.00	268.00
Private Sector Banks	10	228.0000	32.91065	10.40726	204.4571	251.5429	176.00	270.00
Public Sector Insurance	10	197.6000	25.20229	7.96966	179.5714	215.6286	160.00	233.00
Private Sector Insurance	10	262.5000	7.90569	2.50000	256.8446	268.1554	255.00	270.00
Total	40	228.9250	35.37520	5.59331	217.6115	240.2385	160.00	270.00

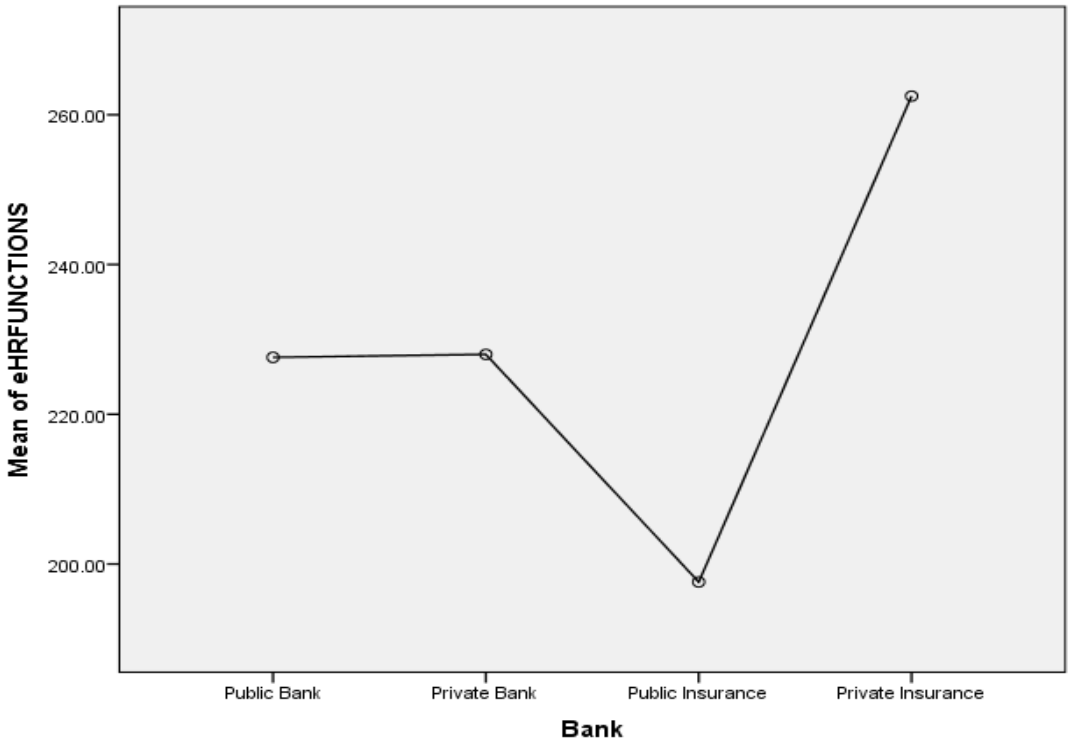

Fig 5.13 Mean Plot of e-HRM Adoption to HR Function in the Selected Banks and Insurance Companies

The mean value analysis clearly indicates the level of e-HRM adoption to various HR functions in the selected organisation. Public and Private Banks employ e-HRM equally whereas e-HRM is adopted more by Private Insurance company compared to the Public one.

Part - II

Section A

5.4. Analysis of e- HRM Adoption to Various Functions in Banks

This part of the current chapter discusses the analysis of e-HRM Adoption in various functions of Human Resource Management Implementation in Public and Private Sector Banks. The results of analysis are as follows:

Table 5.15

e-HRM Adoption in Recruitment in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	9.05	35.50	**0.265**
Private Sector	10	11.95		

Source: Primary Data

The data collected from Managers of the Banks were analysed using Mann Whitney U test to analyse whether there is any significant difference between Banks in Public and Private sector with regard to e-HRM Adoption in Recruitment function. The application of the test shows that there is no significant difference between Banks in Public and Private sector with regard to e-HRM Adoption in Recruitment function (**P Value 0.265).**

Table 5.16

e-HRM Adoption in Selection in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	10.65	48.50	**0.908**
Private Sector	10	10.35		

Source: Primary Data

In order to understand if any significant difference exists with regard to e-HRM Adoption in Selection function between Banks in Public and Private sector, the data collected from Managers was analysed using Mann Whitney U test. The result shows that there is no significant difference existing with regard to e-HRM Adoption in Selection function between Banks in Public and Private sector **(P Value 0.908).**

Table 5.17

e-HRM Adoption in Placement in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	10.35	48.50	**0.898**
Private Sector	10	10.65		

Source: Primary Data

In an attempt to test whether the Public and Private Sector Banks have any significant difference with respect to e-HRM Adoption in Placement function, Mann Whitney U test has been applied on the data collected from the Managers. The result indicates that there is no significant difference with respect to e-HRM Adoption in Placement function between the Public and Private Sector Banks **(P Value 0.898).**

Table 5.18

e-HRM Adoption in Attendance in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	9.95	44.50	**0.503**
Private Sector	10	11.05		

Source: Primary Data

Mann Whitney U Test was conducted on the data collected from Mangers to study whether there is any significant difference with respect to e-HRM Adoption in Attendance recording and maintenance between the Public and Private Sector Banks. The result of the test shows that there is no significant difference with respect to e-HRM Adoption in Attendance function between the Public and Private Sector Banks **(P Value 0.503).**

Table 5.19

e-HRM Adoption in Training in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	10.10	46.00	**0.753**
Private Sector	10	10.90		

Source: Primary Data

To identify if there is any significant difference with regard to e-HRM adoption in Training between Banks in Public and Private sector, Mann Whitney U test was conducted. The results revealed that there is no significant difference with regard to e-HRM adoption in Training between Banks in Public and Private sector **(P Value 0.753).**

Table 5.20

e-HRM Adoption in Appraisal in Banks

Sector	**N**	**Mean Rank**	**Mann Whitney χ^2**	**Sig.**
Public Sector	10	11.05	44.50	**0.648**
Private Sector	10	9.95		

Source: Primary Data

The data collected from Managers of the banks were analysed using Mann Whitney U test to analyse whether there is any significant difference between Banks in Public and Private sector with regard to e-HRM adoption in Appraisal. It was found from the results that there is no significant difference between Banks in Public and Private sector with regard to e-HRM Adoption to Appraisal (**P Value 0.648).**

Table 5.21

e-HRM Adoption in Compensation in Banks

Sector	**N**	**Mean Rank**	**Mann Whitney χ^2**	**Sig.**
Public Sector	10	9.30	38.00	**0.330**
Private Sector	10	11.70		

Source: Primary Data

In order to understand if any significant difference exists with regard to e-HRM Adoption in Compensation between Banks in Public and Private sector, the data collected from Managers was analysed using Mann Whitney U test. The application of the test shows that there is no significant difference existing with regard to e-HRM Adoption in Compensation function between Banks in Public and Private sector **(P Value 0.330).**

Table 5.22

e-HRM Adoption in Transfer and Promotions in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	10.80	47.00	**0.803**
Private Sector	10	10.20		

Source: Primary Data

In an attempt to test whether the Public and Private Sector Banks have any significant difference with respect to e-HRM Adoption in Transfer and Promotion, Mann Whitney U test has been applied on the data collected from the Managers. The result shows that there is no significant difference with respect to e-HRM Adoption in Transfer and Promotion between the Public and Private Sector Banks **(P Value 0.803).**

Table 5.23

e-HRM Adoption in Career Planning in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	9.65	41.50	**0.451**
Private Sector	10	11.35		

Source: Primary Data

Mann Whitney Test was conducted on the data collected from Mangers to study whether there is any significant difference with respect to e-HRM adoption in Career planning between the Public and Private Sector Banks. The result of the test shows that there is no significant difference with respect to e-HRM adoption in Career planning between the Public and Private Sector Banks **(P Value 0.451)**

Table 5.24

e-HRM Adoption in Scholarships in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	10.60	49.00	**0.934**
Private Sector	10	10.40		

Source: Primary Data

To identify if there is any significant difference with regard to e-HRM adoption in Scholarships between Banks in Public and Private sector, Mann Whitney U test was conducted. It is seen that there is no significant difference with regard to e-HRM adoption in Scholarships between Banks in Public and Private sector **(P Value 0.934).**

Table 5.25

e-HRM Adoption in Enquiries/ Discipline/ Vigilance in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	11.00	45.00	**0.698**
Private Sector	10	10.00		

Source: Primary Data

The data collected from Managers of the banks were analysed using Mann Whitney U test to analyse whether there is any significant difference between Banks in Public and Private sector with regard to e-HRM adoption in Enquiries/ Discipline/ Vigilance. It was found from the results that there is no significant difference between Banks in Public and Private sector with regard to e-HRM Adoption to Enquiries/ Discipline/ Vigilance (**P Value 0.698).**

Table 5.26

e-HRM Adoption in Grievance Handling in Banks

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	9.95	44.50	**0.671**
Private Sector	10	11.05		

Source: Primary Data

Mann Whitney U Test was conducted on the data collected from Mangers to study whether there is any significant difference with respect to e-HRM adoption in Grievance Handling between the Public and Private Sector Banks. The result of the test shows that there is no significant difference with respect to e-HRM adoption in Grievance Handling between the Public and Private Sector Banks **(P Value 0.671).**

Testing of Hypothesis

The HRM functions in the organisation too have adopted the electronic mode in operation though it may differ in scope and width. Therefore, to analyse whether there is any significant difference in the level of e-HRM adoption in various HRM functions between the Public and Private Banks Mann Whitney U Test was applied. The following Hypothesis was tested in this regard.

H0 8: Public and Private Sector Banks do not differ significantly in terms of the level of adoption of e-HRM in performing various functions.

The analysis has been performed with the help of 12 variables. The results of the analysis showed that in the case of all the 12 variables, no statistically significant difference is observed between Public and Private sector Banks in the case of the Level of Adoption of e-HRM in performing various functions. Hence, the Null Hypothesis that Public and Private Sector Banks do not differ significantly in terms of the Level of Adoption of e-HRM in performing various functions may be accepted.

Section B

5.5. Analysis of e- HRM Adoption to various Functions in Insurance Companies

The analysis of e-HRM Adoption in various functions of HRM in Public and Private Sector Insurance companies are discussed in this section. The results of analysis are as follows.

Table 5.27

e-HRM Adoption in Recruitment in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	8.75	32.50	**0.159**
Private Sector	10	12.25		

Source: Primary Data

The data collected from Managers of the Insurance companies were analysed using Mann Whitney U test to analyse whether there is any significant difference between Insurance companies in Public and Private sector with regard to e-HRM Adoption in Recruitment function. It was found from the results that there is no significant difference between Insurance companies in Public and Private sector with regard to e-HRM Adoption in Recruitment function (**P Value 0.159).**

Table 5.28

e-HRM Adoption in Selection in Insurance Companies

Sector	**N**	**Mean Rank**	**Mann Whitney χ^2**	**Sig.**
Public Sector	10	9.00	35.00	**0.230**
Private Sector	10	12.00		

Source: Primary Data

In order to understand if any significant difference exists with regard to e-HRM Adoption in Selection function between Insurance companies in Public and Private sector, the data collected from Managers was analysed using Mann Whitney U test. The result shows that there is no significant difference existing with regard to e-HRM Adoption in Selection function between Insurance companies in Public and Private sector **(P Value 0.230).**

Table 5.29

e-HRM Adoption in Placement in Insurance Companies

Sector	**N**	**Mean Rank**	**Mann Whitney χ^2**	**Sig.**
Public Sector	10	6.00	5.00	**0.000*** **
Private Sector	10	15.00		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

In an attempt to test whether the Public and Private Sector Insurance companies have any significant difference with respect to e-HRM Adoption in Placement function, Mann Whitney U test has been applied on the data collected from the Managers. The result shows that there is highly significant difference with respect to e-HRM

Adoption in Placement function between the Public and Private Sector Insurance companies at 1% level of significance **(P Value 0.000***).**

Table 5.30

e-HRM Adoption in Attendance in Insurance Companies

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	8.00	25.00	0.013**
Private Sector	10	13.00		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

Mann Whitney U Test was conducted on the data collected from Mangers to study whether there is any significant difference with respect to e-HRM Adoption in Attendance recording and maintenance between the Public and Private Sector Insurance companies. The result of the test shows that there is significant difference at 5% level of significance with respect to e-HRM Adoption in Attendance function between the Public and Private Sector Insurance companies **(P Value 0.013**).**

Table 5.31

e-HRM Adoption in Training in Insurance Companies

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	6.00	5.00	0.000***
Private Sector	10	15.00		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

To identify if there is any significant difference with regard to e-HRM adoption in Training between Insurance companies in Public and Private sector, Mann Whitney U test was conducted. The results revealed that there is significant difference with regard to e-HRM adoption in Training between Insurance companies in Public and Private sector at 1% level of significance **(P Value 0.000***).**

Table 5.32

e-HRM Adoption in Appraisal in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	5.50	0.00	0.000***
Private Sector	10	15.50		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

The data collected from Managers of the Insurance companies were analysed using Mann Whitney U test to analyse whether there is any significant difference between Insurance companies in Public and Private sector with regard to e-HRM adoption in Appraisal. It was found from the results that there is highly significant difference between Insurance companies in Public and Private sector with regard to e-HRM Adoption to Appraisal at 1% level of significance (**P Value 0.000***).**

Table 5.33

e-HRM Adoption in Compensation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	10	8.50	30.00	**0.030****
Private Sector	10	12.50		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

In order to understand if any significant difference exists with regard to e-HRM Adoption in Compensation between Insurance companies in Public and Private sector, the data collected from Managers was analysed using Mann Whitney U test. The result shows that there is significant difference existing with regard to e-HRM Adoption in Compensation function between Insurance companies in Public and Private sector at 5% level of significance **(P Value 0.030**).**

Table 5.34

e-HRM Adoption in Transfers and Promotions in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	7.75	22.50	0.030**
Private Sector	10	13.25		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

In an attempt to test whether the Public and Private Sector Insurance companies have any significant difference with respect to e-HRM Adoption in Transfers and Promotions, Mann Whitney U test has been applied on the data collected from the Managers. The results shows that there is significant difference with respect to e-HRM Adoption in Transfer and Promotion at 5% level of significance between the Public and Private Sector Insurance companies **(P Value 0.030**).**

Table 5.35

e-HRM Adoption in Career Planning in Insurance Companies

Insurance	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	5.50	0.00	0.000***
Private Sector	10	15.50		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

Mann Whitney Test was conducted on the data collected from Mangers to study whether there is any significant difference with respect to e-HRM adoption in Career planning between the Public and Private Sector Insurance companies. The result of the test shows that there is significant difference with respect to e-HRM adoption in Career planning between the Public and Private Sector Insurance companies at 1% level of significance **(P Value 0.000***).**

Table 5.36

e-HRM Adoption in Scholarships in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	6.00	5.00	0.000***
Private Sector	10	15.00		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

To identify if there is any significant difference with regard to e-HRM adoption in Scholarships between Insurance companies in Public and Private sector, Mann Whitney U test was conducted. The results revealed that there is highly significant difference with regard to e-HRM adoption in Scholarships at 1% level of significance between Insurance companies in Public and Private sector **(P Value 0.000***).**

Table 5.37

e-HRM Adoption in Enquiries/ Discipline/ Vigilance in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	5.50	0.00	0.000***
Private Sector	10	15.50		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

The data collected from Managers of the banks were analysed using Mann Whitney U test to analyse whether there is any significant difference between Insurance companies in Public and Private sector with regard to e-HRM adoption in Enquiries/ Discipline/ Vigilance. It was found from the results that there is significant difference between Insurance companies in Public and Private sector with regard to e-HRM Adoption to Enquiries/ Discipline/ Vigilance at 1% level of significance (**P Value 0.000***).**

Table 5.38

e-HRM Adoption in Grievance Handling in Insurance Companies

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	5.50	0.00	0.000***
Private Sector	10	15.50		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

Mann Whitney Test was conducted on the data collected from Mangers to study whether there is any significant difference with respect to e-HRM adoption in Grievance Handling between the Public and Private Sector Insurance companies. The result of the test shows that there is highly significant difference with respect to e-HRM adoption in Grievance Handling at 1% level of significance between the Public and Private Sector Insurance companies **(P Value 0.000***).**

Testing of Hypothesis

There are number of functions performed by the HR Department. Electronic mode has been successfully adopted in almost all the functions effectively in many of the service sector as in the case of Insurance sector.

When an analysis was done by applying Mann Whitney U Test based on the data collected from managers, it was found that there is no significant difference between the Public and Private sector Insurance in case of the functions of Recruitment and Selection, whereas there is a significant difference with respect to all other functions like Placement, Attendance, Training, Appraisal, Compensation, Transfers and Promotions, Career Planning, Scholarships, Enquiries/ Disciplines/ Vigilance, Grievance Handling and e-HRM functions between the Insurance companies in Public and Private Sector.

H0 9: Public and Private Sector Insurance companies do not differ significantly in terms of the Level of Adoption of e-HRM in performing various functions.

It is clear from the analysis based on 12 selected variables, significant difference is noticed in the case of 10 variables between the Public and Private Insurance companies while considering e-HRM adoption to functions. Hence, the null hypothesis that Public and Private Sector Insurance do not differ significantly in terms of the Level of Adoption of e-HRM in performing various functions can be rejected.

Section - C

5.6. e- HRM Adoption to various functions in Banks and Insurance Companies - A Comparative Analysis

The data collected from Public and Private Banks are taken as data for Banking sector and that of Public and Private Insurance companies are considered for Insurance sector. The analysis of e-HRM Adoption in various functions of HRM in Banks and Insurance companies are discussed in this section. The results of analysis are as follows:

Table 5.39

e-HRM Adoption in Recruitment in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Bank	20	8.75	32.50	0.159
Insurance	20	12.25		

Source: Primary Data

The data collected where analysed using Mann Whitney U test to analyse whether there is any significant difference between Banks and Insurance companies with regard to e-HRM Adoption in Recruitment function. It was found from the results that there is no significant difference between Banks and Insurance companies with regard to e-HRM Adoption in Recruitment function (**P Value 0.159).**

Table 5.40

e-HRM Adoption in Selection in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Bank	20	9.00	35.00	0.230
Insurance	20	12.00		

Source: Primary Data

In order to understand if any significant difference exists with regard to e-HRM Adoption in Selection function between Banks and Insurance companies, the data collected from Managers was analysed using Mann Whitney U test. The result shows that there is no significant difference existing with regard to e-HRM Adoption in Selection function between Banks and Insurance companies **(P Value 0.230).**

Table 5.41

e-HRM Adoption in Placement in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Bank	20	6.00	5.00	0.00***
Insurance	20	15.00		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

In an attempt to test whether the Banks and Insurance companies have any significant difference with respect to e-HRM Adoption in Placement function, Mann Whitney U test has been applied on the data collected from the Managers. The result shows that there is significant difference with respect to e-HRM Adoption in Placement function between the Banks and Insurance companies at 1% level of significant **(P Value 0.00***).**

Table 5.42

e-HRM Adoption in Attendance in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Bank	20	8.00	25.00	0.013**
Insurance	20	13.00		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

Mann Whitney U Test was conducted on the data collected from Mangers to study whether there is any significant difference with respect to e-HRM Adoption in Attendance recording and maintenance between the Banks and Insurance companies. The result of the test shows that there is significant difference with respect to e-HRM Adoption in Attendance function between the Banks and Insurance companies at 5% level of significance **(P Value 0.013**).**

Table 5.43

e-HRM Adoption in Training in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Bank	20	6.00	5.00	0.00***
Insurance	20	15.00		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

To identify if there is any significant difference with regard to e-HRM adoption in Training between Banks and Insurance companies, Mann Whitney U test was conducted. The results revealed that there is significant difference with regard to e-HRM adoption between Banks and Insurance companies at 1% level of significance **(P Value 0.00***).**

Table 5.44

e-HRM Adoption in Appraisal in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Bank	20	5.50	0.00	0.00**
Insurance	20	15.50		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

The data collected from Managers were analysed using Mann Whitney U test to analyse whether there is any significant difference between Banks and Insurance companies with regard to e-HRM adoption in Appraisal. It was found that there is significant difference between Banks and Insurance companies with regard to e-HRM Adoption to Appraisal at 1% level of significance (**P Value 0.00**).**

Table 5.45

e-HRM Adoption in Compensation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Bank	20	8.50	30.00	0.03**
Insurance	20	12.50		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

In order to understand if any significant difference exists with regard to e-HRM Adoption in Compensation between Banks and Insurance companies, the data collected from Managers was analysed using Mann Whitney U test. The result shows that there is significant difference existing with regard to e-HRM Adoption in Selection function between Banks and Insurance companies at 5% level of significance **(P Value 0.03**).**

Table 5.46

e-HRM Adoption in Transfers and Promotions in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	20	7.75	22.50	**0.03****
Insurance	20	13.25		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

In an attempt to test whether the Banks and Insurance companies have any significant difference with respect to e-HRM Adoption in Transfers and Promotion, Mann Whitney U test has been applied on the data collected from the Managers. The result shows that there is significant difference at 5% level of significance with respect to e-HRM Adoption in Transfers and Promotion between the Banks and Insurance companies **(P Value 0.03**).**

Table 5.47

e-HRM Adoption in Career Planning in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Bank	20	5.50	0.00	0.00***
Insurance	20	15.50		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

Mann Whitney Test was conducted on the data collected from Mangers to study whether there is any significant difference with respect to e-HRM adoption in Career planning between the Banks and Insurance companies. The result of the test shows that there is significant difference with respect to e-HRM adoption in Career planning between the Banks and Insurance companies at 1% level of significance **(P Value 0.00***).**

Table 5.48

e-HRM Adoption in Scholarships in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Bank	20	6.00	5.00	0.00**
Insurance	20	15.00		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

To identify if there is any significant difference with regard to e-HRM adoption in Scholarships between Banks and Insurance companies, Mann Whitney U test was conducted. The results revealed that there is no significant difference with regard to e-HRM adoption in Scholarships between Banks and Insurance companies at 1% level of significance. **(P Value 0.00**).**

Table 5.49

e-HRM Adoption in Enquiries/ Discipline/ Vigilance in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Bank	20	5.50	0.00	0.00**
Insurance	20	15.50		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

The data collected from Managers of the banks were analysed using Mann Whitney U test to analyse whether there is any significant difference between Bank and Insurance companies with regard to e-HRM adoption in Enquiries/ Discipline/ Vigilance. It was found from the results that there is significant difference between Bank and Insurance companies with regard to e-HRM Adoption to Enquiries/ Discipline/ Vigilance at 1% level of significance (**P Value 0.00**).**

Table 5.50

e-HRM Adoption in Grievance Handling in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Bank	20	5.50	0.00	0.00**
Insurance	20	15.50		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

Mann Whitney Test was conducted on the data collected from Mangers to study whether there is any significant difference with respect to e-HRM adoption in Grievance Handling between the Bank and Insurance companies. The result of the test shows that there is no significant difference with respect to e-HRM adoption in Grievance Handling between the Bank and Insurance companies at 1% level of significance **(P Value 0.00**).**

Testing of Hypothesis

HRM effectiveness can be measured by the effectiveness of its functions. Right from the Recruitment to Grievance Handling the department deals with a lot of areas. It is worthwhile to note whether there is any difference between Banking and Insurance sector in case of e-HRM adoption to its various functions. For this the data collected from Public and Private sector banks were taken together as data of the Banking sector, likewise the data from Public and Private Insurance companies are treated as data from Insurance sector.

Mann Whitney U Test was performed and the result shows that Recruitment and Selection are not significantly different in both sectors where as there is significant difference in case of all other functions like Placement, Attendance, Training, Appraisal, Compensation, Transfers and Promotions, Career Planning, Scholarships, Enquiries/ Disciplines/ Vigilance, Grievance Handling and e-HRM functions between Banking sector and Insurance sector.

H0 9: Banking and Insurance Sectors do not differ significantly in terms of the level of adoption of e-HRM in performing various functions.

Thus, out of the twelve variables analysed, significant statistical difference is witnessed in the case of ten variables. It is clear that there is significant difference between Banks and Insurance companies with respect to e-HRM adoption to various HR functions. Therefore, the Null Hypothesis that Banking and Insurance Sector do not differ significantly in terms of the level of adoption of e-HRM in performing various functions can be rejected.

The discussion so far has been an attempt to give clarity on the e-HRM adoption in the selected Banks and Insurance along with the Perception and Adoption factors leading to e-HRM implementation in the previous chapter. Manager's perspective on these stated factors were presented in detail. Now, it is felt necessary to identify the challenges and outcomes of e- HRM implementation from the perspective of Managers of banks and insurance companies in both the Public and Private sectors. Therefore, the next chapter is of this concern.

Chapter 6

Challenges and Outcomes of Implementation - From Managers' Perspective

e-HRM is being widely adopted into the various HR functions in Banking and Insurance Sector. A comparative analysis of Public and Private Sector Banks, Public and Private Sector Insurance companies as well as Banking and Insurance sector regarding the level of adoption of e-HRM to the different functions of HR was discussed in detail in the previous chapter. It is clear from the analysis that both sectors have well accepted the electronic mode of HRM. However, the research on e-HRM implementation in Banking and Insurance Sectors will not be a full-fledged one without an attempt to identify the Challenges and Outcomes of e- HRM implementation from the perspective of Managers. Hence, the present chapter attempts to examine the Challenges and Outcomes of e- HRM implementation in both the sectors.

6.1. Method of analysis and Tools Used

In order to fulfil the objectives, the required data were collected from 40 Managers from the selected Banks and Insurance Companies both from Public and Private sectors. This is because of the fact that the Challenges in implementing e-HRM and the e-HRM Outcomes could be discussed only from the Managers' perspective. Data from the Managers were collected through Structured Questionnaire. On the basis of personal interviews and interactions with Managers at Head Offices and experts in the field, a list of Challenges and Outcomes were drawn and included in the Questionnaire and finalised after a suitable pilot study and pre-test. The collected data showed a non - normal pattern and hence non- parametric test were applied. Mann Whitney U test was employed to analyse the data. The analysis of Challenges in implementing e-HRM and the e-HRM Outcomes in detail is the content of the current chapter.

6.2. Analysis of the Challenges and Outcomes of e-HRM Implementation

The results of the analysis on the Challenges in implementing e-HRM and the e-HRM Outcomes are presented in two parts for the sake of discussion. Part I and Part II are again divided into three sections. Part I - Section A deals with the analysis of the Challenges faced in Implementation of e-HRM in Public and Private Sector Banks. Section B is concerned with the analysis of the Challenges faced in Implementation of e-HRM in Public and Private Sector Insurance Companies. Section C discusses a comparative analysis of the Challenges faced in Implementation of e-HRM in the Banking and Insurance Sectors.

The analysis of Outcomes of e-HRM Implementation in Public and Private Sector Banks is presented in Part II - Section A. Section B is concerned with the analysis of Outcomes of e-HRM Implementation in Public and Private Sector Insurance Companies and a comparative analysis of Outcomes of e-HRM Implementation in the Banking and Insurance Sectors is dealt in Section C.

Part I

6.3. Challenges Faced in e-HRM Implementation

This section deals with the analysis of Challenges faced in e-HRM implementation in the Banking and Insurance sectors. Table 6.1 presents the list of variables identified in respect of different challenges faced in Implementing e-HRM in the Sample Banks and Insurance Organisations.

Table 6.1

Variables Used to analyse the Challenges in e-HRM Implementation

Sl. No	Variables
A	Technological Barriers
B	Insufficient Financial Resources
C	Lack of Skills
D	Insufficient Tangible Benefits
E	Resistance to Change
F	Security Issues
G	Lack of Service Provider
H	Lack of Innovation
I	Resistance from Trade Unions

The challenges as in the list were included in the questionnaire with a five - point scale of agreement.

Section A

6.3.1. Challenges Faced in e-HRM Implementation in Banks

This section discusses the analysis of Challenges faced in e-HRM Implementation in Public and Private Sector Banks in Kerala. The results of the analysis based on above mentioned variables are explained below.

Table 6.2

Technological Barriers as a Challenge in e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	11.40	41.00	**0.478**
Private Sector	10	9.60		

Source: Primary Data

In an attempt to test whether the Public and Private Sector Banks have any significant difference with respect to Technological Barriers, Mann Whitney U test has been applied on the data collected from the Managers. The result shows that there is no significant difference with respect to Technological Barriers between the Public and Private Sector Banks **(P Value 0.478).**

Table 6.3

Insufficient Financial Resources as a Challenge in e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	10.65	48.50	**0.904**
Private Sector	10	10.35		

Source: Primary Data

In order to find out whether there is any significant difference with respect to Insufficient Financial Resources as a Challenge in e-HRM Implementation between

the Public and Private Sector Banks, Mann Whitney U test has been performed. The result reveals that there is no significant difference between the Public and Private Sector Banks with respect to Insufficient Financial Resources as a Challenge in e-HRM Implementation **(P Value 0.904).**

Table 6.4

Lack of Skills as a Challenge in e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	10.90	46.00	**0.754**
Private Sector	10	10.10		

Source: Primary Data

Mann Whitney Test was conducted on the data collected from Mangers to study whether there is any significant difference with respect to Lack of Skills as a Challenge in e-HRM Implementation between the Public and Private Sector Banks. The result of the test shows that there is no significant difference with respect to Lack of Skills as a Challenge in e-HRM Implementation between the Public and Private Sector Banks **(P Value 0.754).**

Table 6.5

Insufficient Tangible Benefits as a Challenge in e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	10.60	49.00	**0.937**
Private Sector	10	10.40		

Source: Primary Data

The data collected from Managers of the banks were analysed using Mann Whitney U test to analyse whether there is any significant difference between Banks in Public and Private sector with regard to Insufficient Tangible Benefits as a Challenge in e-HRM Implementation. It has been found from the results that there is no significant difference between Banks in Public and Private sector with regard to Insufficient Tangible Benefits as a Challenge in e-HRM Implementation **(P Value 0.937).**

Table 6.6

Resistance to Change as a Challenge in e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	11.60	39.00	**0.392**
Private Sector	10	9.40		

Source: Primary Data

To identify if there is any significant difference with regard to Resistance to change as a Challenge in e-HRM Implementation between Banks in Public and Private sector, Mann Whitney U test was applied. The results revealed that there is no significant difference with regard to Resistance to change as a Challenge in e-HRM Implementation between Banks in Public and Private sector **(P Value 0.392).**

Table 6.7

Security Issues as a Challenge in e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	12.55	29.50	**0.106**
Private Sector	10	8.45		

Source: Primary Data

In order to understand if any significant difference exists with regard to Security Issues as a Challenge in e-HRM Implementation between Banks in Public and Private sector, the data collected from Managers was analysed using Mann Whitney U test. The result shows that there is no statistically significant difference existing with regard to Security Issues as a Challenge in e-HRM Implementation between Banks in Public and Private sector **(P Value 0.106).**

Table 6.8

Lack of Service Providers as a Challenge in e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	11.35	41.50	**0.499**
Private Sector	10	9.65		

Source: Primary Data

With a view to find out whether there is any significant difference between Banks in Public and Private sector in case of Lack of Service Provider as a Challenge in e-HRM Implementation, Mann Whitney U test was performed. It can be seen from the results that there is no significant difference in case of Lack of Service Provider as a Challenge in e-HRM Implementation between Banks in Public and Private sector **(P Value 0.499)**.

Table 6.9

Lack of Innovation as a Challenge in e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	10.30	48.00	**0.873**
Private Sector	10	10.70		

Source: Primary Data

To get a better understanding of whether there is any significant difference between Banks in Public and Private sector with respect to Lack of Innovation as a challenge in e-HRM implementation, the data collected was analysed using Mann Whitney U test. It was revealed that there is no significant difference between Banks in Public and Private sector with respect to Lack of Innovation as a challenge in e-HRM implementation **(P Value 0.873)**.

Table 6.10

Resistance from Trade Unions as a Challenge in e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	10.25	47.50	**0.837**
Private Sector	10	10.75		

Source: Primary Data

In order to ensure whether there is any significant difference with respect to Resistance from Trade Unions as a Challenge in e-HRM Implementation between the Public and Private Sector Banks, Mann Whitney U test has been performed. The result reveals that there is no significant difference between the Public and Private Sector Banks with respect to Resistance from Trade Unions as a Challenge in e-HRM Implementation **(P Value 0.837).**

Table 6.11

Challenges in e-HRM Implementation in Banks

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	11.30	42.00	**0.544**
Private Sector	10	9.70		

Source: Primary Data

The total score of all challenges is taken as Challenges in implementation of e-HRM in the current table. To ensure whether there is any significant difference between Banks in Public and Private sector in case of Challenges in e-HRM Implementation, Mann Whitney U test was performed. It can be seen from the results that there is no significant difference in case of Challenges in e-HRM Implementation between Banks in Public and Private sector **(P Value 0.544).**

Testing of Hypothesis

A new system implementation poses lot of challenges before the management. Adoption of e-HRM into Banking sector had also a number of challenges to be dealt with. A list of challenges was drawn out based on the literature and discussion with

the bank officials at head offices. An attempt was made to analyse whether there is any significant difference in the challenges faced in Public and Private sector banks while implementing e-HRM in their sector. Mann Whitney U Test was performed on the data to test the significant difference in factors like Technological Barriers, Insufficient Financial Resources, Lack of Skills, Insufficient Tangible Benefits, Resistance to Change, Security Issues, Lack of Service Provider, Lack of Innovation and Resistance from Trade Unions. The total score of all challenges is also considered as Challenges in implementation of e-HRM. The results of the test reveal that there is no significant difference between Banks in both Public and Private sector with respect to Challenges faced while implementing e-HRM in their respective sectors.

H0 10: Public and Private Sector Banks do not differ significantly in respect of Challenges while implementing e-HRM.

The analysis has been performed with the help of nine selected variables by employing Mann Whitney U test. The results of the analysis revealed that out of the nine selected variables analysed, no statistically significant difference is witnessed between the Public and Private sector Banks with respect to any of the variables considered as a challenge. Therefore, the Null Hypothesis that Public and Private Sector Banks do not differ significantly in respect of Challenges while implementing e-HRM may be accepted.

Section B

6.3.2. Challenges faced in e-HRM Implementation in Insurance Companies

The results of the analysis of the Challenges faced in e-HRM Implementation in Public and Private Sector Insurance Companies are discussed in this section as under:

Table 6.12

Technological Barriers as a Challenge in e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	12.25	32.50	**0.152**
Private Sector	10	8.75		

Source: Primary Data

In an attempt to test whether the Public and Private Sector Insurance Companies have any significant difference with respect to Technological Barriers, Mann Whitney U test has been applied on the data collected from the Managers. The result shows that there is no significant difference with respect to Technological Barriers between the Public and Private Sector Insurance Companies **(P Value 0.152).**

Table 6.13

Insufficient Financial Resources as a Challenge in e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	11.25	42.50	**0.543**
Private Sector	10	9.75		

Source: Primary Data

In order to find out whether there is any significant difference with respect to Insufficient Financial Resources as a Challenge in e-HRM Implementation between the Public and Private Sector Insurance Companies, Mann Whitney U test has been performed. The result reveals that there is no significant difference between the Public and Private Sector Insurance Companies with respect to Insufficient Financial Resources as a Challenge in e-HRM Implementation **(P Value 0.543).**

Table 6.14

Lack of Skill as a Challenge in e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	11.50	40.00	**0.417**
Private Sector	10	9.50		

Source: Primary Data

Mann Whitney Test was conducted on the data collected from Mangers to study whether there is any significant difference with respect to Lack of Skills as a Challenge in e-HRM Implementation between the Public and Private Sector Insurance Companies. The result of the test shows that there is no significant difference with

respect to Lack of Skills as a Challenge in e-HRM Implementation between the Public and Private Sector Insurance Companies **(P Value 0.417).**

Table 6.15

Insufficient Tangible Benefits as a Challenge in e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	11.75	37.50	**0.306**
Private Sector	10	9.25		

Source: Primary Data

The data collected from Managers were analysed using Mann Whitney U test to analyse whether there is any significant difference between Insurance Companies in Public and Private sector with regard to Insufficient Tangible Benefits as a Challenge in e-HRM Implementation. It was found from the results that there is no significant difference between Insurance Companies in Public and Private sector with regard to Insufficient Tangible Benefits as a Challenge in e-HRM Implementation **(P Value 0.306).**

Table 6.16

Resistance to Change as a Challenge in e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	11.50	40.00	**0.420**
Private Sector	10	9.50		

Source: Primary Data

To identify if there is any significant difference with regard to Resistance to change as a Challenge in e-HRM Implementation between Insurance Companies in Public and Private sector, Mann Whitney U test was conducted. The results revealed that there is no significant difference with regard to Resistance to change as a Challenge in e-HRM Implementation between Insurance Companies in Public and Private sector **(P Value 0.420).**

Table 6.17

Security Issues as a Challenge in e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	11.00	45.00	**0.690**
Private Sector	10	10.00		

Source: Primary Data

In order to understand if any significant difference exists with regard to Security Issues as a Challenge in e-HRM Implementation between Insurance Companies in Public and Private sector, the data collected from Managers was analysed using Mann Whitney U test. The result shows that there is no significant difference existing with regard to Security Issues as a Challenge in e-HRM Implementation between Insurance Companies in Public and Private sector **(P Value 0.690).**

Table 6.18

Lack of Service Provider as a Challenge in e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	11.00	45.00	**0.687**
Private Sector	10	10.00		

Source: Primary Data

With a view to find out whether there is any significant difference between Insurance Companies in Public and Private sector in case of Lack of Service Provider as a Challenge in e-HRM Implementation, Mann Whitney U test was performed. It can be seen from the results that there is no significant difference in case of Lack of Service Provider as a Challenge in e-HRM Implementation between Insurance Companies in Public and Private sector **(P Value 0.687)**.

Table 6.19

Lack of Innovation as a Challenge in e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	11.25	42.50	**0.546**
Private Sector	10	9.75		

Source: Primary Data

To get a better understanding of whether there is any significant difference between Insurance Companies in Public and Private sector with respect to Lack of Innovation as a challenge in e-HRM implementation, the data collected was analysed using Mann Whitney U test. It was revealed that there is no significant difference between Insurance Companies in Public and Private sector with respect to Lack of Innovation as a challenge in e-HRM implementation **(P Value 0.546)**.

Table 6.20

Resistance from Trade Union as a Challenge in e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	11.50	40.00	**0.422**
Private Sector	10	9.50		

Source: Primary Data

In order to ensure whether there is any significant difference with respect to Resistance from Trade Unions as a Challenge in e-HRM Implementation between the Public and Private Sector Insurance Companies, Mann Whitney U test has been performed. The result reveals that there is no significant difference between the Public and Private Sector Insurance Companies with respect to Resistance from Trade Unions as a Challenge in e-HRM Implementation **(P Value 0.422).**

Table 6.21

Challenges in e-HRM Implementation in Insurance Companies

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	10	10.50	50.00	**1.00**
Private Sector	10	10.50		

Source: Primary Data

The total score of all challenges is taken as Challenges in implementation of e-HRM in the current table . To ensure whether there is any significant difference between Insurance Companies in Public and Private sector in case of Challenges in e-HRM Implementation, Mann Whitney U test was performed. It can be seen from the results that there is no significant difference in case of Challenges in e-HRM Implementation between Insurance Companies in Public and Private sector **(P Value 1.00)**.

Testing of Hypothesis

Challenges are always a blocking brick in way of adoption of a change. Effectively overcoming these challenges is a difficult task for the management in implementing the new technology. This is true in case of e-HRM implementation too. In exclusive interviews with the officials and from an extensive literature survey some of the challenges faced while implementing e-HRM in the Insurance sector were identified. Technological Barriers, Insufficient Financial Resources, Lack of Skills, Insufficient Tangible Benefits, Resistance to Change, Security Issues, Lack of Service Provider, Lack of Innovation and Resistance from Trade Unions are the challenges that were listed out by the researcher. The total score of all factors is considered as Challenges in implementation of e-HRM. Mann Whitney U Test was performed on the data collected from the managers in order to find out whether there is a significant difference in the challenges faced by the Public and Private sector Insurance companies while implementing e-HRM. It was found in the test that insurance companies in both Public and Private sector do not differ in the challenges faced while implementing e-HRM in their respective sectors.

The following Hypothesis was tested:

H0 12: Public and Private Sector Insurance companies do not differ significantly in respect of Challenges while implementing e-HRM.

The results of the analysis presented so far reveal that there is no significant difference between the Public and Private sector Insurance companies with respect to any of the nine selected variables considered as a challenge. Therefore, the Null Hypothesis that Public and Private Sector Insurance do not differ significantly in respect of Challenges while implementing e-HRM can be accepted.

Section C

6.3.3. Challenges Faced in e-HRM Implementation in Banks and Insurance Companies - A Comparative Analysis

This section is devoted to discuss a comparative analysis of Challenges faced in e-HRM Implementation in Banks and Insurance Companies. The results of the analysis are presented in the following pages.

Table 6.22

Technological Barriers as a Challenge in e-HRM Implementation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Banks	20	17.53	140.50	**0.095**
Insurance	20	23.48		

Source: Primary Data

In an attempt to test whether the Banks and Insurance Companies have any significant difference with respect to Technological Barriers, Mann Whitney U test has been applied on the data collected from the Managers. The result shows that there is no significant difference with respect to Technological Barriers between the Banks and Insurance Companies **(P Value 0.095).**

Table 6.23

Insufficient financial Resources as a Challenge in e-HRM Implementation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Banks	20	17.98	149.50	**0.153**
Insurance	20	23.03		

Source: Primary Data

In order to find out whether there is any significant difference with respect to Insufficient Financial Resources as a Challenge in e-HRM Implementation between the Banks and Insurance Companies, Mann Whitney U test has been performed. The result reveals that there is no significant difference between the Banks and Insurance Companies with respect to Insufficient Financial Resources as a Challenge in e-HRM Implementation **(P Value 0.153).**

Table 6.24

Lack of Skills as a Challenge in e-HRM Implementation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Banks	20	17.48	139.50	**0.088**
Insurance	20	23.53		

Source: Primary Data

Mann Whitney U Test was conducted on the data collected from Mangers to study whether there is any significant difference with respect to Lack of Skills as a Challenge in e-HRM Implementation between the Banks and Insurance Companies. The result of the test shows that there is no significant difference with respect to Lack of Skills as a Challenge in e-HRM Implementation between the Banks and Insurance Companies **(P Value 0.088).**

Table 6.25

Insufficient Tangible Benefits as a Challenge in e-HRM Implementation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Banks	20	16.73	124.50	**0.033****
Insurance	20	24.28		

Source: Primary Data

The data collected from Managers were analysed using Mann Whitney U test to analyse whether there is any significant difference between Banks and Insurance Companies with regard to Insufficient Tangible Benefits as a Challenge in e-HRM Implementation. It was found from the results that there is significant difference between Banks and Insurance Companies with regard to Insufficient Tangible Benefits as a Challenge in e-HRM Implementation at 5% level of significance **(P Value 0.033**).**

Table 6.26

Resistance to Change as a Challenge in e-HRM Implementation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Banks	20	18.88	167.50	**0.363**
Insurance	20	22.13		

Source: Primary Data

To identify if there is any significant difference with regard to Resistance to change as a Challenge in e-HRM Implementation between Banks and Insurance Companies, Mann Whitney U test was conducted. The results revealed that there is no significant difference with regard to Resistance to change as a Challenge in e-HRM Implementation between Banks and Insurance Companies **(P Value 0.363).**

Table 6.27

Security Issues as a Challenge in e-HRM Implementation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Banks	10	18.45	159.00	**0.249**
Insurance	10	22.55		

Source: Primary Data

In order to understand if any significant difference exists with regard to Security Issues as a Challenge in e-HRM Implementation between Banks and Insurance Companies, the data collected from Managers was analysed using Mann Whitney U test. The result shows that there is no significant difference existing with regard to Security Issues as a Challenge in e-HRM Implementation between Banks and Insurance Companies **(P Value 0.249).**

Table 6.28

Lack of Service Provider as a Challenge in e-HRM Implementation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Banks	20	16.73	124.50	**0.033****
Insurance	20	4.28		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

With a view to find out whether there is any significant difference between Banks and Insurance Companies in case of Lack of Service Provider as a Challenge in e-HRM Implementation, Mann Whitney U test was performed. It can be seen from the results that there is significant difference in case of Lack of Service Provider as a Challenge in e-HRM Implementation between Banks and Insurance Companies at 5% level of significance **(P Value 0.033**).**

Table 6.29

Lack of Innovation as a Challenge in e-HRM Implementation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Banks	20	16.10	112.00	**0.013****
Insurance	20	24.90		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

To get a better understanding of whether there is any significant difference between Banks and Insurance Companies with respect to Lack of Innovation as a challenge in e-HRM implementation, the data collected was analysed using Mann Whitney U test. It was revealed that there is significant difference between Banks and Insurance Companies with respect to Lack of Innovation as a challenge in e-HRM implementation at 5% level of significance **(P Value 0.013**)**.

Table 6.30

Resistance from Trade Unions as a Challenge in e-HRM Implementation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Banks	20	17.13	132.50	**0.058**
Insurance	20	23.88		

Source: Primary Data

In order to ensure whether there is any significant difference with respect to Resistance from Trade Unions as a Challenge in e-HRM Implementation between the Banks and Insurance Companies, Mann Whitney U test has been performed. The result reveals that there is no significant difference between the Banks and Insurance Companies with respect to Resistance from Trade Unions as a Challenge in e-HRM Implementation **(P Value 0.058).**

Table 6.31

Challenges in e-HRM Implementation in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Banks	20	17.10	132.00	**0.065**
Insurance	20	23.90		

Source: Primary Data

The total score of all challenges is taken as Challenges in implementation of e-HRM in the current table. To ensure whether there is any significant difference between Banks and Insurance Companies in case of Challenges in e-HRM Implementation, Mann Whitney U test was performed. It can be seen from the results that there is no significant difference in case of Challenges in e-HRM Implementation between Banks and Insurance Companies **(P Value 0.065)**

Testing of Hypothesis

With advancement of technology in all walks of life, business to grabbed its hand. e-HRM is one such advancement adopted by many sectors including Banking and Insurance. The implementation of e-HRM was not an easy task. Many challenges were posed and had to be effectively tackled by the management. An attempt was made to list out some of the challenges faced by these sectors by going through literature and with interaction with the management. Technological Barriers, Insufficient Financial Resources, Lack of Skills, Insufficient Tangible Benefits, Resistance to Change, Security Issues, Lack of Service Provider, Lack of Innovation and Resistance from Trade Unions were the listed factors. The total score of all challenges is also considered as Challenges in implementation of e-HRM. An analysis of the data collected was done in order to find out whether there is any significant difference in the challenges faced in implementing e-HRM in Banking and Insurance sectors. For the sake of analysis data from Public and Private sector Banks are taken together as the data of Banking Sector, like wise both Public and Private sector data are together used as data for the Insurance sector. Mann Whitney U Test was performed and the results show that in case of Insufficient Tangible Benefits, Lack of Service Provider

and Lack of Innovation there is significant difference between Banking and Insurance sectors where as in case of Technological Barriers, Insufficient Financial Resources, Lack of Skills, Resistance to Change, Security Issues, Resistance from Trade Unions and the total score of challenges there doesn't exist a significant difference between the Banking and Insurance sectors in case of challenges posed in implementing e-HRM in their sectors which means these have been equally faced by both sectors.

H0 10: There is no significant difference between Banking and Insurance sectors in respect of Challenges while implementing e-HRM.

It can be seen from the results of the analysis presented so far, some of the Challenges faced in implementing e-HRM are seen to be significantly different between the Banks and Insurance Companies. However, there is no significant difference seen in case of majority of the variables/factors. Therefore, the Hypothesis that there is no significant difference between Banking and Insurance sectors in respect of Challenges while implementing e-HRM can be rejected.

Part II

6.4. Outcomes of e-HRM Implementation

This section deals with the Outcomes of e-HRM implementation in the Banking and Insurance sectors. A list of variables identified as Outcomes which were developed by interactions with the Management and with the help of extensive literature review and field survey is presented in the following Table.

Table 6.32

Variables Used to Analyse e-HRM Outcomes

Sl. No	Variables
I	**Value Creation**
1	Improved HR service delivery.
2	People efficiency or effectiveness is improved.
3	Training effectiveness is achieved.
4	Effective recruitment benefits.
5	Redeployment into strategic roles.

6	Supporting strategic tasks.
7	Extra time available.
II	**Cost Reduction**
1	Outsourcing or automating
2	Reduced administrative workload.
3	Reduced turnover or Reduced staffing.
4	Performance Improvement.
5	Streamline Processes.
6	Online HR services.
7	Effectiveness of HR Functions.
III	**HR and Organizational Effectiveness**
1	Training and Education effectiveness.
2	User Involvement.
3	Employee Self Service.
4	Increased Performance.
5	Effective User of Human Capital.
6	Becoming a Strategic Business Partner.
7	Evaluation Effectiveness.
8	Supportive Learning.
9	Facilitating Organisational Development and Change.
10	Enhanced Job Performance.
IV	**HR Department Efficiency**
1	Operational Performance.
2	Shared services for HR Domain.
3	Create competitive Advantage.
4	Align the Function with Business Strategy.
V	**Productivity**
1	Improved employee productivity.
2	Improved HR Department Productivity.
3	Improved Organizational Productivity.

Section A

6.4.1. Outcomes of e-HRM Implementation in Banks

The first section of the analysis presented under Part II gives a detailed account of the Outcomes gained by the implementation of e-HRM in the Public and Private Sector Banks in the following pages.

Table 6.33

Value Creation as an e-HRM Outcome in Banks

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	12.00	35.00	**0.239**
Private Sector	10	9.00		

Source: Primary Data

e-HRM implementation aims at value creation in terms of improved HR service delivery recruitment and training effectiveness, availability of extra time as it can concentrate more on strategic roles. With a view to find out whether there is any significant difference between Banks in Public and Private sector in case of Value Creation as an e-HRM Outcome, Mann Whitney U test was performed. It can be seen from the results that there is no significant difference in case of Value Creation as an e-HRM Outcome between Banks in Public and Private sector **(P Value 0.239).**

Table 6.34

Cost Reduction as an e-HRM Outcome in Banks

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	11.65	38.50	**0.368**
Private Sector	10	9.35		

Source: Primary Data

With the adoption of e-HRM there can be cut down in costs related to HR line of activities. Reduced staffing and turnover can be effective in reducing cost therein. Outsourcing can be done and workload can be reduced. Online HR services too can contribute to the cost reduction. The data collected from Managers of the banks were

analysed using Mann Whitney U test to analyse whether there is any significant difference between Banks in Public and Private sector with regard to Cost Reduction as an e-HRM Outcome It was found from the results that there is no significant difference between Banks in Public and Private sector with regard to Cost Reduction as an e-HRM Outcome **(P Value 0.368).**

Table 6.35

HR and Organisational Effectiveness as an e-HRM Outcome in Banks

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	10.70	48.00	**0.877**
Private Sector	10	10.30		

Source: Primary Data

e-HRM helps HR to become more strategic. It helps in training and educational effectiveness, user involvement, employee self - service, increased performance, facilitate organisational development and also enhance job performance of employees. These would in term improve the effectiveness of the organisation as a whole. In order to ensure whether there is any significant difference with respect to HR and Organisational Effectiveness as an e-HRM Outcome between the Public and Private Sector Banks, Mann Whitney U test has been performed. The result reveals that there is no significant difference between the Public and Private Sector Banks with respect to HR and Organisational Effectiveness as an e-HRM Outcome **(P Value 0.877).**

Table 6.36

HR Department Efficiency as an e-HRM Outcome in Banks

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	11.40	41.00	**0.483**
Private Sector	10	9.60		

Source: Primary Data

e-HRM adoption would directly influence the operational performance of the HR department. It can create competitive advantage and align the HR functions with business strategy effectively productivity. To get a better understanding of whether there is any significant difference between Banks in Public and Private sector with respect to HR Department Efficiency as an e-HRM Outcome, the data collected was analysed using Mann Whitney U test. It was revealed that there is no significant difference between Banks in Public and Private sector with respect to HR Department Efficiency as an e-HRM Outcome **(P Value 0.483).**

Table 6.37

Productivity as an e-HRM Outcome in Banks

Sector	**N**	**Mean Rank**	**Mann Whitney χ2**	**Sig.**
Public Sector	10	10.65	48.50	**0.905**
Private Sector	10	10.35		

Source: Primary Data

e-HRM facilitates improved employee, HR department and in turn organisational productivity. In an attempt to test whether the Public and Private Sector Banks have any significant difference with respect to Productivity as an e-HRM Outcome, Mann Whitney U test has been applied on the data collected from the Managers. The result shows that there is no significant difference with respect to Productivity as an e-HRM Outcome between the Public and Private Sector Banks **(P Value 0.905).**

Table 6.38

e-HRM Outcomes in Banks

Sector	**N**	**Mean Rank**	**Mann Whitney χ2**	**Sig.**
Public Sector	10	11.90	36.00	**0.285**
Private Sector	10	9.10		

Source: Primary Data

The total score of all outcomes is taken as e-HRM Outcomes in the current table. To ensure whether there is any significant difference between Banks in Public and Private

sector in case of e-HRM Outcomes, Mann Whitney U test was performed. It can be seen from the results that there is no significant difference in case of e-HRM Outcomes between Banks in Public and Private sector **(P Value 0.285).**

Testing of Hypothesis

e-HRM was implemented or adopted in various organisation or sectors with a view to attain more effectiveness and efficiency in the way, HR has been delivered in these sectors. The benefits from implementing e-HRM are termed as e-HRM outcomes. An exhaustive list of outcomes has been prepared with reference to previous studies and personal interviews with Managers of Banks. Value Creation, Cost Reduction, HR and Organisational Effectiveness HR Department Efficiency, Productivity are some of the outcomes that have been listed out. In order to analyse whether the Public and Private sector banks differ in the level of e-HRM outcomes, Mann Whitney U Test was applied to the data. The result of the test shows that there is no significant difference in the banking sector Between Public and Private Sector Banks with respect to the e-HRM outcomes.

H0 13: Public and Private Sector Banks do not differ significantly in respect of e-HRM Outcomes.

The results of the analysis presented so far based on the selected variables reveal that there is no significant difference between the Public and Private sector Banks with respect to any of the variables used to analyse e-HRM Outcomes. Therefore, the Null Hypothesis that Public and Private Sector Banks do not differ significantly in respect of e-HRM Outcomes may be accepted.

Section B

6.4.2. Outcomes of e-HRM Implementation in Insurance Companies

The current section discusses the analysis of Outcomes of e-HRM Implementation in Public and Private Sector Insurance Companies. The analysis results are as follows.

Table 6.39

Value Creation as an e-HRM Outcome in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	7.75	22.50	**0.028****
Private Sector	10	13.25		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

Value creation is achieved by the e-HRM implementation. It can facilitate better HR service delivery, improved recruitment and training functions, redeployment of HR into strategic role when compared to the traditional HRM. Mann Whitney U Test was conducted on the data collected from Mangers to study whether there is any significant difference with respect to Value Creation as an e-HRM Outcome between the Public and Private Sector Insurance Companies. The result of the test shows that there is significant difference with respect to Value Creation as an e-HRM Outcome between the Public and Private Sector Insurance Companies at 5% level of significance **(P Value 0.028**).**

Table 6.40

Cost Reduction as an e-HRM Outcome in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	7.50	20.00	**0.018****
Private Sector	10	13.50		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

Outsourcing or automating, reducing employee turnover, staffing and administrative workload, online HR services etc.. are some of the contributions of e-HRM adoption which in turns helps in cost reduction. To identify if there is any significant difference with regard to Cost Reduction as an e-HRM Outcome between Insurance Companies in Public and Private sector, Mann Whitney U test was conducted. The results revealed that there is significant difference with regard to Cost Reduction as an e-

HRM Outcome between Insurance Companies in Public and Private sector at 5% level of significance **(P Value 0.018**).**

Table 6.41

HR and Organisational Effectiveness as an e-HRM Outcome in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	7.75	22.50	**0.028****
Private Sector	10	13.25		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

Employees being the most important assets would contribute to the organisational effectiveness with their improved performance. e-HRM implementation would help to enhance the user involvement, improve training and educational effectiveness, facilitate organisational development and change, thus becoming strategic partner. In order to understand if any significant difference exists with regard to HR and Organisational Effectiveness between Insurance Companies in Public and Private sector, the data collected from Managers was analysed using Mann Whitney U test. The result shows that there is significant difference existing with regard to HR and Organisational Effectiveness between Insurance Companies in Public and Private sector at 5% level of significance **(P Value 0.028**).**

Table 6.42

HR Department Efficiency as an e-HRM Outcome in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	5.50	0.00	**0.000*****
Private Sector	10	15.50		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

Operational performance of the HR department is improved and competitive advantage can be created by e-HRM adoption in the organisation. In order to find out whether there is any significant difference with respect to HR Department Efficiency between the Public and Private Sector Insurance Companies, Mann Whitney U test has been performed. The result reveals that there is significant difference between the Public and Private Sector Insurance Companies with respect to HR Department Efficiency sector at 1% level of significance **(P Value 0.000***).**

Table 6.43

Productivity as an e-HRM Outcome in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	6.50	10.00	**0.000*** **
Private Sector	10	14.50		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

Productivity of employees, HR department and organisation as a whole would improve with the adoption of e-HRM. The data collected from Managers were analysed using Mann Whitney U test to analyse whether there is any significant difference between Insurance Companies in Public and Private sector with regard to Productivity. It was found from the results that there is significant difference between Insurance Companies in Public and Private sector with regard to Productivity sector at 1% level of significance **(P Value 0.000***).**

Table 6.44

e-HRM Outcome in Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Public Sector	10	6.50	10.00	**0.002*** **
Private Sector	10	14.50		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

The total score of all outcomes is taken as e-HRM Outcomes in the current table . To ensure whether there is any significant difference between Insurance Companies in Public and Private sector in case of e-HRM Outcomes, Mann Whitney U test was performed. It can be seen from the results that there is significant difference in case of e-HRM Outcomes between Insurance Companies in Public and Private sector 1 % level of significance **(P Value 0.002***).**

Testing of Hypothesis

Outcomes are the expected and /or gained benefits of system implementation. In case of e-HRM outcomes it refers to the benefits achieved by the organisation or the HR department by adopting e-HRM. The list of e-HRM outcomes were drawn with the help of extensive literature and interaction with officials within the sectors. Value Creation, Cost Reduction, HR and Organisational Effectiveness, HR Department Efficiency, Productivity were seen as the outcomes derived from implementing e-HRM in the sector. An attempt was made to find out whether there is any significant difference in the Public and Private sector Insurance companies with respect to e-HRM outcomes. Mann Whitney U Test was performed and it was found that there is significant difference between public and private sector insurance companies with respect to all the listed e-HRM outcomes.

H0 14: Public and Private Sector Insurance Companies do not differ significantly in respect of e-HRM Outcomes.

It can be seen from the results of the analysis presented so far, e-HRM Outcomes are seen to be significantly different between the Public and Private Sector Insurance Companies in the case of all the variables analysed. Therefore, the Null Hypothesis that Public and Private Sector Insurance do not differ significantly in respect of e-HRM Outcomes can be rejected.

Section C

6.4.3. Outcomes of e-HRM Implementation in Banks and Insurance Companies - A Comparative Analysis

This section discusses the analysis of Outcomes of e-HRM Implementation Banks and Insurance Companies. The comparative analysis of the sectors with respect to e-HRM Outcomes is presented in the following Table s.

Table 6.45

Value Creation as an e-HRM Outcome in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Banks	20	20.18	193.50	**0.856**
Insurance	20	20.83		

Source: Primary Data

One of the important outcomes of e-HRM implementation is value creation. Improved and better HR service delivery, people efficiency and effectiveness, strategic role of HR etc. are facilitated by e-HRM, thus creating more value to the organisation. Mann Whitney U Test was conducted on the data collected from Mangers to study whether there is any significant difference with respect to Value Creation as an e-HRM Outcome between the Banks and Insurance Companies. The result of the test shows that there is no significant difference with respect to Value Creation as an e-HRM Outcome between the Banks and Insurance Companies **(P Value 0.856).**

Table 6.46

Cost Reduction as an e-HRM Outcome in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Banks	20	20.70	196.00	**0.911**
Insurance	20	20.30		

Source: Primary Data

Cost reduction is one of the attractive outcomes as far as a business is concerned. e-HRM can ensure cost reduction by facilitating outsourcing and automating, by reducing staffing, employee turnover and administrative work load. Also outline HR services can also reduce at desk expenses/ costs. In order to ensure whether there is any significant difference with respect to Cost Reduction as an e-HRM Outcome between the Banks and Insurance Companies, Mann Whitney U test has been performed. The result reveals that there is no significant difference between the Banks and Insurance Companies with respect to Cost Reduction as an e-HRM Outcome **(P Value 0.911).**

Table 6.47

HR and Organisational Effectiveness as an e-HRM Outcome in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Banks	20	20.60	198.00	**0.955**
Insurance	20	20.40		

Source: Primary Data

HR and organisational effectiveness is being promoted by e-HRM implementation through training and educational effectiveness, user involvement, employee self-service, increased performance, facilitating organisational development and also enhancing job performance of employees. To get a better understanding of whether there is any significant difference between Banks and Insurance Companies with respect to HR and Organisational Effectiveness as an e-HRM Outcome, the data collected was analysed using Mann Whitney U test. It was revealed that there is no significant difference between Banks and Insurance Companies with respect HR and Organisational Effectiveness as an e-HRM Outcome **(P Value 0.955)**.

Table 6.48

HR Department Efficiency as an e-HRM Outcome in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Banks	20	18.63	162.50	**0.286**
Insurance	20	22.38		

Source: Primary Data

HR department efficiency is improved by adopting e-HRM in the organisation, with an improvement in operational performance, shared services, creating competitive advantage and aligning the function of HR with business strategy the efficiency of HR department is boosted by e-HRM implementation. With a view to find out whether there is any significant difference between Banks and Insurance Companies in case of HR Department Efficiency as an e-HRM Outcome, Mann Whitney U test was performed. It can be seen from the results that there is no significant difference in case of HR Department Efficiency as an e-HRM Outcome between Banks and Insurance Companies **(P Value 0.286)**

Table 6.49

Productivity as an e-HRM Outcome in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Banks	20	17.63	142.50	**0.090**
Insurance	20	23.38		

Source: Primary Data

Productivity in the organisation is improved by way of increased employee and HR department productivity. To identify if there is any significant difference with regard to Productivity as an e-HRM Outcome between Banks and Insurance Companies, Mann Whitney U test was conducted. The results revealed that there is no significant difference with regard to Productivity as an e-HRM Outcome between Banks and Insurance Companies sector **(P Value 0.090).**

Table 6.50

e-HRM Outcomes in Banks and Insurance Companies

Service Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Banks	20	19.53	180.50	**0.594**
Insurance	20	21.48		

Source: Primary Data

The total score of all outcomes is taken as e-HRM Outcomes in the current table. To ensure whether there is any significant difference between Banks and Insurance Companies in case of e-HRM Outcomes, Mann Whitney U test was performed. It can be seen from the results that there is no significant difference in case of e-HRM Outcomes between Banks and Insurance Companies **(P Value 0.594).**

Testing of Hypothesis

Electronic mode adopted in every business has gained many advantages in the present technical world with employees who are well versed and comfortable with the high-end technology. e-HRM in the organisations too brings in lot of benefits which is termed as e-HRM outcomes. By interaction with the management and with reference to previous studies in the area, the researcher was able to list out certain outcomes of e-HRM. Value Creation, Cost Reduction, HR and Organisational Effectiveness HR Department Efficiency, Productivity was in the list. Also, a total of all these factors taken together are termed as e-HRM outcomes in the analysis. With a view to find out whether there is any significant difference among the Banking and Insurance sector with respect to the e-HRM outcomes. For the sake of analysis, the data from Public and Private sector Banks are taken together as data for the Banking sector and likewise data from Public and Private sector Insurance are taken together as the Insurance sector data. Mann Whitney U Test was applied and the test revealed that all the listed outcomes like Value Creation, Cost Reduction, HR and Organisational Effectiveness, HR Department Efficiency, Productivity and total score as e-HRM outcomes do not show a significant difference between both Banking and Insurance sector.

H0 15: There is no significant difference between Banking and Insurance sectors in respect of e-HRM Outcomes.

It can be seen from the results of the analysis presented so far that none of the e-HRM Outcomes are seen to be significantly different between the Banks and Insurance Companies, Therefore, the Null Hypothesis that there is no significant difference between Banking and Insurance sectors in respect of e-HRM Outcomes may be accepted.

Thus, the current chapter presented the challenges faced by the select Public and Private sector Banks and Insurance Companies while adopting or implementing e-HRM in their respective sectors and the relative outcomes of adopting e-HRM in detail. A comparative analysis of Public and Private sector Banks and Insurance Companies along with the comparison of Banking and Insurance sector with respect to challenges and outcomes were elaborately illustrated. The discussions so far are presented in the Manager's point of view. It's the management which makes the decision to adopt or implement e-HRM in their Organisation. Therefore, the data was collected from the Managers in the Head offices and others to get an authentic view of state of affairs. The data so collected were analysed using Non - Parametric test called Mann Whitney U test and results are presented in Tables in the current chapter.

One of the most important elements of the e-HRM is the e-HRM System or module which is used directly by their stakeholders i.e., the Employees of the organisations. Therefore, the study would be incomplete if the level of Employees' satisfaction is not measured with respect to their e-HRM system. Therefore, the ensuing chapters will present the analysis of e-HRM System Satisfaction, Problems arising while using e-HRM System and the Benefits derived by using e-HRM System in both the sectors in detail.

Chapter 7

Employee Satisfaction on e-HRM System

The previous chapters dealt with the e-HRM scenario in the select organisations from the perspective of Managers. The Perception and Adoption factors which lead to the implementation of the Human Resource Management in the electronic way, the adoption of electronic mode in the various operations or functions of HRM were discussed. The challenges in implementing e-HRM and the benefits gained stated as e-HRM outcomes were also elaborately analysed and presented in the previous chapters.

As far as the employees are concerned, they directly deal with the e-HRM System. Employees in any organisation are the end users of e-HRM systems provided to them. e-HRM Systems in the sample organisations are known by different names. SBI offers HRMS as their employee e-HR module while Fed-HRM is used by Federal Bank employees. LIC names its e-HRM as EFEAP and ICICI offers PULSE as its e-HRM system. Any technology or module or system will be successful if the users are satisfied with it. In this context, a humble attempt is made to analyse whether the employees in the select organisation are comfortable and satisfied with their respective e-HRM system. Use of electronic mode may also be influenced with the demographic factors of an individual like Age, Gender and Designation**.** Hence, it is worth to study the comparative influence of these factors and how employees in different institutions differ in level of satisfaction with their e-HRM system.

7.1. Methodological Overview

The present Chapter discusses in detail the satisfaction of the employees with their respective e-HRM system. Objective to be analysed in this chapter is to assess the

extent of satisfaction from the use of e-HRM system based on demographic variables**.** In order to achieve this, analysis is being conducted for each variable contributing to satisfaction with respect to Age, Gender and Designation to find out whether there is difference in satisfaction level based on these factors in the select organisation. The data collected was collected from 400 employees working in the selected Banks and Insurance companies. When tested for Normality, the data is not Normal as it is rightly skewed. Hence, Non- Parametric tests like Kruskal Wallis Test has been done to analyse the above - mentioned thought based on Age and Designation. Mann Whitney U Test has been applied to find the difference in level of satisfaction based on Gender.

7.2. Analysis of Employee Satisfaction on e-HRM System

The analysis and interpretations related to the e-HRM system satisfaction are presented in two parts. Part I deals with the e-HRM system satisfaction with respect to various variables among employees of Public and Private Banks and Insurance companies in four separate sections from A to D. Further total satisfaction is also measured against the demographic variables by applying the tests. Part II presents the Sequential Equation Modelling analysis and Model Fit Indices developed to measure the relationships between the variables.

Ten variables were identified as leading elements towards e-HRM system satisfaction which is listed in the Table given below.

Table 7.1

Variables Used for Analysing Employee Satisfaction on e-HRM System

A	**Information Content**
1	Adequate content
2	Useful content
3	Accuracy of information provided
4	Preciseness of format
5	Availability of latest updates and current information
6	Reliability of Information provided
7	Completeness of Information provided
8	Availability of Comprehensive information

9	Relevancy of information provided
10	Ease of understanding the Information
B	**Convenience of Access**
1	The portal can be accessed from anywhere
2	The portal can be accessed anytime
3	The portal can be accessed through internet
4	The portal can be accessed only through intranet
5	The portal can be accessed through mobiles
6	The portal can be accessed without complexities
C	**Ease of Use**
1	The portal is user friendly
2	The portal can be easily navigated
3	Operations can be easily understood
4	Proper training is provided to use the portal
5	The portal can be easily controlled
6	It is easy to learn the operations
7	The portal can be easily managed
8	The portal can be easily used by oneself
9	The knowledge can be easily manipulated
D	**Flexibility and Usefulness**
1	The portal is flexible
2	The information provided fit to task
3	The information fulfil the perceived utility
4	The information fulfils the end user’s needs
E	**Timeliness**
1	The processing speed of information is reasonable
2	The required information is readily given
3	The information is given before it becomes obsolete
4	The information can be retrieved quickly
F	**Efficiency**
1	The portal helps in performing tasks better
2	The portal helps in performing task faster
3	It helps in streamlining (organizing) work processes
4	It helps to improve productivity
5	It avoids duplication of work

G	**Confidentiality**
1	Personal information is kept confidential
2	Personal information is not misused by authorities
3	Third parties don't have access to personal information
4	Proper assurance is provided
H	**Security**
1	Security of data is assured
2	Data theft and other security breach is strictly punished
3	A trust is built among employees
I	**Communication**
1	Information sharing is easily done
2	Collaborations between employees and organisations is easily mediated
3	Collaborations among employees is easily mediated
4	Clear and unambiguous communication is possible
5	Timely communication is possible
J	**Layout**
1	The design of the system is user friendly
2	The screen is user friendly
3	The site design is attractive
4	The entry guidance is clearly given
5	The website structure is informative
6	The visual appeal is good
7	The aesthetic design is attractive
8	The layout is easy to operate
9	Easy entry is facilitated
10	Easy exit is facilitated

A detailed discussion on the results of analysis based on the above stated variables is given in the following pages.

Part I

Section A

7.2.1. Analysis of Employee Satisfaction on e-HRM System in the Public Sector Banks

This section deals with the Satisfaction with Respect to Various Variables Based on Age, Gender and Designation among Public Sector Bank employees. Satisfaction based on Age and Designation are analysed using Kruskal Wallis test and that of Gender are done by Mann Whitney U test.

Table 7.2

Satisfaction of Employees with respect to Information Content Based on Age &Designation

Variable		N	Mean Rank	Mean ± SD	χ^2	Sig.
Age Group	20-30	32	44.88	40.31 ± 6.07	3.254	**0.357**
	30-40	38	53.22	41.26 ± 4.13		
	40-50	15	59.40	42.27± 6.44		
	50-60	15	46.70	39.47± 7.55		
Designation	Manager	14	66.54	44.36 ± 7.22	5.673	**0.129**
	Officer	26	51.38	40.73 ± 6.47		
	Administrative Staff	21	47.79	40.33 ± 4.93		
	Others	39	45.62	39.92 ± 4.61		

Source: Primary Data

; **; * shows significant difference at 10%, 5% & 1% respectively*

Information content is the crux of the e-HRM module as this part contains all the personal and relevant data related to any employee. Various criteria lead to its satisfaction like adequacy, relevance, accuracy etc. In order to analyse the satisfaction of public sector employees towards the Information Content of their HRMS, Kruskal Wallis test has been applied. The results show that the employees do not differ in their

level of satisfaction based on their **Age (P Value 0.357) and Designation (P Value 0.129)** towards the Information Content of e-HRM System.

Table 7.3

Satisfaction of Employees with respect to Convenience of Access Based on Age & Designation

Variable		N	Mean Rank	Mean± SD	$\chi 2$	Sig.
Age Group	20-30	32	44.44	24.09 ± 4.09	7.186	**0.066**
	30-40	38	59.30	26.97 ± 3.09		
	40-50	15	51.87	25.93 ± 3.53		
	50-60	15	39.77	23.93 ± 4.78		
Designation	Manager	14	65.46	27.50 ± 3.57	8.215	**0.042****
	Officer	26	49.25	25.46 ± 4.14		
	Administrative Staff	21	37.88	23.86 ± 4.34		
	Others	39	52.76	26.21 ± 3.25		

Source: Primary Data

***; *** shows significant difference at5% & 1% respectively*

The e-HRM system should be accessible by the employees anytime, anywhere. The system available 24/7 at their fingertips would yield more satisfaction for the stakeholders. Thus, convenience of Access is an indispensable criterion towards satisfaction of the system. The results of Kruskal Wallis test applied to find out the level of satisfaction with respect to Convenience of Access towards their e-HRM system based on demographic variables like Age and Designation reveals that there is no significant difference in the level of satisfaction based on **Age (P Value 0.066)** while **Designation** shows significant difference at 5% level of significance **(P Value 0.042**)**. It means that employees at different designations show a significant difference in the level of satisfaction towards Convenience of Access of their e-HRM system.

Table 7.4

Satisfaction of Employees with respect to Ease of Use based on Age & Designation

Variable		N	Mean Rank	Mean± SD	$\chi 2$	Sig.
Age Group	20-30	32	48.05	37.81 ± 4.88	3.451	**0.327**
	30-40	38	56.71	38.68 ± 3.74		
	40-50	15	48.73	37.33 ± 5.52		
	50-60	15	41.77	35.60 ± 6.53		
Designation	Manager	14	73.61	41.78 ± 4.35	16.470	**0.001*** **
	Officer	26	56.12	37.88 ± 6.46		
	Administrative Staff	21	35.57	35.48 ± 3.34		
	Others	39	46.50	37.41 ± 3.75		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively.*

Unless and until a system is easily manageable by an individual themselves it wouldn't be much satisfactory. Ease of Use thus is a leading factor towards the satisfaction of the e-HRM system. Keeping this into consideration Kruskal Wallis test has been conducted to analyse the level of satisfaction with respect to ease of use among employees based on their age and designation. The results reveal that there is no significant difference among employees of various **Age** groups **(P Value 0.327).** However, highly significant difference can be seen among employees placed at different **Designations** at 1% level of significance **(P Value 0.001***)**

Table 7.5

Satisfaction of Employees with respect to Flexibility and Usefulness Based on Age & Designation

Variable		N	Mean Rank	Mean± SD	$\chi 2$	Sig.
Age Group	20-30	32	51.03	16.88 ± 2.45	0.233	**0.972**
	30-40	38	51.62	16.81 ± 2.33		
	40-50	15	49.13	16.80 ± 2.80		
	50-60	15	47.90	16.27 ± 3.57		
Designation	Manager	14	70.57	18.57 ± 2.44	15.846	**0.001*** **
	Officer	26	58.06	17.23 ± 3.01		
	Administrative Staff	21	35.21	15.67 ± 1.93		
	Others	39	46.49	16.36 ± 2.40		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively.*

A flexible e-HRM system would be highly beneficial and useful for the employees as it would cater to all their needs and make it more satisfactory. In order to analyse the level of satisfaction towards flexibility and usefulness based on Age and Designation, Kruskal Wallis test has been applied. It was found that there is significant difference in the level of satisfaction based on **Designations** at 1% level of significance **(P Value 0.001***)** but no significant difference exists among various **Age** groups (**P Value 0.972)** in their level of satisfaction towards e- HRM system with respect to Flexibility and Usefulness.

Table 7.6

Satisfaction of Employees with respect to Timeliness Based on Age & Designation

Variable		N	Mean Rank	Mean± SD	$\chi 2$	Sig.
Age Group	20-30	32	50.39	15.19 ± 3.34	3.615	**0.306**
	30-40	38	55.70	15.68 ± 2.53		
	40-50	15	48.83	15.20 ± 3.47		
	50-60	15	39.23	13.73 ± 3.53		
Designation	Manager	14	63.71	16.71 ± 3.47	11.202	**0.011*** **
	Officer	26	60.79	16.19 ± 2.94		
	Administrative Staff	21	38.64	13.86 ± 3.12		
	Others	39	45.28	14.62 ± 2.76		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively.*

Striking on time is always a mantra, so is with the e-HRM system. The time taken to handle or operate, processing and retrieval of data by the system and the like would highly influence the satisfaction of the system as a whole. Kruskal Wallis test has been applied and it was found that the factor **Age (P value 0.306)** doesn't show a significant difference while the factor **Designation** shows a highly significant difference at 1% level of significance **(P Value 0.011***)** with respect to Timeliness as a variable leading to satisfaction of the e-HRM system.

Table 7.7

Satisfaction of Employees with respect to Efficiency based on Age & Designation

Variable		**N**	**Mean Rank**	**Mean± SD**	**$\chi 2$**	**Sig.**
Age Group	20-30	32	48.86	20.22 ± 3.92	4.474	**0.215**
	30-40	38	48.37	20.71 ± 2.98		
	40-50	15	64.50	22.20 ± 2.98		
	50-60	15	45.40	19.60 ± 4.72		
Designation	Manager	14	62.68	22.00 ± 3.76	9.804	**0.020****
	Officer	26	60.25	21.58 ± 4.09		
	Administrative Staff	21	40.29	19.19 ± 3.74		
	Others	39	45.13	20.23 ± 2.91		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively.*

An efficient e-HR system is a requirement of any institution as it handles or holds the data related to one of the most important assets of the concern. Only such a system would satisfy its stakeholders. Therefore, the Kruskal Wallis test was applied to test the level of satisfaction based on Age and Designation. It revealed that though there is no significant difference among various **Age** groups in level of satisfaction **(P Value 0.215)** but there is significant difference at 5% level of significance **(P Value 0.020**)** based on **Designation** which means employees at different designations have significantly different satisfaction with respect to efficiency of their e-HRM system.

Table 7.8

Satisfaction of Employees with respect to Confidentiality based on Age & Designation

Variable		N	Mean Rank	Mean± SD	$\chi 2$	Sig.
Age Group	20-30	32	51.80	17.81 ± 2.66	2.479	**0.479**
	30-40	38	52.91	18.00 ± 2.37		
	40-50	15	51.80	17.87 ± 2.45		
	50-60	15	40.33	16.53 ± 3.44		
Designation	Manager	14	59.68	18.50 ± 2.50	9.101	**0.028****
	Officer	26	46.04	17.31 ± 2.85		
	Administrative Staff	21	37.74	16.38 ± 2.82		
	Others	39	57.05	18.38 ± 2.23		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively.*

Keeping information relating to employee data confidential is one of the features expected out of the HRM module. Therefore, Confidentiality will boost up the satisfaction towards the e-HRM system. While testing the data with Kruskal Wallis test, the results shows that there is no influence of **Age(P Value 0.479)** but satisfaction with respect to confidentiality has been significantly influenced by the **Designation** of the employees at 5% level of significance **(P Value 0.028**)**

Table 7.9

Satisfaction of Employees with respect to Security based on Age & Designation

Variable		N	Mean Rank	Mean± SD	$\chi 2$	Sig.
Age Group	20-30	32	54.58	13.78 ± 1.74	2.140	**0.544**
	30-40	38	49.87	13.34 ± 1.85		
	40-50	15	51.27	13.33 ± 2.25		
	50-60	15	42.63	12.53 ± 2.69		
Designation	Manager	14	57.43	13.71 ± 2.27	4.621	**0.202**
	Officer	26	45.79	12.96 ± 2.89		
	Administrative Staff	21	43.17	12.90 ± 2.09		
	Others	39	55.10	13.74 ± 1.68		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively.*

e-HRM system of the Institution would be a store house of all the important data relating to their Human resources. Hence, the system has to take care of the privacy and security of the content. It should be able to prevent any kind of theft or misuse which would hinder the trust and satisfaction of the employees. Keeping in view the importance of security as a measure leading to the satisfaction towards the e-HRM System, Kruskal Wallis test when applied found that the employees do not differ significantly in level of satisfaction towards security based on **Age (P Value 0.544)** as well as **Designation (P Value 0.202),** which means security is an equal concern for all age groups and designations.

Table 7.10

Satisfaction of Employees with respect to Communication based on Age &Designation

Variable		N	Mean Rank	Mean± SD	$\chi 2$	Sig.
Age Group	20-30	32	53.02	21.78 ± 3.14	5.003	**0.172**
	30-40	38	51.54	21.63 ± 2.60		
	40-50	15	56.90	22.13 ± 3.13		
	50-60	15	36.10	19.40 ± 4.34		
Designation	Manager	14	66.50	23.00 ± 3.14	10.833	**0.013*** **
	Officer	26	58.75	22.08 ± 3.86		
	Administrative Staff	21	42.17	20.67 ± 3.12		
	Others	39	43.74	20.82 ± 2.72		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively.*

Information well communicated to the needy at the right time would make it more useful. e-HRM system is expected to communicate necessary information both upward and downward as and when required. Timely updates and instructions will be able to help the employees to keep in pace with the developments. Hence, communication is inevitable towards the satisfaction of e-HRM system. The results of Kruskal Wallis test applied reveals that there is no difference in level of satisfaction with respect to communication among employees of different **Age** groups **(P Value 0.172).** However, we can see a significant difference at 1% level of significance among employees at various **Designations (P Value 0.013***).**

Table 7.11

Satisfaction of Employees with respect to Layout based on Age &Designation

Variable		N	Mean Rank	Mean± SD	$\chi 2$	Sig.
Age Group	20-30	32	56.38	43.84 ± 5.60	3.125	**0.373**
	30-40	38	50.18	43.03 ± 4.39		
	40-50	15	48.40	41.67 ± 7.35		
	50-60	15	40.87	39.73 ± 8.12		
Designation	Manager	14	57.96	44.21 ± 6.67	4.932	**0.177**
	Officer	26	54.04	43.04 ± 7.21		
	Administrative Staff	21	38.79	39.86 ± 6.18		
	Others	39	51.77	43.18 ± 4.31		

Source: Primary Data.

***; *** shows significant difference at 5% & 1% respectively.*

Layout presents the entire module of the e-HRM system in a presentable form. The design facilitates entry and exit to the system. Its appeal is highly influential towards the satisfaction of entire system. As far as the results depicted is concerned, the Kruskal Wallis test Shows that there is no significant difference in level of satisfaction with respect to Layout of the e-HRM system based on **Age (P Value 0.373) and Designation (P Value 0.177)** stating that employees of various age groups and designations value Layout in their satisfaction towards e-HRM system.

Table 7.12

Total Satisfaction of Public Sector Bank Employees with respect to e-HRM system based on Age & Designation

Variable		N	Mean Rank	Mean± SD	$\chi 2$	Sig.
Age Group	20-30	32	48.78	252.53 ± 28.11	1.872	**0.599**
	30-40	38	54.12	256.13 ± 21.44		
	40-50	15	52.77	254.73 ± 33.35		
	50-60	15	42.73	236.80 ± 42.62		
Designation	Manager	14	68.29	270.36 ± 34.74	11.810	**0.008*** **
	Officer	26	56.81	254.46 ± 38.18		
	Administrative Staff	21	36.52	238.19 ± 23.15		
	Others	39	47.44	250.87 ± 19.71		

Source: Primary Data.

***; *** shows significant difference at 5% & 1% respectively.*

Total satisfaction is a score of all the relevant variables leading to satisfaction taken together with respect to e- HRM system. The above table reveals the results of the Kruskal Wallis test applied to measure the same as against the demographic variables Age and Designation. However, in case of Total Satisfaction employees do not differ in their level of satisfaction based on **Age (P Value 0.599**) but on the other hand a significant difference is seen in their level of satisfaction based on **Designation (P Value 0.008***)** at 1% level of significance.

The analysis so far was based on Age and Designation. The satisfaction variables were also tested based on Gender using the Mann Whitney U test which is presented as follows:

Table 7.13

Mann Whitney U Test for testing Satisfaction with respect to e-HRM based on Gender

Sl.No	Satisfaction	Variable	N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
1	Information Content	Male	35	51.99	41.40 ± 5.62	1085.500	**0.705**
		Female	65	49.70	40.54 ± 5.78		
2	Convenience of Access	Male	35	44.37	24.91 ± 3.91	923.000	**0.116**
		Female	65	53.80	26.12 ± 3.85		
3	Ease of use	Male	35	44.81	37.03 ± 4.63	938.500	**0.147**
		Female	65	53.56	38.12 ± 5.05		
4	Flexibility and Usefulness	Male	35	48.77	16.63 ± 2.74	1077.000	**0.654**
		Female	65	51.43	16.82 ± 2.57		
5	Timeliness	Male	35	50.47	15.20 ± 3.31	1136.500	**0.994**
		Female	65	50.52	15.14 ± 3.05		
6	Efficiency	Male	35	53.06	20.86 ± 3.61	1048.000	**0.508**
		Female	65	49.12	20.48 ± 3.65		
7	Confidentiality	Male	35	46.41	17.17 ± 2.94	994.500	**0.272**
		Female	65	52.70	17.98 ± 2.48		
8	Security	Male	35	45.59	13.09 ± 2.94	965.500	**0.171**
		Female	65	53.15	13.51 ± 2.48		
9	Communication	Male	35	48.89	21.40 ± 3.12	1081.000	**0.674**
		Female	65	51.37	21.43 ± 3.35		
10	Layout	Male	35	43.97	41.11 ± 6.39	909.00	**0.095**
		Female	65	54.02	43.38 ± 5.67		
11	Total Satisfaction	Male	35	46.31	248.80 ± 31.13	991.000	**0.290**
		Female	65	52.75	253.52 ± 28.80		

Source: Primary Data.

***; *** shows significant difference at 5% & 1% respectively.*

Mann Whitney U test was applied in order to find out the significant difference among Male and female employees towards level of satisfaction with respect to various variables and the total satisfaction towards the e-HRM system. The results show that there is no significant difference among Male and Female employees towards level of satisfaction with respect to all the variables and in case of total satisfaction too, Gender doesn't form a basis for significant difference in level of satisfaction.

Section B

7.2.2. Analysis of Employee Satisfaction on e-HRM System in the Private Sector Banks

The current section deals with Satisfaction with Respect to Various Variables Based on Age, Gender and Designation among Private Sector Bank Employees. The results of Kruskal Wallis and Mann Whitney U test are given below:

Table 7.14

Satisfaction of Employees with respect to Information Content based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	32	44.48	42.65 ± 5.99	**3.128**	**0.372**
	30-40	38	53.35	44.29 ± 5.03		
	40-50	15	56.36	45.00 ± 4.69		
	50-60	15	55.20	44.80 ± 4.93		
Designation	Manager	14	50.01	43.98 ± 4.74	**2.105**	**0.551**
	Officer	26	56.67	44.41 ± 6.29		
	Administrative Staff	21	46.35	43.08 ± 6.02		
	Others	39	45.85	43.15 ± 5.21		

Source: Primary Data

Information Content is the most important element of the e-HRM module or system as it's the part which contains all the vital data related to the employees like personal and work history and all other related data. This would be highly influential variable in assessing the satisfaction towards e-HRM system. In order to analyse the satisfaction of Private sector Bank employees towards their e-HRM system Kruskal Wallis test has been applied. The results show that the employee satisfaction towards the Information Content of the system is not significantly different based on their **Age** (**P Value is 0.372**) and **Designation** (**P Value is 0.551**).

Table 7.15

Satisfaction of Employees with respect to Convenience of Access based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	40	45.79	24.33 ± 4.99	3.557	**0.313**
	30-40	31	52.92	26.13 ± 3.20		
	40-50	14	61.46	27.07 ± 3.19		
	50-60	15	47.83	24.80 ± 5.10		
Designation	Manager	40	47.43	25.13 ± 4.01	2.080	**0.556**
	Officer	27	57.15	25.96 ± 4.91		
	Administrative Staff	13	48.35	25.08 ± 4.59		
	Others	20	49.08	25.10 ± 4.36		

Source: Primary Data.

e-HRM system in order to be satisfactory to the user must be accessible when and where needed. The data availability anytime anywhere will be more convenient to the end users. Therefore, e-HRM system must have the feature of Convenience of Access. In order to find out whether there is any difference in level of satisfaction towards convenience of access based on Age and Designation of the employees, Kruskal Wallis test have been applied. The results show that there is no significant difference in level of satisfaction based on neither **Age (P Value 0.313)** nor **Designation (P Value 0.556)** of the employees.

Table 7.16

Satisfaction of employees with respect to Ease of Use based on age & designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	40	47.00	38.10 ± 6.61	2.339	**0.505**
	30-40	31	54.21	39.35 ± 5.75		
	40-50	14	57.43	40.50 ± 4.82		
	50-60	15	45.70	37.93 ± 5.87		
Designation	Manager	40	48.21	38.45 ± 5.51	0.958	**0.811**
	Officer	27	53.19	39.00 ± 7.05		
	Administrative Staff	13	55.27	40.08 ± 5.01		
	Others	20	48.35	38.40 ± 6.31		

Source: Primary Data.

Any system which is easily handled by employees themselves would give a greater satisfaction towards it. Ease of Use therefore is an inevitable variable in consideration towards satisfaction of e-HRM module or system. Kruskal Wallis test was applied to test the level of satisfaction with respect to ease of use based on the Age and Designation. It was found that there is no significant difference among the employees of various **Age groups (P Value 0.505)** and **Designations (P Value 0.811)** in their level of satisfaction.

Table 7.17

Satisfaction of Employees with respect to Flexibility and Usefulness based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	40	48.60	16.98 ± 2.97	1.820	**0.611**
	30-40	31	55.08	17.65 ± 2.47		
	40-50	14	52.32	17.64 ± 2.09		
	50-60	15	44.40	16.93 ± 2.55		
Designation	Manager	40	48.94	17.28 ± 2.39	2.336	**0.506**
	Officer	27	57.19	17.63 ± 3.18		
	Administrative Staff	13	45.12	16.92 ± 1.93		
	Others	20	48.10	17.00 ± 2.81		

Source: Primary Data

e-HRM system is one which is closely related to employees and hence it has to be flexible enough to accommodate all the employees needs and thus be useful to them. Applying Kruskal Wallis test in order to test whether there is any significant difference in the level of satisfaction among Private sector employees when Flexibility and Usefulness are concerned of the e-HRM system based on their Age and Designation, it was found that there is no significant difference in the level of satisfaction based on their **Age (P Value 0.611)** and **Designation (P Value 0.506).**

Table 7.18

Satisfaction of Employees with respect to Timeliness based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	χ2	Sig.
Age Group	20-30	40	49.09	17.18 ± 2.35	1.890	**0.595**
	30-40	31	55.18	17.77 ± 2.04		
	40-50	14	51.57	17.43 ± 1.79		
	50-60	15	43.60	16.87 ± 2.42		
Designation	Manager	40	51.60	17.48 ± 2.16	3.300	**0.348**
	Officer	27	56.83	17.70 ± 2.35		
	Administrative Staff	13	42.23	16.77 ± 1.96		
	Others	20	45.13	17.00 ± 2.20		

Source: Primary Data

Information received on time before becoming obsolete would be more useful. Also the processing time is also a concern under the variable Timeliness as a leading factor towards satisfaction of e-HRM system. Kruskal Wallis test was performed and found that there is no significant difference in the level of satisfaction towards timeliness among employees of various **Age groups (P Value 0.595)** or **Designations (P Value 0.348).**

Table 7.19

Satisfaction of Employees with respect to Efficiency based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	χ2	Sig.
Age Group	20-30	40	43.86	20.93 ± 3.59	3.943	**0.268**
	30-40	31	56.55	22.35 ± 3.13		
	40-50	14	53.04	21.93 ± 2.97		
	50-60	15	53.33	22.13 ± 2.33		
Designation	Manager	40	53.88	22.10 ± 2.74	1.176	**0.759**
	Officer	27	49.56	21.37 ± 4.16		
	Administrative Staff	13	49.15	21.77 ± 2.38		
	Others	20	45.90	21.25 ± 3.26		

Source: Primary Data

e-HRM system can prove its worth only if it is efficient. A system which is efficient would yield better satisfaction to its stakeholders. Efficiency thus becomes an important feature leading to satisfaction. Kruskal Wallis test was conducted and the test results revealed that thereis no significant difference in the level of satisfaction towards Efficiency among employees of various **Age groups (P Value 0.268)** or **Designations (P Value 0.759).**

Table 7.20

Satisfaction of Employees with respect to Confidentiality based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	40	48.39	17.53 ± 2.39	3.240	**0.356**
	30-40	31	57.48	18.16 ± 2.72		
	40-50	14	43.25	16.86 ± 3.03		
	50-60	15	48.47	17.33 ± 2.77		
Designation	Manager	40	50.00	17.48 ± 2.87	0.026	**0.999**
	Officer	27	50.72	17.70 ± 2.66		
	Administrative Staff	13	50.58	17.69 ± 2.29		
	Others	20	51.15	17.65 ± 2.54		

Source: Primary Data.

Information relating to each employee has to be free from theft or misuse. The system holding it should keep it confidential in order to be satisfactory. Kruskal Wallis test was performed to find the difference in level of satisfaction. It was found that there is no significant difference in the level of satisfaction towards Confidentiality among employees of various **Age groups (P Value 0.356)** or **Designations (P Value 0.999).**

Table 7.21

Satisfaction of Employees with respect to Security based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	40	51.59	13.45 ± 1.66	1.821	**0.610**
	30-40	31	51.94	13.39 ± 2.01		
	40-50	14	41.61	12.64 ± 2.34		
	50-60	15	52.93	13.60 ± 1.55		
Designation	Manager	40	45.06	12.95 ± 2.02	2.867	**0.413**
	Officer	27	53.22	13.48 ± 1.97		
	Administrative Staff	13	56.35	13.77 ± 1.42		
	Others	20	53.90	13.65 ± 1.57		

Source: Primary Data.

e-HRMof any institution holds the personal information of employees. Hence, the security of the module is an alarming issue. The content misuse would be an inevitable consideration leading to satisfaction. In order to test the difference in the level of satisfaction, Kruskal Wallis test was applied and the results revealed that there is no significant difference in the level of satisfaction towards Security among employees of various **Age groups (P Value 0.610)** or **Designations (P Value 0.413).**

Table 7.22

Satisfaction of Employees with respect to Communication based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	40	50.84	21.70 ± 3.52	3.621	**0.305**
	30-40	31	56.03	22.39 ± 2.94		
	40-50	14	39.14	20.64 ± 3.25		
	50-60	15	48.77	21.40 ± 3.25		
Designation	Manager	40	48.15	21.58 ± 3.16	1.136	**0.769**
	Officer	27	55.17	22.07 ± 3.89		
	Administrative Staff	13	50.88	21.77 ± 2.28		
	Others	20	48.65	21.72 ± 3.30		

Source: Primary Data

Communication of relevant information relating to each employee would help in the timely processing of information and decision making which would make the e-HRM

system more useful and satisfactory. Kruskal Wallis test applied shows that there is no significant difference in the level of satisfaction towards Communication among employees of various **Age groups (P Value 0.305)** or **Designations (P Value 0.769).**

Table 7.23

Satisfaction of Employees with respect to Layout based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	40	44.41	41.03 ± 6.65	3.418	**0.332**
	30-40	31	56.82	43.90 ± 5.83		
	40-50	14	51.96	43.14 ± 4.77		
	50-60	15	52.30	42.40 ± 7.87		
Designation	Manager	40	47.63	41.93 ± 6.07	1.033	**0.793**
	Officer	27	54.81	43.19 ± 6.94		
	Administrative Staff	13	51.23	42.77 ± 6.17		
	Others	20	49.95	42.15 ± 6.84		

Source: Primary Data.

Layout facilitates the end user to interact with the e-HRM system effectively. A well designed layout would lead to more satisfaction towards the whole system. In order to find whether there is any difference in the level of satisfaction towards layout among private sector bank employees, Kruskal Wallis test was conducted and it showed that there is no significant difference in the level of satisfaction towards Efficiency among employees of various **Age groups (P Value 0.332)** or **Designations (P Value 0.793).**

Table 7.24

Total Satisfaction of Private Sector Bank Employees with respect to e-HRM system based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	40	45.15	253.85 ± 33.74	2.774	**0.428**
	30-40	31	56.47	265.39 ± 27.13		
	40-50	14	52.93	262.86 ± 24.24		
	50-60	15	50.17	258.20 ± 34.52		
Designation	Manager	40	48.69	258.33 ± 26.42	1.308	**0.727**
	Officer	27	55.94	262.52 ± 36.99		
	Administrative Staff	13	48.19	259.69 ± 25.81		
	Others	20	48.28	256.85 ± 34.09		

Source: Primary Data

Total satisfaction is calculated by adding up the scores of all other variables leading to satisfaction towards the e-HRM system. The Kruskal Wallis test applied for finding out the difference in level of satisfaction revealed that like all other variables **Age (P Value 0.428)** and **Designation(P Value 0.727)** doesn't influence a significant difference in level of satisfaction towards the e-HRM system among the Private sector Bank employees.

Table 7.25

Mann Whitney U Test for testing Satisfaction, Problems and Benefits with respect to e-HRM based on Gender

Sl.No	Satisfaction	Variable	N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
1	Information Content	Male	51	50.81	43.98 ± 4.95	1233.500	**0.910**
		Female	49	50.17	43.63 ± 5.86		
2	Convenience of Access	Male	51	52.01	25.53 ± 4.37	1172.500	**0.587**
		Female	49	48.93	25.14 ± 4.39		
3	Ease of use	Male	51	48.66	38.37 ± 5.97	1155.500	**0.513**
		Female	49	52.42	39.24 ± 6.06		
4	Flexibility and Usefulness	Male	51	49.2	17.22 ± 2.54	1185.000	**0.642**
		Female	49	5.82	17.33 ± 2.76		
5	Timeliness	Male	51	48.61	17.22 ± 2.06	1153.000	**0.491**
		Female	49	52.47	17.49 ± 2.33		
6	Efficiency	Male	51	50.79	21.76 ± 2.83	1234.500	**0.915**
		Female	49	50.19	21.61 ± 3.61		
7	Confidentiality	Male	51	51.50	17.65 ± 2.83	1198.500	**0.713**
		Female	49	49.46	17.55 ± 2.46		
8	Security	Male	51	50.90	13.33 ± 1.97	1229.000	**0.878**
		Female	49	50.08	13.35 ± 1.74		
9	Communication	Male	51	51.09	21.80 ± 3.14	1219.500	**0.829**
		Female	49	49.89	21.63 ± 3.43		
10	Layout	Male	51	49.59	42.06 ± 6.93	1203.000	**0.745**
		Female	49	51.45	42.79 ± 5.87		
11	Total Satisfaction	Male	51	50.00	258.92 ± 30.18	1224.000	**0.860**
		Female	49	51.02	259.78 ± 31.55		

Source: Primary Data

The Mann Whitney U Test was performed to analyse whether there is any significant difference in level of satisfaction among the employees based on Gender. The results show that there is no significant difference in all the variables leading to satisfaction as well as the Total Satisfaction towards their e-HRM system among employees in Private sector banks based on their Gender.

Testing of Hypotheses

Ten variables like Information Content, Convenience of Access, Ease of Use, Flexibility and Usefulness, Timeliness, Efficiency, Confidentiality, Security, Communication and Layout leading to satisfaction towards the e-HRM system of the Public Sector Bank where tested with Kruskal Wallis test. The results of the test show that Designation is the most influencing demographic variable when compared to Age and Gender. In case of Public Sector Bank employees, their Age and Gender doesn't cause any significant difference in level of satisfaction with respect to various variables. On the other hand, employees at different Designations differ in their satisfaction towards Convenience of Access, Ease of Use, Flexibility and Usefulness, Timeliness, Efficiency, Confidentiality, Communication and Total satisfaction.

The level of satisfaction towards the variables Information Content and Security of the e-HRM system are not significantly different based on influence of Age, Gender or Designation. It means that employees of Public Sector Banks give high importance to Information content and Security of the e-HRM system.

It can be seen from the analysis that in case of Private Sector Bank Employees the Demographic Variables like Age, Gender and Designation doesn't cause any significant difference in level of Satisfaction towards their e-HRM system. It means that employees give almost equal importance to all the variables leading to satisfaction irrespective of their Age, Gender or Designation.

The following Hypotheses were tested in this regard:

H0 17: Public and Private Sector Bank employees do not differ significantly in their level of satisfaction towards e-HRM System based on their Demographic factors.

It can be seen from the results of the analysis that the level of satisfaction towards various variables is being influenced by the Demographic factor Designation in case of Public Sector Bank employees. Whereas, in the case of Private Sector Bank employees, there is no significant difference in the level of satisfaction with respect to various variables based on the demographic factors. However, Age and Gender doesn't cause a significant difference in level of satisfaction in both the cases. Hence, the Null Hypothesis is being rejected. It means that Public and Private Sector Bank employees differ significantly in their level of satisfaction towards various variables leading to e-HRM System satisfaction based on their Demographic factors.

Section C

7.2.3. Analysis of Employee Satisfaction on e-HRM System in the Public Sector Insurance

e-HRM System Satisfaction with Respect to various variables based on Age, Gender and Designation among Public Sector Insurance Employees are discussed. The test results of Kruskal Wallis and Mann Whitney U test are given in the current section.

Table 7.26

Satisfaction of Employees with respect to Information Content based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	9	43.61	39.89 ± 7.13	1.360	**0.715**
	30-40	31	53.89	41.45 ± 5.62		
	40-50	34	51.71	41.41 ± 4.62		
	50-60	26	47.27	39.77 ± 6.31		
Designation	Manager	18	52.33	41.67 ± 5.01	4.665	**0.198**
	Officer	24	41.81	39.42 ± 4.95		
	Administrative Staff	22	59.77	42.77 ± 5.05		
	Others	36	49.71	40.50 ± 6.44		

Source: Primary Data.

Information Content is the vital part of the e-HRM system provided by any institution consisting of important employee related details. In order to analyse the satisfaction of Public Sector Insurance employees towards their e-HRM system, Kruskal Wallis test has been applied. The results show that the employees do not differ in their level of satisfaction based on their **Age (P Value 0.715)** and **Designation (P Value 0.198)** towards the Information Content of e- HRMSystem.

Table 7.27

Satisfaction of Employees with respect to Convenience of Access based on Age & Designation

Variable		**N**	**Mean Rank**	**Mean ± SD**	**$\chi 2$**	**Sig.**
Age Group	20-30	9	34.94	21.44 ± 6.00	3.184	**0.364**
	30-40	31	50.10	23.84 ± 5.32		
	40-50	34	52.69	24.91 ± 3.83		
	50-60	26	53.50	24.88 ± 3.02		
Designation	Manager	18	62.19	25.89 ± 4.10	10.377	**0.016****
	Officer	24	36.29	22.17 ± 4.60		
	Administrative Staff	22	57.52	25.77 ± 3.53		
	Others	36	49.83	23.92 ± 4.50		

Source: Primary Data.

***; *** shows significant difference at 5% & 1% respectively.*

Accessibility of the e-HRM module with great ease and convenience would lead to satisfaction towards the system. In Order to analyse the level of satisfaction with respect to Convenience of Access, Kruskal Wallis test was applied and the result shows that a significant difference exists among employees at various **Designations (P Value 0.016**)** at 5% level of significance while there is no significant difference in the level of satisfaction based on **Age (P Value 0.364).**

Table 7.28

Satisfaction of Employees with respect to Ease of Use based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	9	37.89	34.22 ± 8.54	4.944	**0.176**
	30-40	31	48.23	37.26 ± 4.73		
	40-50	34	58.43	38.32 ± 4.15		
	50-60	26	47.21	37.19 ± 4.38		
Designation	Manager	18	63.78	38.94 ± 3.90	9.337	**0.025****
	Officer	24	45.06	36.58 ± 5.33		
	Administrative Staff	22	58.55	38.91 ± 4.21		
	Others	36	42.57	36.06 ± 5.25		

Source: Primary Data.

***; *** shows significant difference at 5% & 1% respectively.*

e-HRM module becomes more useful and satisfactory when it can be easily used. Therefore, Ease of Use is certainly an important factor leading to satisfaction of the system. Kruskal Wallis test was applied to test the significant difference in the level of satisfaction based on Age and Designation and the result shows that a significant difference exists among employees at various **Designations (P Value 0.025**)** at 5% level of significance while there is no significant difference in the level of satisfaction based on **Age (P Value 0.176).**

Table 7.29

Satisfaction of Employees with respect to Flexibility and Usefulness based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	9	51.22	17.00 ± 2.96	0.087	**0.993**
	30-40	31	51.45	16.42 ± 3.09		
	40-50	34	50.29	16.50 ± 2.25		
	50-60	26	49.38	16.54 ± 2.21		
Designation	Manager	18	59.22	17.06 ± 2.58	6.751	**0.080**
	Officer	24	40.90	15.79 ± 2.87		
	Administrative Staff	22	58.25	17.18 ± 2.26		
	Others	36	47.81	16.36 ± 2.45		

Source: Primary Data.

***; *** shows significant difference at 5% & 1% respectively.*

Usefulness of any system makes it more satisfactory. The flexible options to the user make it handier. Therefore, both these attributes would lead to higher satisfaction of the user. With an aim to analyse the significant difference in the level of satisfaction based on Age and Designation, Kruskal Wallis test was applied and the result shows that there is no significant difference in the level of satisfaction among employees at various **Age Groups (P Value 0.993)** while no significant difference exists based on **Designations (P Value 0.080)** .

Table 7.30

Satisfaction of Employees with respect to Timeliness based on Age & Designation

Variable		**N**	**Mean Rank**	**Mean ± SD**	**$\chi 2$**	**Sig.**
Age Group	20-30	9	53.94	16.56 ± 2.60	0.725	**0.867**
	30-40	31	53.29	16.45 ± 2.14		
	40-50	34	48.94	15.88 ± 2.78		
	50-60	26	48.02	15.81 ± 3.02		
Designation	Manager	18	57.50	16.50 ± 3.43	5.180	**0.159**
	Officer	24	42.63	15.63 ± 2.28		
	Administrative Staff	22	58.68	16.77 ± 1.95		
	Others	36	47.25	15.81 ± 2.74		

Source: Primary Data.

e-HRM would be more fruitful when it knocks on time. Timely access, retrieval and processing would lead to satisfaction of the module. The test applied to analyse the difference in the level of satisfaction if any among the employees based on Age and Designation was Kruskal Wallis Test. It shows that there is no significant difference in the level of satisfaction among employees of various **Age groups (P Value 0.867) and** at various **Designations (P Value 0.159)**

Table 7.31

Satisfaction of Employees with respect to Efficiency based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	9	55.83	21.22 ± 2.99	1.369	**0.713**
	30-40	31	46.23	19.94 ± 2.74		
	40-50	34	50.59	20.65 ± 2.78		
	50-60	26	53.63	20.85 ± 2.39		
Designation	Manager	18	60.92	21.33 ± 3.19	4.552	**0.210**
	Officer	24	43.29	19.88 ± 2.92		
	Administrative Staff	22	53.43	20.68 ± 1.49		
	Others	36	48.31	20.47 ± 2.80		

Source: Primary Data.

Efficiency of the system counts to the highest satisfaction for its users. Any e-HRM system which is efficient would be fruitful to its employees.

In order to find out whether there is any difference in the level of satisfaction among the employees based on Age and Designation Kruskal Wallis Test was applied. Results show that there is no significant difference in the level of satisfaction among employees of various **Age groups (P Value 0.713) and** at various **Designations (P Value 0.210)**

Table 7.32

Satisfaction of Employees with respect to Confidentiality based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	9	43.78	16.11 ± 3.82	0.699	**0.874**
	30-40	31	49.69	16.90 ± 3.06		
	40-50	34	52.07	17.32 ± 2.24		
	50-60	26	51.73	16.96 ± 3.09		
Designation	Manager	18	55.11	17.56 ± 2.50	4.024	**0.259**
	Officer	24	51.10	17.25 ± 2.35		
	Administrative Staff	22	57.41	17.59 ± 2.84		
	Others	36	43.67	16.17 ± 3.26		

Source: Primary Data.

Personal information related to the workforce is contained in the e-HRM System. Hence, secrecy of the same is very much inevitable . Confidential in that sense would lead to satisfaction of the e-HRM system as a whole. Kruskal Wallis test was applied to test the significant difference in the level of satisfaction based on Age and Designation and the result shows that there is no significant difference in the level of satisfaction with respect to Confidentiality among employees based on **Age (P Value 0.874) and Designations (P Value 0.259)**.

Table 7.33

Satisfaction of Employees with respect to Security based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	9	49.50	12.56 ± **2.96**	0.883	**0.829**
	30-40	31	53.37	13.16 ± **1.75**		
	40-50	34	51.15	13.12 ± **1.53**		
	50-60	26	46.58	12.65 ± **1.87**		
Designation	Manager	18	52.92	13.28 ± **1.41**	1.184	**0.757**
	Officer	24	48.85	12.96 ± **1.52**		
	Administrative Staff	22	55.00	13.23 ± **1.88**		
	Others	36	47.64	12.64 ± **2.18**		

Source: Primary Data.

The important data sets of the employees need to be carefully kept under security avoiding misuse and theft. Every possible measure has to be undertaken for security which would lead to more satisfaction of the user. The test applied to analyse the difference in the level of satisfaction if any among the employees based on Age and Designation with respect to Security was Kruskal Wallis Test. It shows that there is no significant difference in the level of satisfaction among employees of various **Age groups (P Value 0.829) and** at various **Designations (P Value 0.757).**

Table 7.34

Satisfaction of Employees with respect to Communication based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	9	46.28	20.44 ± 4.19	1.957	**0.581**
	30-40	31	55.03	21.42 ± 2.57		
	40-50	34	51.44	20.97 ± 3.05		
	50-60	26	45.33	20.42 ± 2.59		
Designation	Manager	18	54.53	21.11 ± 3.32	5.968	**0.113**
	Officer	24	41.88	20.21 ± 2.95		
	Administrative Staff	22	60.80	22.00 ± 2.53		
	Others	36	47.94	20.64 ± 2.76		

Source: Primary Data.

Exchange of information in an effective manner will help in timely action. Hence communication has a vital role play in satisfaction of the e-HRM system. Kruskal Wallis Test was applied to analyse the difference in the level of satisfaction among the employees based on Age and Designation and it revealed that there is no significant difference in the level of satisfaction among employees of various **Age groups (P Value 0.581) and** at various **Designations (P Value 0.113)**

Table 7.35

Satisfaction of Employees with respect to Layout based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	9	41.61	40.00 ± **5.83**	1.492	**0.684**
	30-40	31	48.40	41.23 ± **4.65**		
	40-50	34	52.96	42.06 ± **5.04**		
	50-60	26	52.87	41.31 ± **5.52**		
Designation	Manager	18	58.72	42.78 ± **5.81**	3.902	**0.272**
	Officer	24	47.92	40.88 ± **4.98**		
	Administrative Staff	22	55.80	42.23 ± **3.70**		
	Others	36	44.88	40.61 ± **5.47**		

Source: Primary Data.

The visual appeal is gained by the layout. This is actually how the system is designed to facilitate processing of employee data managed by the user. Hence layout is to be properly designed.In order to analyse the satisfaction of Public Sector Insurance employees towards their e-HRM system, Kruskal Wallis test has been applied. The results show that the employees do not differ in their level of satisfaction based on their **Age (P Value 0.684)** and **Designation (P Value 0.272)** towards the Layout of e- HRM System.

Table 7.36

Total Satisfaction of Public Sector Insurance Employees with respect to e-HRM system Based on Age & Designation

Variable		N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
Age Group	20-30	9	38.50	239.44 ± 37.28	2.234	**0.525**
	30-40	31	50.00	248.06 ± 28.90		
	40-50	34	54.56	251.15 ± 27.53		
	50-60	26	49.94	246.38 ± 28.89		
Designation	Manager	18	59.75	255.61 ± 30.89	8.020	**0.046****
	Officer	24	42.54	240.75 ± 27.22		
	Administrative Staff	22	61.07	257.14 ± 23.07		
	Others	36	44.72	243.17 ± 30.82		

Source: Primary Data.

***; *** shows significant difference at 5% & 1% respectively.*

The sum total of all the satisfaction scores of features or variables leading to satisfaction are the value of total satisfaction towards the e-HRM system. In order to analyse the Total Satisfaction towards the e-HRM system, Kruskal Wallis test was applied and the result shows that a significant difference exists among employees at various **Designations (P Value 0.046**)** at 5% level of significance while there is no significant difference in the level of satisfaction based on **Age (P Value 0.525).**

Table 7.37

Mann Whitney U Test for testing Satisfaction, Problems and Benefits with respect to e-HRM based on GENDER

Sl.No	Satisfaction	Variable	N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
1	Information Content	Male	66	48.79	40.68 ± **5.59**	1009.000	**0.402**
		Female	34	53.82	41.21 ± **5.70**		
2	Convenience of Access	Male	66	49.55	24.06 ± **4.67**	1059.000	**0.640**
		Female	34	52.35	24.65 ± **3.99**		
3	Ease of use	Male	66	50.01	37.19 ± **5.27**	1089.500	**0.810**
		Female	34	51.46	37.59 ± **4.33**		
4	Flexibility and Usefulness	Male	66	47.06	16.21 ± **2.79**	895.000	**0.083**
		Female	34	57.18	17.15 ± **1.94**		
5	Timeliness	Male	66	47.08	15.77 ± **2.74**	896.500	**0.095**
		Female	34	57.13	16.74 ± **2.30**		
6	Efficiency	Male	66	48.35	20.35 ± **2.93**	980.000	**0.286**
		Female	34	54.68	20.88 ± **2.13**		
7	Confidentiality	Male	66	50.88	16.98 ± **2.98**	1097.000	**0.851**
		Female	34	49.76	17.00 ± **2.67**		
8	Security	Male	66	51.14	13.00 ± **1.87**	1079.000	**0.746**
		Female	34	49.25	12.88 ± **1.79**		
9	Communication	Male	66	49.66	20.76 ± **3.02**	1066.500	**0.674**
		Female	34	52.13	21.24 ± **2.65**		
10	Layout	Male	66	50.61	41.45 ± **5.32**	1114.500	**0.955**
		Female	34	50.28	41.35 ± **4.66**		
11	Total Satisfaction	Male	66	49.27	246.47 ± **29.91**	1040.500	**0.552**
		Female	34	52.90	250.68 ± **27.03**		

Source: Primary Data.

Mann Whitney U test was performed in order to analyse the difference in level of satisfaction towards various features of e-HRM system satisfaction. It was revealed that there is no significant difference found in the level of satisfaction towards all other variables based on Gender.

Section D

7.2.4. Analysis of Employee Satisfaction on e-HRM System in the Private Sector Insurance Companies

The present section tries to analyse the e-HRM System Satisfaction with respect to various variables based on Age, Gender and Designation among Private Sector Insurance Employees. the results of the analysis based on the selected variables are explained below.

Table 7.38

Satisfaction of Employees with respect to Information Content based on Age & Designation

Variable		N	Mean Rank	Mean	$\chi 2$	Sig.
Age Group	20-30	54	47.62	43.48 ± **5.69**	3.051	**0.384**
	30-40	30	55.33	44.93 ± **5.17**		
	40-50	14	47.68	43.86 ± **4.38**		
	50-60	2	75.50	48.50 ± **2.12**		
Designation	Manager	55	54.37	44.60 ± **5.81**	2.511	**0.473**
	Officer	14	42.89	42.93 ± **4.34**		
	Administrative Staff	9	49.33	43.89 ± **5.60**		
	Others	22	46.14	43.55 ± **4.72**		

Source: Primary Data

Information content is the data base of all the necessary and essential data related to every employee. It's one of important part rather body of the e-HRM system. For analysing the level of satisfaction of Private sector Insurance employees towards their e-HRM System, Kruskal Wallis test has been applied. The results show that the employees do not differ in their level of satisfaction based on their **Age (P Value 0.384)** and **Designation (P Value 0.473)** towards the Information Content of their e-HRM System.

Table 7.39

Satisfaction of Employees with respect to Convenience of Access based on Age & Designation

Variable		N	Mean Rank	Mean	$\chi 2$	Sig.
Age Group	20-30	54	46.61	25.48 ± **4.54**	3.650	**0.302**
	30-40	30	51.77	26.53 ± **3.00**		
	40-50	14	59.82	27.43 ± **2.90**		
	50-60	2	71.25	29.00 ± **1.41**		
Designation	Manager	55	51.27	26.18 ± **4.03**	1.442	**0.696**
	Officer	14	53.25	26.71 ± **3.95**		
	Administrative Staff	9	55.89	25.78 ± **6.14**		
	Others	22	44.61	25.82 ± **2.59**		

Source: Primary Data.

Only accessible data or system would yield satisfaction to the end user. Comfortable access is very much essential for the user to operate the system and deal with the data effectively. Kruskal Wallis test was performed to find the difference in level of satisfaction based on age. It was found that there is no significant difference in the level of satisfaction towards Convenience of Access among employees of various **Age groups (P Value 0.302)** or **Designations (P Value 0.696).**

Table 7.40

Satisfaction of Employees with respect to Ease of Use based on Age & Designation

Variable		N	Mean Rank	Mean	$\chi 2$	Sig.
Age Group	20-30	54	47.20	38.44 ± 6.83	1.681	**0.641**
	30-40	30	54.13	40.53 ± 4.65		
	40-50	14	54.00	40.43 ± 4.64		
	50-60	2	60.50	41.50 ± 4.95		
Designation	Manager	55	55.29	40.09 ± 6.27	4.507	**0.212**
	Officer	14	50.54	38.86 ± 7.38		
	Administrative Staff	9	45.06	38.67 ± 5.50		
	Others	22	40.73	38.36 ± 4.28		

Source: Primary Data.

The e-HRM system is the most closely related one to the employee. Therefore, it must be easy for them to use it comfortably, which would lead to their satisfaction. Kruskal Wallis test was conducted and the test results revealed that there is no significant difference in the level of satisfaction towards Efficiency among employees of various **Age groups (P Value 0.641)** or **Designations (P Value 0.212).**

Table 7.41

Satisfaction of Employees with respect to Flexibility and Usefulness based on Age & Designation

Variable		N	Mean Rank	Mean	$\chi 2$	Sig.
Age Group	20-30	54	49.17	16.81 ± **3.09**	1.147	**0.766**
	30-40	30	51.33	17.13 ± **2.46**		
	40-50	14	51.00	17.07 ± **2.89**		
	50-60	2	70.50	19.00 ± **1.41**		
Designation	Manager	55	54.94	17.36 ± **2.99**	3.034	**0.386**
	Officer	14	45.68	16.43 ± **3.03**		
	Administrative Staff	9	46.11	16.56 ± **3.36**		
	Others	22	44.27	16.59 ± **2.11**		

Source: Primary Data

An e-HRM system in order to cater to all the needs of the employees must be flexible enough so that it would be more useful and effective from the user point of view. In order to analyse the level of satisfaction with respect to Flexibility and Usefulness, Kruskal Wallis test was applied and the result shows that there is no significant difference in the level of satisfaction based on **Age (P Value 0.766)** and **Designations (P Value 0.386).**

Table 7.42

Satisfaction of Employees with respect to Timeliness based on Age & Designation

Variable		N	Mean Rank	Mean	$\chi 2$	Sig.
Age Group	20-30	54	50.34	17.24 ± **2.81**	1.888	**0.596**
	30-40	30	48.17	17.30 ± **2.15**		
	40-50	14	52.46	17.71 ± **2.13**		
	50-60	2	76.00	19.50 ± **0.71**		
Designation	Manager	55	53.72	17.60 ± **2.49**	1.972	**0.578**
	Officer	14	46.54	17.07 ± **2.49**		
	Administrative Staff	9	51.61	16.89 ± **4.11**		
	Others	22	44.52	17.18 ± **1.79**		

Source: Primary Data.

Time taken to operate, process and accessing data plays a major role in leading to satisfaction of the e-HRM system as a whole. Kruskal Wallis Test applied to find the difference in level of satisfaction towards Timeliness of the e-HRM system revealed that there is no significant difference in the level of satisfaction based on **Age (P Value 0.596) and Designation (P Value 0.578).**

Table 7.43

Satisfaction of Employees with respect to Efficiency based on Age & Designation

Variable		N	Mean Rank	Mean	$\chi 2$	Sig.
Age Group	20-30	54	50.16	21.61 ± 3.61	0.638	**0.888**
	30-40	30	49.72	21.77 ± 2.91		
	40-50	14	51.29	22.07 ± 2.73		
	50-60	2	66.00	23.50 ± 2.12		
Designation	Manager	55	55.30	22.18 ± 3.24	4.938	**0.176**
	Officer	14	51.43	21.64 ± 4.03		
	Administrative Staff	9	45.78	21.00 ± 4.06		
	Others	22	39.84	21.09 ± 2.31		

Source: Primary Data.

Efficiency of the system makes it satisfactory to the end user. An efficient system would be able to cater to the needs of the users making it more useful to them. Therefore, the Kruskal Wallis test was applied to test the level of satisfaction based on Age and Designation with respect to Efficiency. The results show that the employees of various **Age groups (P Value 0.888)** and at various **Designations (P Value 0.176)** do not differ in their level of satisfaction towards Efficiency of the e-HRM system.

Table 7.44

Satisfaction of Employees with respect to Confidentiality based on Age & Designation

Variable		**N**	**Mean Rank**	**Mean**	**$\chi 2$**	**Sig.**
Age Group	20-30	54	50.00	18.33 ± **2.18**	1.756	**0.625**
	30-40	30	49.68	18.47 ± **1.76**		
	40-50	14	50.61	18.29 ± **2.23**		
	50-60	2	75.50	20.00 ± **0.00**		
Designation	Manager	55	53.2	18.45 ± **2.23**	5.454	**0.141**
	Officer	14	56.32	18.93 ± **1.54**		
	Administrative Staff	9	53.39	18.67 ± **1.94**		
	Others	22	38.77	17.82 ± **1.84**		

Source: Primary Data

Important data related to the workforce are dealt in the e-HRM system. Hence, it has to be kept confidential and free from misuse. Confidentiality of the system would boost its satisfaction. In Order to analyse the level of satisfaction with respect to Confidentiality, Kruskal Wallis test was applied and the result shows that there is no significant difference in the level of satisfaction based on **Age (P Value 0.625)** and **Designations (P Value 0.141).**

Table 7.45

Satisfaction of Employees with respect to Security based on Age & Designation

Variable		N	Mean Rank	Mean	$\chi 2$	Sig.
Age Group	20-30	54	49.80	13.83 ± **1.75**	1.497	**0.683**
	30-40	30	51.85	13.97 ± **1.49**		
	40-50	14	47.54	13.64 ± **1.74**		
	50-60	2	70.00	15.00 ± **0.00**		
Designation	Manager	55	52.65	13.95 ± **1.76**	2.777	**0.427**
	Officer	14	55.61	14.21 ± **1.42**		
	Administrative Staff	9	43.78	1.56 ± **1.42**		
	Others	22	44.61	13.59 ± **1.62**		

Source: Primary Data.

A well-maintained security measures entry- exist norms, ID, passwords etc. would be an essential feature looked upon while discussing satisfaction of an e-HRM system. With an aim to analyse the significant difference in the level of satisfaction based on Age and Designation, Kruskal Wallis test was applied and the result shows that there is no significant difference in the level of satisfaction among employees at various **Age Groups (P Value 0.683)** and employees at various **Designations (P Value 0.427).**

Table 7.46

Satisfaction of Employees with respect to Communication based on Age & Designation

Variable		N	Mean Rank	Mean	$\chi 2$	Sig.
Age Group	20-30	54	49.86	22.00 ± **3.43**	0.844	**0.839**
	30-40	30	50.70	22.33 ± **3.02**		
	40-50	14	50.00	22.14 ± **3.21**		
	50-60	2	68.25	24.50 ± **0.71**		
Designation	Manager	55	56.67	22.69 ± **3.39**	6.839	**0.077**
	Officer	14	45.57	21.64 ± **3.20**		
	Administrative Staff	9	48.22	21.44 ± **4.39**		
	Others	22	39.14	21.50 ± **2.09**		

Source: Primary Data

Communicating essential information to the needy may be in groups too, has to be a task of the e-HRM system. It would help the employees and superiors in timely decision making and lead to satisfaction. The results of Kruskal Wallis test applied reveals that there is no difference in level of satisfaction with respect to

communication among employees of different **age** groups **(P Value 0.839)** and at various **Designations (P Value 0.077).**

Table 7.47

Satisfaction of Employees with respect to Layout based on Age & Designation

Variable		N	Mean Rank	Mean	$\chi 2$	Sig.
Age Group	20-30	54	45.13	42.74 ± **5.89**	6.419	**0.093**
	30-40	30	54.82	45.00 ± **4.36**		
	40-50	14	56.89	45.29 ± **4.55**		
	50-60	2	86.00	50.00 ± **0.00**		
Designation	Manager	55	57.15	45.16 ± **5.59**	9.671	**0.022****
	Officer	14	46.11	43.43 ± **4.45**		
	Administrative Staff	9	46.28	43.00 ± **6.98**		
	Others	22	36.41	41.50 ± **3.86**		

Source: Primary Data

***; *** shows significant difference at 10%, 5% & 1% respectively*

The way the system has been designed and presented to the user surely marks a role in satisfying the end-user. Layout has the user interface and it facilitates the interactions with the user.In case of Layout by applying Kruskal Wallis Test it can be seen that there is no significant difference in level of satisfaction based on **Age (P Value 0.093)** but there is significant difference based on **Designations (P Value 0.022**)** at 5% level of significance.

Table 7.48

Total Satisfaction of Private Sector Insurance Employees with respect to e-HRM system based on Age & Designation

Variable		N	Mean Rank	Mean	$\chi 2$	Sig.
Age Group	20-30	54	47.65	259.98 ± **33.81**	2.875	**0.411**
	30-40	30	52.87	267.97 ± **25.61**		
	40-50	14	52.18	267.93 ± **27.72**		
	50-60	2	80.25	290.50 ± **13.44**		
Designation	Manager	55	56.02	268.27 ± **33.08**	5.386	**0.146**
	Officer	14	46.82	261.86 ± **28.39**		
	Administrative Staff	9	49.33	259.44 ± **38.96**		
	Others	22	39.52	257.00 ± **20.34**		

Source: Primary Data.

All the features like information content, ease of use etc. would lead to the satisfaction of the system as a whole. Total satisfaction is the total sum or score of all the features discussed earlier. In order to analyse the Total satisfaction towards the e-HRM system among the Private sector Insurance employees, Kruskal Wallis test was applied and the result shows that there is no significant difference in the level of satisfaction based on **Age (P Value 0.411)** and **Designations (P Value 0.146).**

Table 7.49

Mann Whitney U Test for testing Satisfaction, Problems and Benefits with respect to e-HRM based on Gender

Sl.No	Satisfaction	Variable	N	Mean Rank	Mean ± SD	$\chi 2$	Sig.
1	Information Content	Male	64	50.73	44.05 ± **5.48**	1137.000	**0.913**
		Female	36	50.08	44.11 ± **5.17**		
2	Convenience of Access	Male	64	49.47	25.88 ± **4.34**	1086.000	**0.628**
		Female	36	52.33	26.61 ± **3.07**		
3	Ease of use	Male	64	51.75	39.39 ± **6.56**	1072.000	**0.557**
		Female	36	48.28	39.44 ± **4.79**		
4	Flexibility and Usefulness	Male	64	50.73	16.97 ± **2.90**	1137.000	**0.912**
		Female	36	50.08	17.03 ± **2.79**		
5	Timeliness	Male	64	51.43	17.38 ± **2.68**	1092.500	**0.662**
		Female	36	48.85	17.36 ± **2.22**		
6	Efficiency	Male	64	51.53	21.77 ± **3.50**	1086.000	**0.628**
		Female	36	48.67	21.75 ± **2.79**		
7	Confidentiality	Male	64	50.54	18.39 ± **1.99**	1149.000	**0.985**
		Female	36	50.53	18.42 ± **2.14**		
8	Security	Male	64	51.93	13.95 ± **1.68**	1060.500	**0.453**
		Female	36	47.96	13.72 ± **1.61**		
9	Communication	Male	64	50.87	22.09 ± **3.47**	1128.500	**0.861**
		Female	36	49.85	22.31 ± **2.81**		
10	Layout	Male	64	53.30	44.45 ± **5.42**	972.500	**0.189**
		Female	36	45.51	42.97 ± **5.26**		
11	Total Satisfaction	Male	64	51.77	264.31 ± **32.92**	1071.000	**0.561**
		Female	36	48.25	263.72 ± **26.44**		

Source: Primary Data

The Mann Whitney U Test was performed to analyse whether there is any significant difference in level of satisfaction among the employees based on Gender. The results show that there is no significant difference in all the variables leading to satisfaction as well as the Total Satisfaction towards their e-HRM system among employees in Private sector Insurance companies based on their Gender.

Testing of Hypotheses

The satisfaction towards the e-HRM system of the Public Sector Insurance Employees were analysed by testing level of satisfaction towards ten variables like Information Content, Convenience of Access, Ease of Use, Flexibility and Usefulness, Timeliness, Efficiency, Confidentiality, Security, Communication and Layout using Kruskal Wallis test. Total satisfaction score was also considered for analysis leading to e-HRM system satisfaction. It was found that all the factors are not equally influenced by the demographic factors in their level of satisfaction. Designation is the most influencing demographic variable when the variables like Convenience of Access, Ease of Use and Total satisfaction are considered. In case of Public Sector Insurance employees, their Age and gender doesn't cause any significant difference in level of satisfaction with respect to various variables. The level of satisfaction towards the variables Information Content, Efficiency, Flexibility and Usefulness, Confidentiality, Security, Communication, timeliness and Layout of the e-HRM system are not significantly different based on influence of Age, Gender or Designation. It means that employees of Public Sector Insurance give equal importance to these features of the e-HRM system.

In case of Private Insurance employees, out of the ten variables like Information Content, Convenience of Access, Ease of Use, Flexibility and Usefulness, Timeliness, Efficiency, Confidentiality, Security, Communication and Layout leading to satisfaction towards the e-HRM system which were analysed using Kruskal Wallis test, only Layout was found to be significantly different in level of satisfaction based on Designation. Age and Gender did not cause significant difference in level of satisfaction towards any of the variables. Also, Private Sector Insurance employees had equal satisfaction level based on the demographic variables towards Information

Content, Convenience of Access, Ease of Use, Flexibility and Usefulness, Timeliness, Efficiency, Confidentiality, Security and Communication.

Hypotheses related to e-HRM system satisfaction were formulated and tested as follows-

H0 19: Public and Private Sector Insurance employees do not differ significantly in their level of satisfaction towards e-HRM System based on their Demographic factors.

The results of the analysis show that among Public and Private Sector Insurance employees the Demographic factors Designation influence a significant difference in level of satisfaction towards various variables. Therefore, the Null Hypothesis is being rejected. It means that Public and Private Sector Insurance employees differ significantly in their level of satisfaction towards e-HRM System based on their Demographic factors.

Part II

7.3. SEM Analysis for Satisfaction Variables

SEM is used to analyse the Structural Relationships between Latent Measured Variables and Latent Constructs. In the present research SEM was performed to bring out the inter-relationships between the various variables leading to the satisfaction of employees towards their e-HRM System. The measured variables (as shown in Table 7.1) were fit to the model. The Model and Model fit indices along with the interpretation is presented as follows.

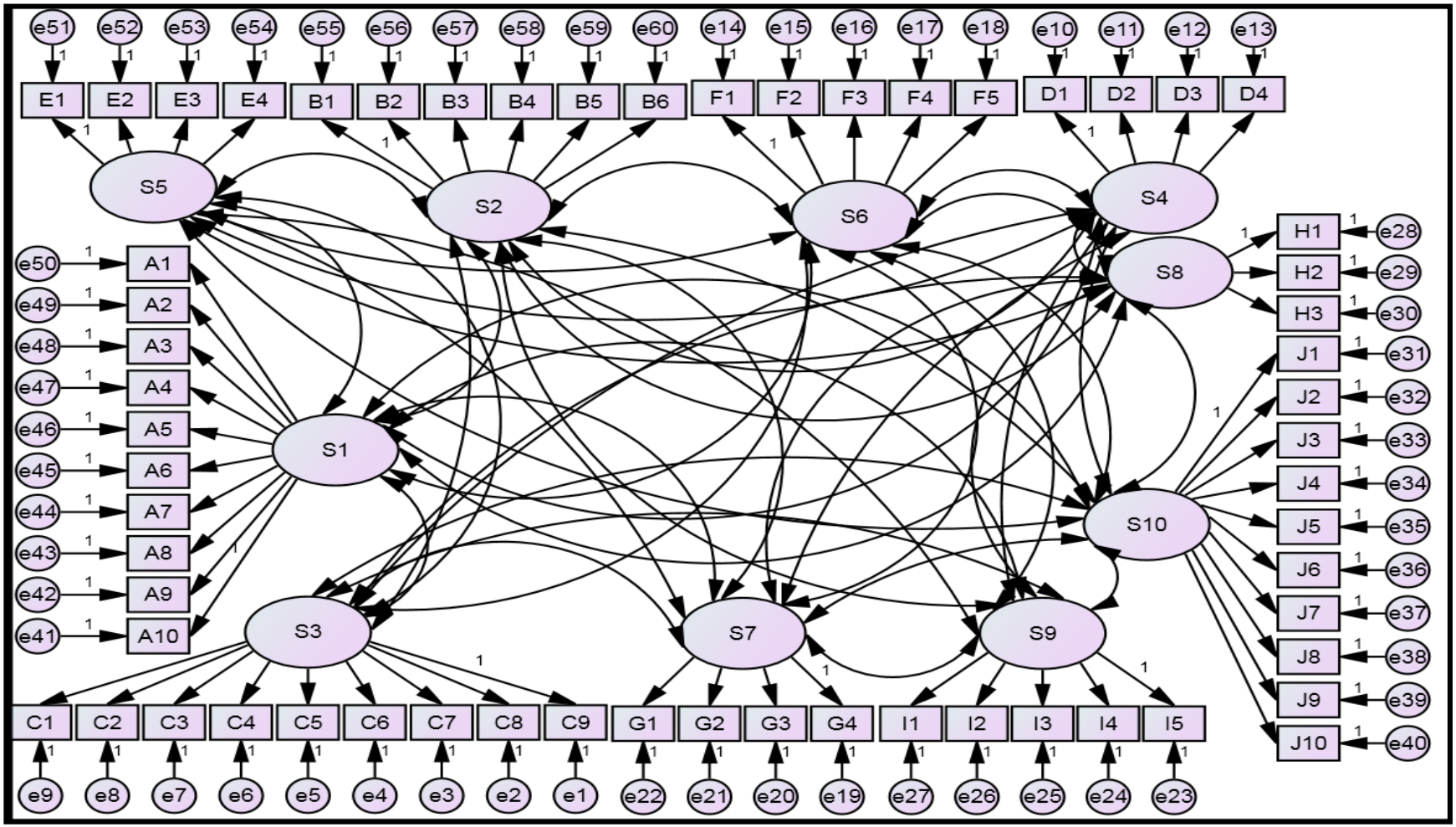

Fig 7.1 Research Model on Employee Satisfaction

Table 7.50

Model Fit Indices

Parameters	**Value**
Chi- square	5669.782
CMIN	3.405
CFI	0.928
GFI	0.901
NFI	0.963
IFI	0.928
TLI	0.917
RMSEA	0.078

Source: Primary Data

Table 7.51

Regression Weights: Group number 1- Default Model

	Estimate	**S.E**	**C.R**	**P**
A1 ← S1	1.00			***
A2 ← S1	1.069	0.057	18.707	***
A3 ← S1	1.098	0.062	17.750	***
A 4 ← S1	**1.109**	**0.063**	**17.548**	*******
A5 ← S1	1.034	0.062	16.562	***
A6 ← S1	0.830	0.053	15.612	***
A7 ← S1	1.032	0.057	18.201	***
A8 ← S1	1.052	0.062	17.089	***
A9 ← S1	1.025	0.056	18.188	***
A10 ← S1	1.075	0.066	16.352	***
C9 ← S3	1.000			***
C8 ← S3	1.104	0.088	12.532	***
C7 ← S3	1.055	0.086	12.316	***
C6 ← S3	1.095	0.087	12.595	***
C 5 ← S3	**1.136**	**0.091**	**12.527**	*******
C4 ← S3	1.124	0.102	10.988	***
C3 ← S3	1.104	0.086	12.775	***
C2 ← S3	1.074	0.084	12.753	***
C1 ← S3	1.055	0.084	12.594	***
J 1 ← S10	1.000			***
J 2 ← S10	1.103	0.073	15.108	***

J 3 ⟵ S10	1.147	0.073	15.709	***
J 4 ⟵ S10	1.205	0.076	15.915	***
J 5 ⟵ S10	1.165	0.072	16.279	***
J 6 ⟵ S10	1.215	0.075	16.220	***
J 7 ⟵ S10	**1.242**	**0.076**	**16.303**	*******
J 8 ⟵ S10	1.234	0.073	16.788	***
J 9 ⟵ S10	1.165	0.072	16.116	***
J 10 ⟵ S10	1.194	0.074	16.229	***
B 1 ⟵ S2	1.000			***
B 2 ⟵ S2	1.015	0.051	19.943	***
B 3 ⟵ S2	1.052	0.054	19.557	***
B 4 ⟵ S2	0.713	0.061	11.593	***
B 5 ⟵ S2	1.032	0.056	18.593	***
B 6 ⟵ S2	**1.063**	**0.053**	**19.914**	*******
D 1 ⟵ S4	1.000			***
D 2 ⟵ S4	1.081	0.051	21.113	***
D 3 ⟵ S4	**1.126**	**0.054**	**20.854**	*******
D 4 ⟵ S4	0.908	.055	16.627	***
E1 ⟵ S5	**1.000**			*******
E1 ⟵ S5	0.969	0.053	18.129	***
E1 ⟵ S5	0.926	0.056	16.508	***
E1 ⟵ S5	0.859	0.054	15.982	***
F 5 ⟵ S6	1.000			***
F 4 ⟵ S6	1.001	0.055	18.087	***
F3 ⟵ S6	0.982	0.055	18.009	***
F 2 ⟵ S6	**1.136**	**0.060**	**18.943**	*******
F 1 ⟵ S6	1.040	0.061	17.026	***
I 5 ⟵ S9	1.000			***
I 4 ⟵ S9	1.084	0.050	21.964	***
I 3 ⟵ S9	**1.175**	**0.052**	**22.388**	*******
I 2 ⟵ S9	1.023	0.050	20.404	***
I 1 ⟵ S9	1.051	0.054	19.589	***
H1 ⟵ S8	**1.000**			*******
H2 ⟵ S8	0.956	0.033	29.067	***
H3 ⟵ S8	0.979	0.033	29.467	***
G1 ⟵ S7	1.000			***
G 2 ⟵ S7	1.079	0.049	22.010	***
G 3 ⟵ S7	**1.099**	**0.047**	**23.324**	*******
G 4 ⟵ S7	1.110	0.047	23.541	***

Source: Primary Data

Research model developed using SEM shows that there are significant relationships between the latent constructs and measured variable and the model has an acceptable fit. Based on the Regression weights, the major influencing constructs in each of the measured satisfaction variables were identified. Out of all the ten variables, Layout is the most influencing one as the regression weight shown by the construct Attractive design is (1.242). Communication as Mediating Employee Collaborations is seen to be in the second position (1.175). Ease of Use and Efficiency are the next most influencing variables as Easy controllability of the Portal (1.136) and Faster performance of tasks (1.136) in each of these variables respectively shows higher regression weights. Fulfilling Perceived utilities (1.126) as a construct of Flexibility and Usefulness, Preciseness of the Format (1.109) as a construct of Information Content and Accessibility without much complexity (1.063) as a construct of Convenience of Access are also seen to be significantly influencing employee satisfaction. Confidentiality, Security and Timeliness with constructs as Less access to personal data by third parties (1.110), Assurance of Data Security (1.000) and User friendliness (1.000) respectively are understood to be having less impact over the employee satisfaction towards their e-HRM system.

Thus, in the present chapter a detailed analysis has been attempted on the assessment of Satisfaction of the main stakeholders namely employees from the e-HRM in both the sectors of Public and Private in the selected Banks and Life Insurance companies. After examining employee satisfaction on e-HRM based on demographic factors of an individual like age, gender and designation, it is now worthwhile to examine the last part of the area of the Problems and Benefits of e-HRM System application. Therefore, an attempt has been made to identify these and this is the subject matter of the next chapter.

Chapter 8

Problems and Benefits-An Evaluation from Employees' Perspective

Employees are the direct and most important stakeholders of the e-HRM system. Employees at various designations throughout the Organisation are offered the e-HRM system for providing their HR related services. In the previous chapter, the area of employee satisfaction on e-HRM system has been analysed. From the primary survey, it has been found that employees experience certain difficulties while using the e-HRM system. At the same time, e-HRM system has provided certain benefits compared to the Traditional HRM. Hence, the study on e-HRM in Banking and Insurance Sectors will not be a full - fledged one without an attempt to identify and analyse the Problems and Benefits of e-HRM System. Therefore, the current chapter tries to achieve this.

8.1. Methodological Design

To fulfil the objective of the chapter, data were collected from the employees working in Public and Private sector Banks and Insurance Companies. 400 employees were taken as the respondents and the required data were elicited by using a Structured Questionnaire. The Data so collected were analysed using Non-Parametric Test as it did not satisfy Normality. An attempt was made to analyse whether the Demographic variables like Age, Gender and Designation made any significant difference in the level of Problems faced and the Benefits earned while using e-HRM system. In order to examine whether there is any significant difference between the employees with respect to Problems and Benefits of using e-HRM System based on their Age and Designation, Kruskal Wallis Test was applied. As Gender has only two groups Male and Female, the data was analysed using Mann Whitney U test for finding out whether Gender causes any significant difference between the employees with respect to Problems and Benefits of using e-HRM System.

8.2. Analysis of the Problems and Benefits of e-HRM system

The analysis of the Problems and Benefits of e-HRM system are presented in Five Parts. Part I of the Chapter deals with the analysis of problems of e-HRM System. Problems can be of two types one which the user faces while dealing with the e-HRM system and the other is the Technical Problems which may arise when using the system. A total of these two termed as Problems is also considered for analysis. Problems may have different intensities to different employees which means that each employee may see a problem as mild, moderate or severe based on their demographic profile. Each Part is therefore divided into five sections Section A deals with the Problems of Public sector Bank employees with their e-HRM system, Section B brings out the Problems faced by Private sector Bank in case of e-HRM system. Section C and D examines the Problems faced with respect to e-HRM system by the employees of Public sector and Private sector Insurance employees respectively. The Hypothesis testing is also done in this regard. Section E deals with the analysis of the severity of the problems with e-HRM system based on Age, Gender and Designation of Bank and Insurance employees.

Part II of the Chapter deals with the analysis of Benefits of using e-HRM system. Like in the case of Problems, Comparative analysis of the Public sector and Private sector Banks and Insurance employees are presented in four different sections and the respective Hypotheses are tested therein.

Part III and IV present the comparative analysis of the Public sector and Private sector Banks as well as Public and Private sector Insurance companies with respect to Problems with e-HRM system and Benefits of e-HRM system which they offer to their employees. The data of Public and Private sector Banks are taken together as the data of banking sector and that of Public and Private sector Insurance companies are considered as Insurance sector data for the sake of discussion.

Part V illustrates the Comparative ranking of the Problems in various sectors. The problems are ranked according to the opinion stated by the employees on a five - point scale.

8.3 Problems of e-HRM System from Employees' Perspective

The employees in the present-day organisations are using the electronic mode of HR service delivery system known by different names. They might face Problems while using e-HRM system and the technical problems may also come up with the system usage. For the sake of discussion, the total score of both these categories of difficulties are termed as Problems of e-HRM system. The analysis of Problems is being presented with respect to all these heads, Kruskal Wallis test is applied with respect to Age and Designation in order to find the significant difference in level of Problems with e-HRM system and Mann Whitney U test is used in case of Gender. From the personal interview with Experts and Officials in both sectors as well as from literature review, different Problems are identified. They are presented in Table 8.1.

Table 8.1

Variables Used for Identifying the Problems of e-HRM System

Sl. No	Variables
A	**Problems Relating to Using of e-HRM**
1	Lack of training
2	Difficulty in access
3	Difficulty in controlling the operations
4	Difficulty in understanding the functions
5	Difficulty in marking attendance when there is a delay due to genuine reasons
6	Difficulty to make corrections in details once uploaded
7	Problem of security
8	Issues with respect to transparency of transactions
9	Issue in maintenance of portals
10	Updating of portals
11	Problems with auto calculation of figures
12	Problems with payroll
13	Problems with updating leave
14	Problems with recording absence on account of onsite projects
15	Submission of request for leave
B	**Technical Problems**
1	Power failure
2	Navigation Problems
3	Forgot ID/ Password
4	Takes more than reasonable time to process
5	Time out of sessions

The results of the primary data analysis on the Problems are presented in the following pages.

Part-I

Section A

8.3.1 Problems in Using the e-HRM and Technical Problems in the system among Public Sector Bank Employees

This section deals with the analysis of data collected from Public Sector Bank employees. Analysis is done from the employee's point of view based on Age, Gender and Designation with respect to Problems in Using, Technical Problems and the Total Problems of e-HRM System. It is exhibited in Table 8.2.

Table 8.2

Problems in Using e-HRM System among Public Sector Bank Employees

Variable		N	Mean Rank	Mean± SD	Kruskal Wallis $\chi 2$	Sig.
Age Group in years	20-30	32	39.83	30.97 ± 12.39	7.901	**0.048****
	30-40	38	53.66	38.95 ± 13.42		
	40-50	15	52.20	36.53 ± 12.99		
	50-60	15	63.57	41.93 ± 12.47		
Designation	Manager	14	30.25	26.79 ± 10.54	8.573	**0.036****
	Officer	26	50.33	36.12 ± 15.46		
	Administrative Staff	21	53.86	38.71 ± 12.37		
	Others	39	56.08	39.00 ± 11.99		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

The survey data revealed that employees experience problems in using the system. In order to find out whether there is any significant difference in the Problems in using e-HRM system among the Public Sector Bank employees based on their Age and Designation, Kruskal Wallis test was applied. The results show that employees of various Age groups **(P Value 0.048**)** and at different Designations **(P Value 0.036**)** significantly differ in respect of Problems in using e-HRM system at 5% level of significance.

Table 8.3

Technical Problems in e-HRM System among Public Sector Bank Employees

Variable		N	Mean Rank	Mean± SD	Kruskal Wallis χ^2	Sig.
Age Group in years	20-30	32	41.31	11.47 ± 5.61	5.936	**0.115**
	30-40	38	57.78	14.60 ± 4.96		
	40-50	15	48.37	12.80 ± 4.36		
	50-60	15	53.80	14.00 ± 5.26		
Designation	Manager	14	34.18	10.36 ± 4.18	5.217	**0.157**
	Officer	26	53.54	13.65 ± 6.39		
	Administrative Staff	21	52.67	13.67 ± 4.37		
	Others	39	53.17	13.77 ± 5.01		

Source: Primary Data

There are many problems that arise due to the technical aspects while using the e-HRM system. An attempt was made to analyse whether there is any significant difference in the Technical Problems in using e-HRM system based on Age and Designation of the employees. The statistical test revealed that Public Sector Bank employees did not have any significant difference based on both the Age **(P Value 0.115)** and Designation **(P Value 0.157)** with regard to Technical Problems in using e-HRM system.

Table 8.4

Problems in e-HRM System among Public Sector Bank Employees

Variable		N	Mean Rank	Mean ± SD	Kruskal Wallis χ^2	Sig.
Age Group in years	20-30	32	39.22	42.44 ± 16.91	7.910	**0.048****
	30-40	38	55.43	53.55 ± 17.49		
	40-50	15	51.67	49.33 ± 16.97		
	50-60	15	60.90	55.93 ± 16.58		
Designation	Manager	14	30.75	37.14 ± 14.41	7.775	**0.051**
	Officer	26	51.54	49.76 ± 20.89		
	Administrative Staff	21	54.45	52.38 ± 15.37		
	Others	39	54.77	52.76 ± 16.12		

Source: Primary Data

***; *** shows significant difference at 5% & 1% respectively*

The total score of Problems in using e-HRM system and the Technical Problems associated with the e-HRM system is taken as the Problems in e-HRM System. The analysis of data with respect to Total Problems of e-HRM System among Public Sector Bank employees was done with the Kruskal Wallis Test. The results found that Age showed a significant difference which means Public sector Bank employees at different Age groups significantly differ at 5% level of significance in respect of the Total Problems of e-HRM System **(P Value 0.048**)** while their Designations do not show any significant difference **(P Value 0.051)**.

Table 8.5

Mann Whitney U Test for testing Problems with respect to e-HRM System based on Gender

Sl.	Problems	Variable	N	Mean Rank	Mean ± SD	Mann Whitney $\chi 2$	Sig.
1	In using e-HRM	Male	35	46.46	34.28 ± 10.65	996.000	**0.306**
		Female	65	52.68	37.66 ± 14.52		
2	Technical Problems	Male	35	46.90	12.54 ± 3.99	1011.500	**0.360**
		Female	65	52.44	13.62 ± 5.80		
3	Total	Male	35	47.06	46.83 ±13.81	1017.000	**0.383**
		Female	65	52.35	51.28 ± 19.36		

Source: Primary Data

Analysis for testing the significant difference with respect to Problems in using e-HRM, Technical problems and the Total problems in e-HRM system based on Gender was conducted by applying Mann Whitney U test. The result shows that in case of Public sector Bank there is no significant difference in Problems in using e-HRM **(P Value 0.306)**, Technical Problems **(P Value 0.360)** and the Total Problems in e-HRM system **(P Value 0.383)** between the Male and Female employees.

Testing of Hypothesis

The analysis so far dealt with the analysis of the Problems faced by Public Sector Bank employees with respect to their e-HRM system based on the demographic variables. In this context the following Hypothesis was tested.

HO: There is no significant difference among the Public Sector Bank employees with respect to Problems in e-HRM system based on their Age, Designation and Gender.

The tables clearly indicate that there is significant difference in the Problems faced by employees with respect to their e-HRM system based on Age and Designation. Gender is not seen to be causing any significant difference in the problems of e-HRM system. Therefore, the Null Hypothesis that there is no significant difference among the Public Sector Bank employees with respect to Problems in e-HRM system based on their Age, Designation and Gender can be rejected.

Section B

8.3.2. Problems in Using e-HRM and Technical Problems in the system among Private Sector Bank Employees

This section deals with the Problems in Using, Technical Problems and the Total Problems of e-HRM System from the Private Sector Bank employees' perspective based on their Age, Gender and Designation.

Table 8.6

Problems in Using e-HRM System among Private Sector Bank Employees

Variable		N	Mean Rank	Mean ± SD	Kruskal Wallis χ^2	Sig.
Age Group in years	20-30	40	57.49	36.10 ± 11.95	5.556	**0.135**
	30-40	31	49.03	33.26 ± 12.98		
	40-50	14	37.25	29.57 ± 16.80		
	50-60	15	47.27	32.07 ± 12.58		
Designation	Manager	40	48.11	32.43 ± 11.19	1.285	**0.733**
	Officer	27	52.09	35.59 ± 16.96		
	Administrative Staff	13	52.77	36.08 ± 12.13		
	Others	20	48.40	32.15 ± 11.73		

Source: Primary Data

The Application of the Kruskal Wallis test on the data collected from the Private Sector Bank employees in order to analyse whether there is any significant difference in the Problems in using e-HRM system based on their Age and Designation revealed that Age **(P Value 0.135)** and Designation **(P Value 0.733)** do not cause any significant difference in the Problems in using e-HRM system.

Table 8.7

Technical Problems in e-HRM System among Private Sector Bank Employees

Variable		N	Mean Rank	Mean ± SD	Kruskal Wallis χ^2	Sig.
Age Group in years	20-30	40	55.78	12.38 ± 4.86	4.998	**0.172**
	30-40	31	51.11	11.74 ± 5.37		
	40-50	14	36.11	9.36 ± 5.06		
	50-60	15	48.60	10.67 ± 3.94		
Designation	Manager	40	46.46	10.73 ± 4.79	3.082	**0.622**
	Officer	27	54.50	12.33 ± 5.53		
	Administrative Staff	13	60.04	13.23 ± 5.25		
	Others	20	46.98	10.80 ± 4.18		

Source: Primary Data

With an intention to find out whether there is any significant difference in the Technical Problems in using e-HRM system based on Age and Designation of the employees. The Kruskal Wallis test was performed which revealed that the employees of various Age groups and at different Designations do not have any significant difference with respect to Technical problems of e-HRM among the Private sector Bank employees.

Table 8.8

Problems in e-HRM System among Private Sector Bank Employees

Variable		N	Mean Rank	Mean ± SD	Kruskal Wallis χ^2	Sig.
Age Group in years	20-30	40	57.48	48.48 ± 16.18	6.317	**0.097**
	30-40	31	47.94	45.00 ± 17.68		
	40-50	14	35.50	38.93 ± 21.55		
	50-60	15	47.07	42.73 ± 15.32		
Designation	Manager	40	47.75	43.15 ±15.00	1.769	**0.622**
	Officer	27	52.43	47.93 ± 22.03		
	Administrative Staff	13	59.00	49.31 ± 16.72		
	Others	20	47.88	42.95 ± 15.46		

Source: Primary Data

The difficulties faced by the Private sector Bank employees in using e-HRM and the technical problems are taken together and the scores obtained are termed as Problems of e-HRM system in the above table . The test performed shows that there is no significant difference in the Problems of e-HRM system among the Private sector Bank employees when their Age **(P Value 0.097)** and Designation **(P Value 0.622)** are concerned.

Table 8.9

Mann Whitney U Test for testing Problems with respect to e-HRM System based on Gender

Sl. No	Problems	Variable	N	Mean Rank	Mean ± SD	Mann Whitney χ^2	Sig.
1	In using e-HRM	Male	51	55.40	36.18 ± 14.29	999.500	**0.083**
		Female	49	45.40	31.12 ± 11.34		
2	Technical Problems	Male	51	52.30	11.86 ± 5.30	1157.500	**0.519**
		Female	49	48.62	11.12 ± 4.62		
3	Total	Male	51	54.47	48.04 ± 18.86	1047.000	**0.161**
		Female	49	46.37	42.24 ± 15.38		

Source: Primary Data

Gender may have influence on the Problems faced with e-HRM system but in case of Private sector Bank employees there is no significant difference found in Problems in using e-HRM system **(P Value 0.083)** or Technical problems of e-HRM system **(P Value 0.519)** among Male and Female employees when tested with Kruskal Wallis test. The total score of Problems also do not differ on the basis of Gender **(P Value 0.161).**

Testing of Hypothesis

The above discussion shows the analysis related to the problems faced by the Private sector Bank employees with their e-HRM System based on Age, Designation and Gender. The testing of Hypothesis has been done as under:

HO: There is no significant difference among the Private Sector Bank employees with respect to Problems in e-HRM system based on their Age, Designation and Gender.

It can be understood from the tests applied that there is no significant difference in Problems faced by Private sector Bank employees with their e-HRM system. Hence, the Null Hypothesis that there is no significant difference among the Private Sector Bank employees with respect to Problems in e-HRM system based on their Age, Designation and Gender is accepted.

Section C

8.3.3 Problems in Using and Technical Problems in e-HRM system among Public Sector Insurance Employees

A detailed analysis of the data collected from Public Sector Insurance Employees with respect to the Problems in Using, Technical Problems and the Total Problems of e-HRM System are presented in this section. The demographic variables Age, Gender and Designation are considered for the discussions.

Table 8.10

Problems in Using e-HRM System among Public Sector Insurance Employees

Variable		N	Mean Rank	Mean ± SD	Kruskal Wallis χ2 χ2	Sig.
Age Group in years	20-30	9	44.11	44.33 ± **16.04**	4.040	**0.257**
	30-40	31	52.81	48.35 ± **15.33**		
	40-50	34	56.26	50.85 ± **17.45**		
	50-60	26	42.4	44.15 ± **14.30**		
Designation	Manager	18	51.69	48.00 ± **16.99**	3.884	**0.274**
	Officer	24	56.83	51.96 ± **15.32**		
	Administrative Staff	22	54.48	49.05 ± **14.85**		
	Others	36	43.25	44.03 ± **16.17**		

Source: Primary Data

The analysis of Problems in using e-HRM system among Public sector Insurance employees was done using Kruskal Wallis test and it revealed that there is no significant difference based on Age **(P Value 0.257)** and Designation **(P Value 0.274)** in the Problems faced with e-HRM System among the Public sector Insurance employees.

Table 8.11

Technical Problems in e-HRM System among Public Sector Insurance Employees

Variable		N	Mean Rank	Mean ± SD	Kruskal Wallis χ2	Sig.
Age Group in years	20-30	9	41.39	14.11 ± 6.05	1.567	**0.667**
	30-40	31	50.32	16.23 ± 5.21		
	40-50	34	54.24	16.71 ± 6.06		
	50-60	26	48.98	15.73 ± 5.11		
Designation	Manager	18	54.67	16.17 ± 6.29	2.040	**0.564**
	Officer	24	55.54	17.46 ± 4.41		
	Administrative Staff	22	48.66	15.91 ± 5.09		
	Others	36	46.18	15.19 ± 6.07		

Source: Primary Data

The technical problems are present with any adopted technical device. In an attempt to find out whether there is any significant difference among the Public sector Insurance employees in the Problems faced with e-HRM System based on Age and Designation, Kruskal Wallis test was applied. The result shows that based on Age **(P Value 0.667)** and Designation **(P Value 0.564)** there is no significant difference in the Problems faced with e-HRM System among the Public sector Insurance employees.

Table 8.12

Problems in e-HRM System among Public Sector Insurance Employees

Variable		N	Mean Rank	Mean ± SD	Kruskal Wallis $\chi 2$	Sig.
Age Group in years	20-30	9	44.44	58.44 ± 21.49	2.579	**0.461**
	30-40	31	51.55	68.58 ± 20.28		
	40-50	34	55.63	67.56 ± 23.25		
	50-60	26	44.63	59.88 ± 18.68		
Designation	Manager	18	51.89	64.17 ± 22.90	2.625	**0.454**
	Officer	24	56.67	69.42 ± 19.02		
	Administrative Staff	22	52.05	64.95 ± 19.65		
	Others	36	44.75	59.22 ± 21.95		

Source: Primary Data

In order to analyse the total of the difficulties faced with the e-HRM system, the score of Problems in using and Technical problems have been summed up. Kruskal Wallis test was employed to find out whether there is any significant difference in the Problems in e-HRM system based on the Age and Designation Gender. It was found that there is no significant difference in the Problems in e-HRM system based on Age **(P Value 0.461)** and Designation **(P Value 0.454)**.

Table 8.13

Mann Whitney U Test for testing Problems with respect to e-HRM System Based on Gender

Sl.No	Problems	Variable	N	Mean Rank	Mean ± SD	Mann Whitney $\chi 2$	Sig.
1	In using e-HRM	Male	66	51.83	48.83 ± **15.58**	1034.000	**0.519**
		Female	34	47.91	45.65 ± **16.56**		
2	Technical Problems	Male	66	51.90	16.45 ± **5.30**	1029.500	**0.495**
		Female	34	47.78	15.32 ± **5.96**		
3	Total	Male	66	51.80	65.29 ± **20.43**	1036.000	**0.530**
		Female	34	47.97	60.97 ± **22.15**		

Source: Primary Data

The analysis of data collected from Public sector Insurance employees with respect to their Problems in using, Technical Problems and Total Problems associated with the e-HRM system was done using Mann Whitney U test. The result shows that there is no significant difference in Problems in using **(P Value 0.519),** Technical Problems **(P Value 0.495)** and Total Problems **(P Value 0.530)** based on their Gender.

Testing of Hypothesis

The above tables in this section presented the analysis of the Problems in e-HRM system among Public Sector Insurance employees based on Age, Gender and Designation. The following Hypothesis was tested in this regard:

HO: There is no significant difference among the Public Sector Insurance employees with respect to Problems in e-HRM system based on their Age, Designation and Gender.

The result of analysis clearly shows that there is no statistically significant difference among the Public Sector Insurance employees based on their Age, Designation and Gender with respect to Problems in e-HRM system. Therefore, the Null Hypothesis that there is no significant difference among the Public Sector Insurance employees with respect to Problems in e-HRM system based on their Age, Designation and Gender may be accepted.

Section D

8.3.4 Problems in Using e-HRM and Technical Problems in the system among Private Sector Insurance Employees

The Private Sector Insurance employee's evaluation of the Problems in using, Technical as well as the total score of Problems with regard to their Age, Gender and Designation are presented as analysis in the current section.

Table 8.14

Problems in Using e-HRM System among Private Sector Insurance Employees

Variable		N	Mean Rank	Mean	Kruskal Wallis $\chi 2$	Sig.
Age Group in years	20-30	54	54.99	42.06 ± **15.50**	3.752	**0.290**
	30-40	30	44.70	36.87 ± **13.88**		
	40-50	14	43.64	37.21 ± **17.15**		
	50-60	2	64.25	52.50 ± **31.82**		
Designation	Manager	55	47.42	39.05 ± **17.42**	2.944	**0.400**
	Officer	14	51.21	38.93 ± **11.88**		
	Administrative Staff	9	65.00	46.89 ± **14.48**		
	Others	22	51.82	40.36 ± **13.31**		

Source: Primary Data

Kruskal Wallis test was applied to analyse whether there is any significant difference in Problems in using e-HRM system based on the Demographic factors. The analysis results showed that there is no significant difference in Problems in using e-HRM system based on the Age **(P Value 0.290)** and Designation **(P Value 0.400)** among the Private sector Insurance employees.

Table 8.15

Technical Problems in e-HRM System among Private Sector Insurance Employees

Variable		N	Mean Rank	Mean	Kruskal Wallis χ^2	Sig.
Age Group in years	20-30	54	54.11	13.67 ± **5.63**	2.820	**0.420**
	30-40	30	44.65	11.80 ± **4.66**		
	40-50	14	47.00	12.64 ± **6.26**		
	50-60	2	65.25	17.50 ± **10.61**		
Designation	Manager	55	48.07	12.78 ± **6.12**	2.363	**0.501**
	Officer	14	45.93	12.21 ± **4.76**		
	Administrative Staff	9	59.44	14.33 ± **5.09**		
	Others	22	55.82	13.68 ± **4.77**		

Source: Primary Data

With a view to analyse whether there is any significant difference exists among the Private sector Insurance employees with respect to Technical Problems in e-HRM system based on Age and Designation, Kruskal Wallis test was applied. The findings of the results show that no significant difference exists among the Private sector Insurance employees with respect to Technical Problems in e-HRM system based on Age **(P Value 0.420)** and Designation **(P Value 0.501).**

Table 8.16

Problems in e-HRM System among Private Sector Insurance Employees

Variable		N	Mean Rank	Mean	Kruskal Wallis χ^2	Sig.
Age Group in years	20-30	54	54.95	55.72 ± **20.47**	3.649	**0.302**
	30-40	30	44.38	48.67 ± **17.85**		
	40-50	14	44.50	49.86 ± **22.48**		
	50-60	2	64.00	70.00 ± **42.43**		
Designation	Manager	55	47.45	51.84 ± **22.83**	2.665	**0.446**
	Officer	14	50.57	51.14 ± **16.06**		
	Administrative Staff	9	63.94	61.22 ± **18.89**		
	Others	22	52.59	54.05 ± **17.43**		

Source: Primary Data

Problems in using the system and the technical problems that might come up together accounts to the total problems faced by any employee with his/her e-HRM system. An analysis of the Problems in e- HRM of Private sector Insurance employees was done using Kruskal Wallis test. It was found that there is no significant difference among the employees with respect to Problems in e- HRM based on Age **(P Value 0.302)** and Designation **(P Value 0.446).**

Table 8.17

Mann Whitney U Test for testing Problems with respect to e-HRM System Based on Gender

Sl. No.	Problems	Variable	N	Mean Rank	Mean ± SD	Mann Whitney χ^2	Sig.
1	In using e-HRM	Male	64	49.36	39.42 ± 16.07	1079.000	**0.599**
		Female	36	52.53	41.11 ± 14.91		
2	Technical Problems	Male	64	47.66	12.61 ± 5.71	970.500	**0.189**
		Female	36	55.54	13.81 ± 5.23		
3	Total	Male	64	49.04	52.03 ± 21.08	1058.000	**0.501**
		Female	36	53.10	54.92 ± 19.50		

Source: Primary Data

Gender is one of the important demographic factors that might influence the level of problems encountered by the employees with their e-HRM system. The analysis using Mann Whitney U test performed on the data collected from Private sector Insurance employees shows that there is no significant difference between the employees in case of Problems in using e-HRM system (P Value 0.599), Technical problems (P Value 0.189) and the Total Problems in e-HRM system (P Value 0.501).

Testing of Hypothesis

Problems of Private sector Insurance employees with respect to their e-HRM system was analysed in the above given tables. The discussion so far was based on the demographic factors Age, Gender and Designation. The hypothesis tested in this context is shown below.

HO: There is no significant difference among the Private Sector Insurance employees with respect to Problems in e-HRM system based on their Age, Designation and Gender.

It can be seen from the analysis that Age, Gender and Designation does not bring in any significant difference in the level of Problems faced by the Private sector Insurance employees with their e-HRM system. Therefore, the Null Hypothesis that there is no significant difference among the Private Sector Insurance employees with respect to Problems in e-HRM system based on their Age, Designation and Gender can be accepted.

Section E

8.4. Analysis of Severity of Problems in Using e-HRM System

This section tries to give a detailing about the severity of the problems faced i.e. How different employees view the problems they encounter with the e-HRM system according to their Age, Gender and Designation. The problem severity is measured as Mild, Moderate or Severe based on the score they have given to each problem. The value designated for each measure is as follows:

Mild = < Mean-SD

Moderate = Mean – SD ↔ Mean + SD

Severe = > Mean + SD

Problem in using e-HRM

Mean = 35.09 SD = 13.27

Mild : < 21.82

Moderate : 21.82 – 48.36

Severe : > 48.36

Technical Problems

Mean = 12.37 SD = 5.17

Mild : <7.2

Moderate : 7.2 – 17.54

Severe : >17.54

The values assigned above are read against the score given by the employees and severity of Problems based on each demographic variable is analysed.

8.4.1 Analysis of Severity of Problems in Using e-HRM system among Bank employees Based on their Demographic factors

The severity of Problems in using e-HRM among the Public and Private sector Bank employees based on Age, Gender and Designation is discussed in this section.

The severity of Problems in using e-HRM based on Age is tabulated as under:

Table 8.18

Crosstab Bank *Age * Problems in Using e-HRM System

Institution				Problems in using E-HRM System			Total
				Mild	Moderate	Severe	
Public Bank	Age	20-30	Count	6	14	12	32
			% within Age	18.8%	43.8%	37.5%	100.0%
		30-40	Count	2	12	24	38
			% within Age	5.3%	31.6%	63.2%	100.0%
		40-50	Count	1	6	8	15
			% within Age	6.7%	40.0%	53.3%	100.0%
		50-60	Count	0	5	10	15
			% within Age	0.0%	33.3%	66.7%	100.0%
	Total		Count	9	37	54	100
			% within Age	9.0%	37.0%	54.0%	100.0%
Private Bank	Age	20-30	Count	2	21	17	40
			% within Age	5.0%	52.5%	42.5%	100.0%
		30-40	Count	3	20	8	31
			% within Age	9.7%	64.5%	25.8%	100.0%
		40-50	Count	2	10	2	14
			% within Age	14.3%	71.4%	14.3%	100.0%
		50-60	Count	1	11	3	15
			% within Age	6.7%	73.3%	20.0%	100.0%
	Total		Count	8	62	30	100
			% within Age	8.0%	62.0%	30.0%	100.0%
Total	Age	20-30	Count	8	35	29	72
			% within Age	11.1%	48.6%	40.3%	100.0%
		30-40	Count	5	32	32	69
			% within Age	7.2%	46.4%	46.4%	100.0%
		40-50	Count	3	16	10	29
			% within Age	10.3%	55.2%	34.5%	100.0%
		50-60	Count	1	16	13	30
			% within Age	3.3%	53.3%	43.3%	100.0%
	Total		Count	17	99	84	200
			% within Age	8.5%	49.5%	42.0%	100.0%

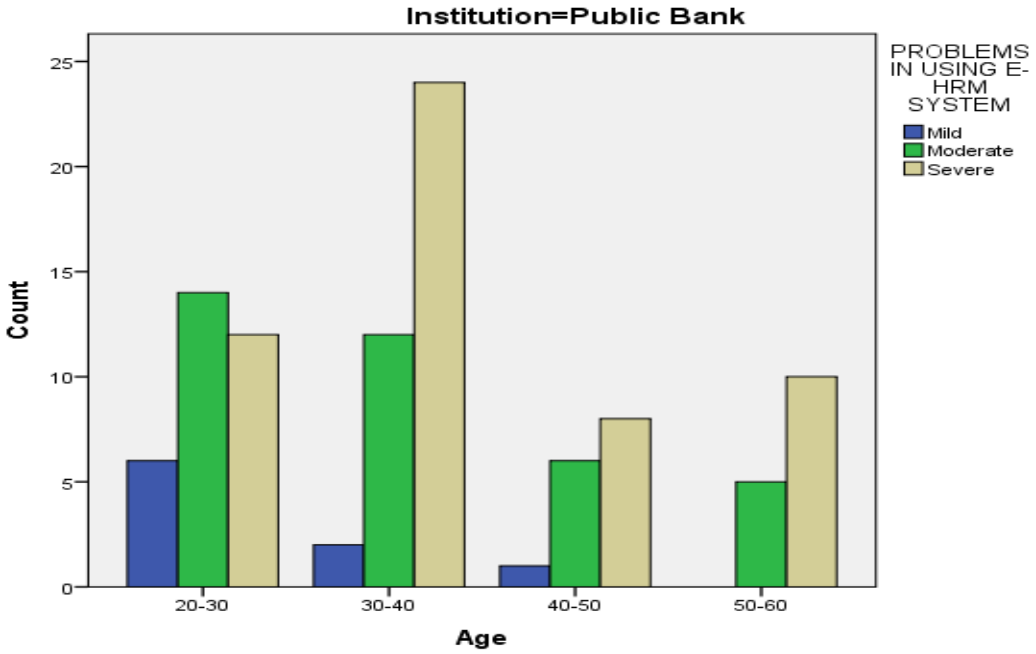

Fig: 8.1The Severity of Problems in using e-HRM System faced by the Public Sector Bank Employees based on Age

The descriptive statistics of the severity of Problems in using e-HRM is presented in the above table (8.18) and Diagram (Fig.8.1). It can be understood that in case of Public Sector Bank employees, most of them in all the age groups consider the Problems in using e-HRM system to be severe. When analysing Age wise, the employees in the band of 20-30 age group take most of the problems as moderate or severe and others to be mild. They consider a quiet a good number of problems to be mild when compared to other Age groups. 30-40 Age group employees have severe problems as the highest category and a very few ones as Mild. In case of 40-50 Age groups, the employees face severe problems when compared to moderate and mild problems. The older Age group of 50-60 face severe problems more in number when compared to moderate ones. These employees do not consider their problems to be mild when compared to employees in other Age groups.

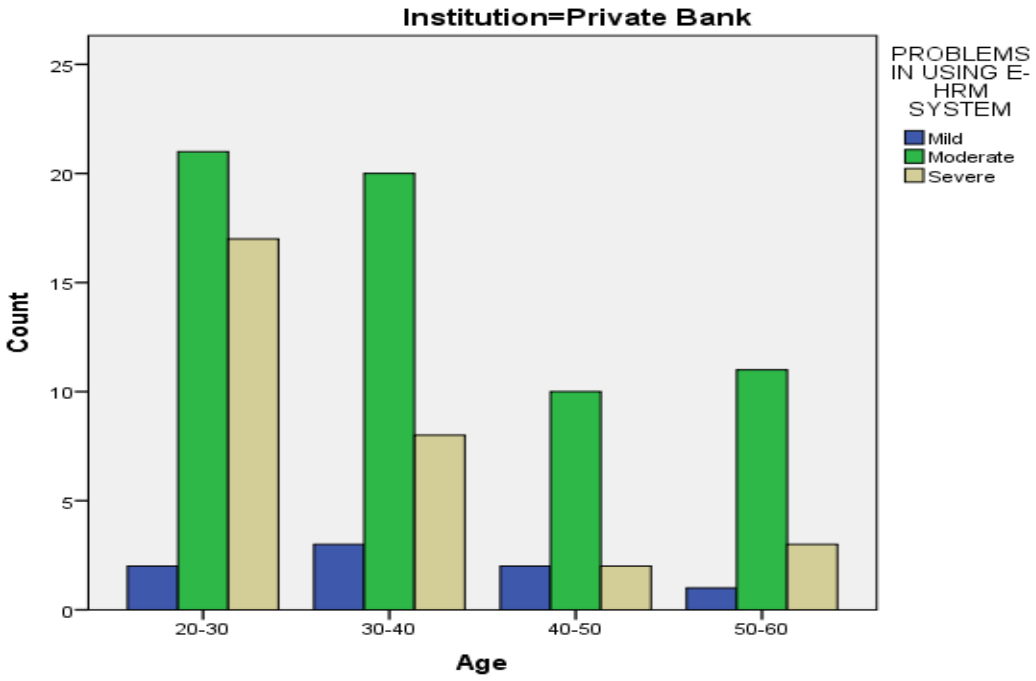

Fig: 8.2 The Severity of Problems in using e-HRM System faced by the Private Sector Bank Employees based on Age

The above table and diagram present the descriptive statistics of the severity of Problems faced by the Private sector Bank employees with their e-HRM system. It can be seen that the youngest group of employees between 20-30 face the more moderate level problems. The severe problems are higher than the mild ones when compared to other Age groups. In the group of 30-40 less of Problems is considered as mild and severe though moderate problems are larger in number. The employees in the Age group of 40-50 face lesser moderate problems and the number of mild and severe problems is equal. Employees in the Age group of 50-60 face moderate problems the most and lesser number of mild and severe problems.

When the two sectors are compared it can be inferred that Age group of 20-30 employees face more Mild problems in Public Sector and Moderate problems in Private sector. The employees in the group of 30-40 face the highest number of severe problems in Public sector while in case of Private sector they face moderate problems. The employees in the Age groups of 40-50 and 50-60 face severe problems in public

sector while moderate problems are higher among the employees of private sector in these age groups.

The severity of Problems in using e-HRM system based on Gender is as follows:

Table 8.19

Crosstab Bank *Gender * Problems in Using e-HRM System

Institution				Problems in using e-HRM System			Total
				Mild	Moderate	Severe	
Public Bank	Gender	Male	Count	3	15	17	35
			% within Gender	8.6%	42.9%	48.6%	100.0%
		Female	Count	6	22	37	65
			% within Gender	9.2%	33.8%	56.9%	100.0%
	Total		Count	9	37	54	100
			% within Gender	9.0%	37.0%	54.0%	100.0%
Private Bank	Gender	Male	Count	4	27	20	51
			% within Gender	7.8%	52.9%	39.2%	100.0%
		Female	Count	4	35	10	49
			% within Gender	8.2%	71.4%	20.4%	100.0%
	Total		Count	8	62	30	100
			% within Gender	8.0%	62.0%	30.0%	100.0%
Total	Gender	Male	Count	7	42	37	86
			% within Gender	8.1%	48.8%	43.0%	100.0%
		Female	Count	10	57	47	114
			% within Gender	8.8%	50.0%	41.2%	100.0%
	Total		Count	17	99	84	200
			% within Gender	8.5%	49.5%	42.0%	100.0%

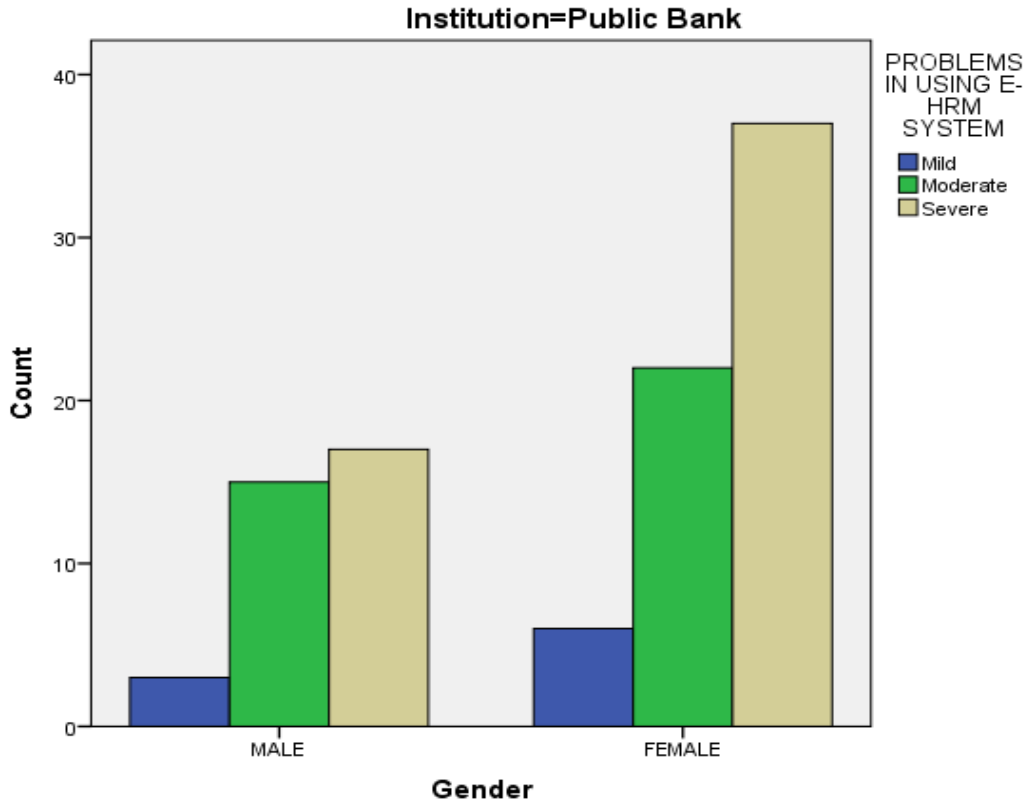

Fig: 8.3 The Severity of Problems in using e-HRM system faced by the Public Sector Bank Employees based on Gender

The severity of Problems in using e-HRM system faced by the Public sector bank employees based on Gender is presented in the above table and graph. It can be understood that severe problems are high for the female employees and they face mild problems less in number than moderate ones. In case of Male employees in the sector almost equal number of moderate and severe problems are faced by them when compared to the mild problems.

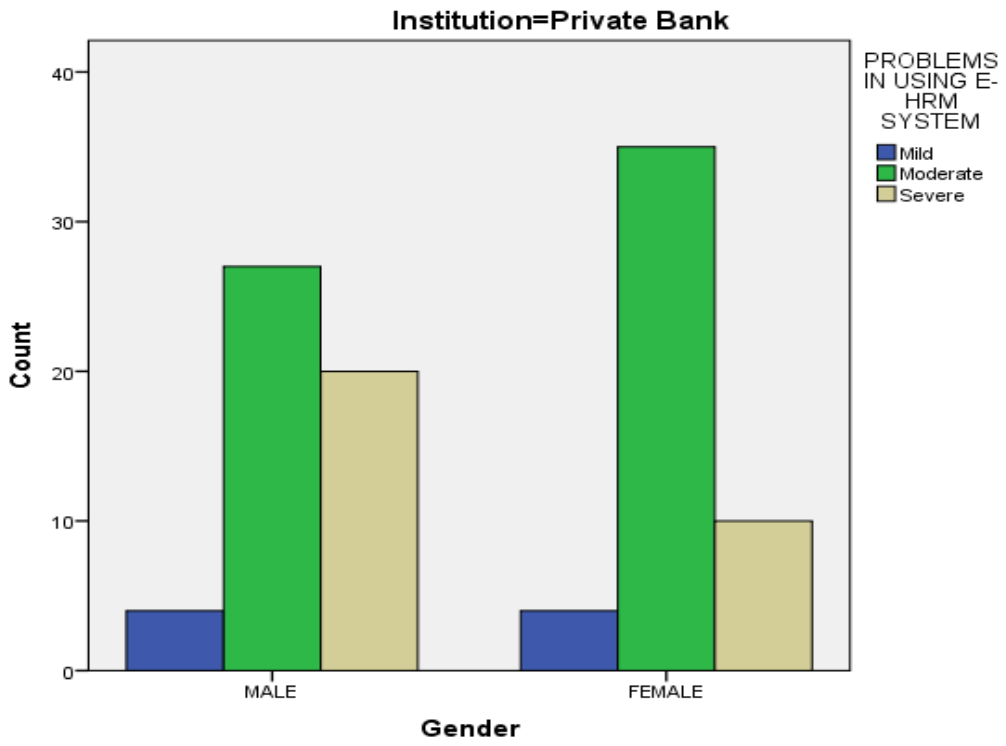

Fig: 8.4 The Severity of Problems in using e-HRM System faced by the Private Sector Bank Employees based on Gender

The analysis of severity of Problems in using e-HRM system based on Gender among the Private sector Bank employees are depicted in the table and graph above. It can be inferred that moderate problems are higher in case of both the genders. Severe problems are more among male employees and mild ones are equal among the male and female employees in the sector.

While comparing both the Public and Private sector bank employees it can be found that severe problems are high in case of female employees in Public sector while the females in Private sector face more Moderate problems. Male employees in Public sector face almost equal number of moderate and severe problems whereas the male employees in Private sector face more severe problems than moderate ones. Mild problems are faced less among the employees of both Genders in case of Public as well as Private sector Bank employees are concerned.

The analysis of Problems in using e-HRM system based on Designation is presented below

Table 8.20

Crosstab Bank *Designation * Problems in Using e-HRM System

Institution				Problems In Using e-HRM System			Total
				Mild	Moderate	Severe	
Public Bank	Designation	Manager	Count	1	10	3	14
			% within Designation	7.1%	71.4%	21.4%	100.0%
		Officer	Count	5	6	15	26
			% within Designation	19.2%	23.1%	57.7%	100.0%
		Administrative staff	Count	1	9	11	21
			% within Designation	4.8%	42.9%	52.4%	100.0%
		Others	Count	2	12	25	39
			% within Designation	5.1%	30.8%	64.1%	100.0%
	Total		Count	9	37	54	100
			% within Designation	9.0%	37.0%	54.0%	100.0%
Private Bank	Designation	Manager	Count	3	29	8	40
			% within Designation	7.5%	72.5%	20.0%	100.0%
		Officer	Count	3	14	10	27
			% within Designation	11.1%	51.9%	37.0%	100.0%
		Administrative staff	Count	0	7	6	13
			% within Designation	0.0%	53.8%	46.2%	100.0%
		Others	Count	2	12	6	20
			% within Designation	10.0%	60.0%	30.0%	100.0%
	Total		Count	8	62	30	100
			% within Designation	8.0%	62.0%	30.0%	100.0%

Total	Designation	MANAGER	Count	4	39	11	54
			% within Designation	7.4%	72.2%	20.4%	100.0%
		OFFICER	Count	8	20	25	53
			% within Designation	15.1%	37.7%	47.2%	100.0%
		ADMINISTRATIVE STAFF	Count	1	16	17	34
			% within Designation	2.9%	47.1%	50.0%	100.0%
		OTHERS	Count	4	24	31	59
			% within Designation	6.8%	40.7%	52.5%	100.0%
	Total		Count	17	99	84	200
			% within Designation	8.5%	49.5%	42.0%	100.0%

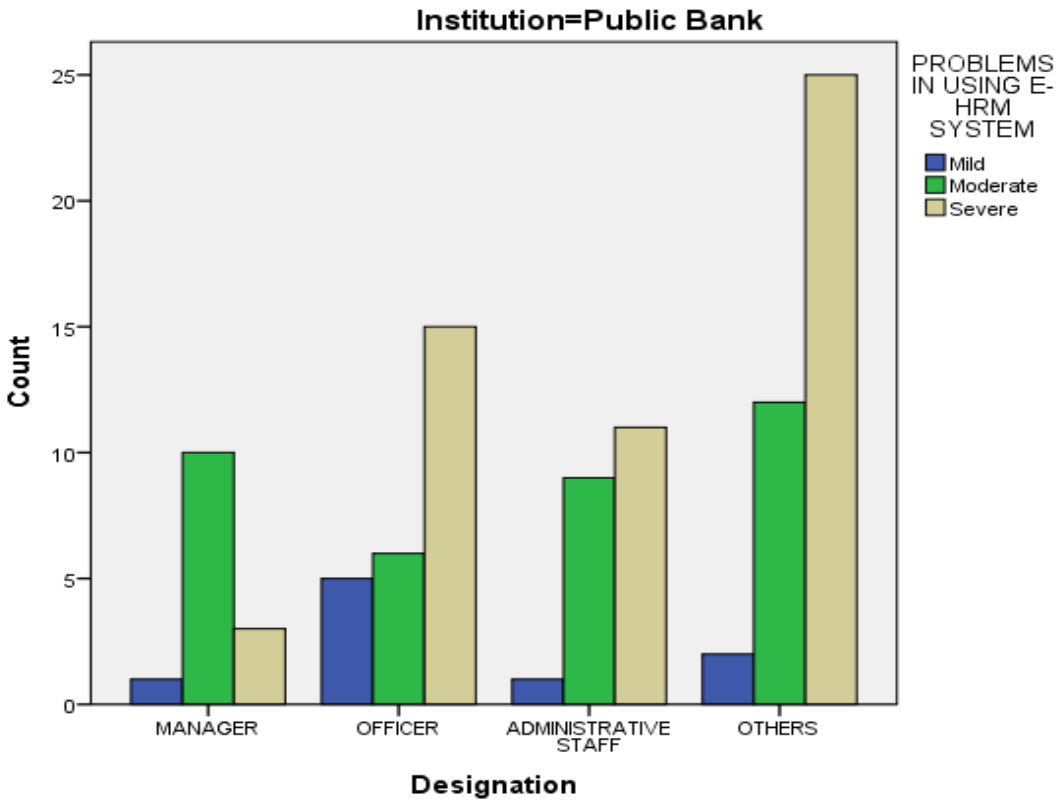

Fig: 8.5 The Severity of Problems in using e-HRM System faced by the Public Sector Bank Employees based on Designation

The above table and graphs show the severity of problems in using e-HRM system faced by the Public Sector Bank Employees based on their Designation. It is revealed that the Managers face more Moderate problems than severe and very less problems are considered to be mild. Officer category employees face more severe problems and almost equal mild and moderate problems. Administrative staff face severe problems closely followed by moderate problems and few mild problems. Other employees face the highest number of Severe problems when compared to the employees in other designations. Moderate and Mild problems are more or less similar to rest of the category of employees in the Public sector banks

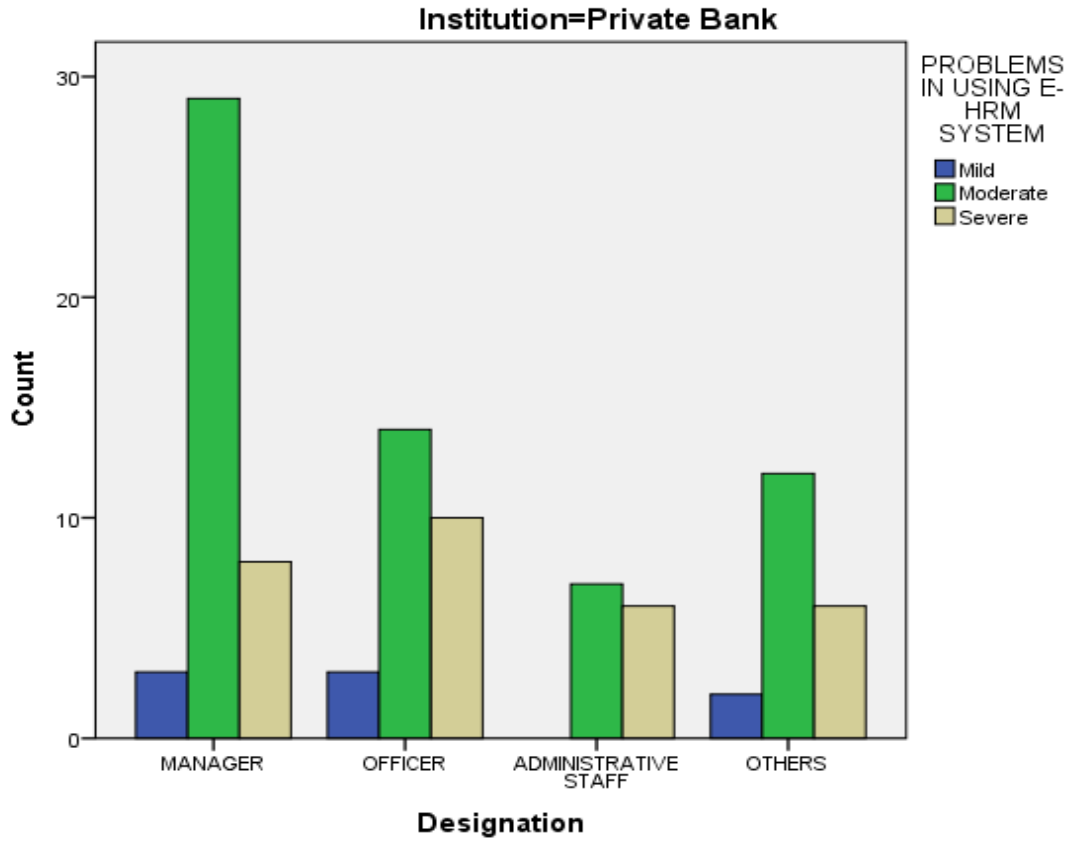

Fig: 8.6 The Severity of Problems in using e-HRM System faced by the Private Sector Bank Employees based on Designation

The above graph and table indicate the Problems in using e-HRM system among Private sector Bank employees based on their Designations. Managers face the Moderate problems the most. It can be seen that the employees at all designations face moderate problems more when compared to severe and mild categories. Officers are facing the highest number of severe problems. Administrative employees face almost equal number of moderate and severe problems but they don't face any mild problem. Other employees face less Mild problems compared to Managers and Officers.

While comparing both the Public and Private sector bank employees it can be found that Managers in both the sectors face more moderate problems. Officers and Administrative staff in Public banks face severe problems while in Private sector they face more Moderate problems. Also, in Private Banks, Administrative staff does not face any mild problems at all. Other employees in Public sector face the maximum number of severe problems whereas moderate problems are faced by employees in Private sector.

8.4.2 Analysis of Severity of Technical Problems with respect to e-HRM system among Bank employees based on their Demographic factors.

This section tries to figure out the severity of Technical problems that are faced by the bank employees based on their Age, Gender and Designation.

The severity of Technical Problems e-HRM based on Age is tabulated as under:

Table 8.21

Crosstab Bank *Age * Technical Problems in e-HRM System

Institution				Technical Problems			Total
				Mild	Moderate	Severe	
Public Bank	Age	20-30	Count	11	17	4	32
			% within Age	34.4%	53.1%	12.5%	100.0%
		30-40	Count	3	23	12	38
			% within Age	7.9%	60.5%	31.6%	100.0%
		40-50	Count	2	11	2	15

			% within Age	13.3%	73.3%	13.3%	100.0%
		50-60	Count	1	11	3	15
			% within Age	6.7%	73.3%	20.0%	100.0%
	Total		Count	17	62	21	100
			% within Age	17.0%	62.0%	21.0%	100.0%
Private Bank	Age	20-30	Count	5	29	6	40
			% within Age	12.5%	72.5%	15.0%	100.0%
		30-40	Count	7	19	5	31
			% within Age	22.6%	61.3%	16.1%	100.0%
		40-50	Count	6	6	2	14
			% within Age	42.9%	42.9%	14.3%	100.0%
		50-60	Count	4	11	0	15
			% within Age	26.7%	73.3%	0.0%	100.0%
	Total		Count	22	65	13	100
			% within Age	22.0%	65.0%	13.0%	100.0%
Total	Age	20-30	Count	16	46	10	72
			% within Age	22.2%	63.9%	13.9%	100.0%
		30-40	Count	10	42	17	69
			% within Age	14.5%	60.9%	24.6%	100.0%
		40-50	Count	8	17	4	29
			% within Age	27.6%	58.6%	13.8%	100.0%
		50-60	Count	5	22	3	30
			% within Age	16.7%	73.3%	10.0%	100.0%
	Total		Count	39	127	34	200
			% within Age	19.5%	63.5%	17.0%	100.0%

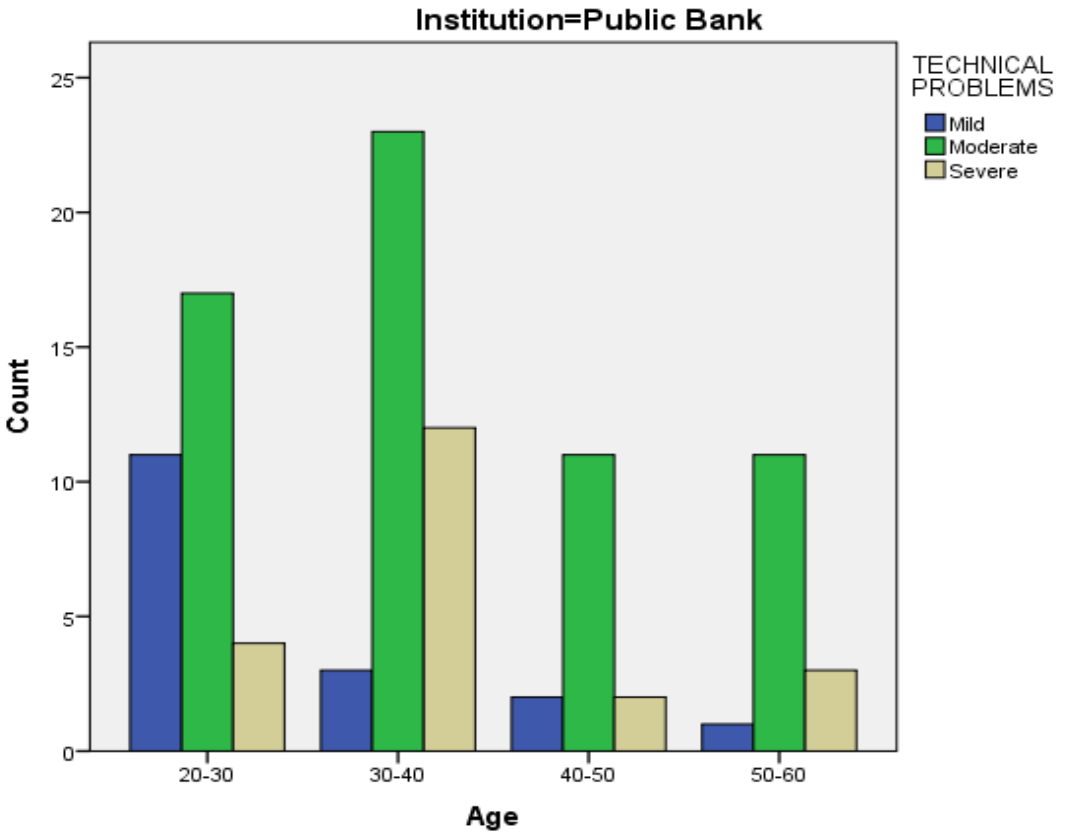

Fig: 8.7 The Severity of Technical Problems in e-HRM System faced by the Public Sector Bank Employees based on Age

It is clear that regarding the Technical Problems faced by the Public sector Bank employees based on their age that employees at all age groups are facing moderate problems. Analysing each category shows that mild problems are more among the 20-30 Age group when compared to other Age bands. Employees of 30-40 Age group face the maximum number of moderate problems as well as severe problems in comparison to other groups. The employees in 40-50 Age group face equal number of mild and severe problems while moderate problems are equal in 40-0 and 50-60 Age groups. The employees in the oldest group face few mild and severe problems. It is understood that the Technical problems is considered at moderate level by the employees at various age groups in Public sector Banks.

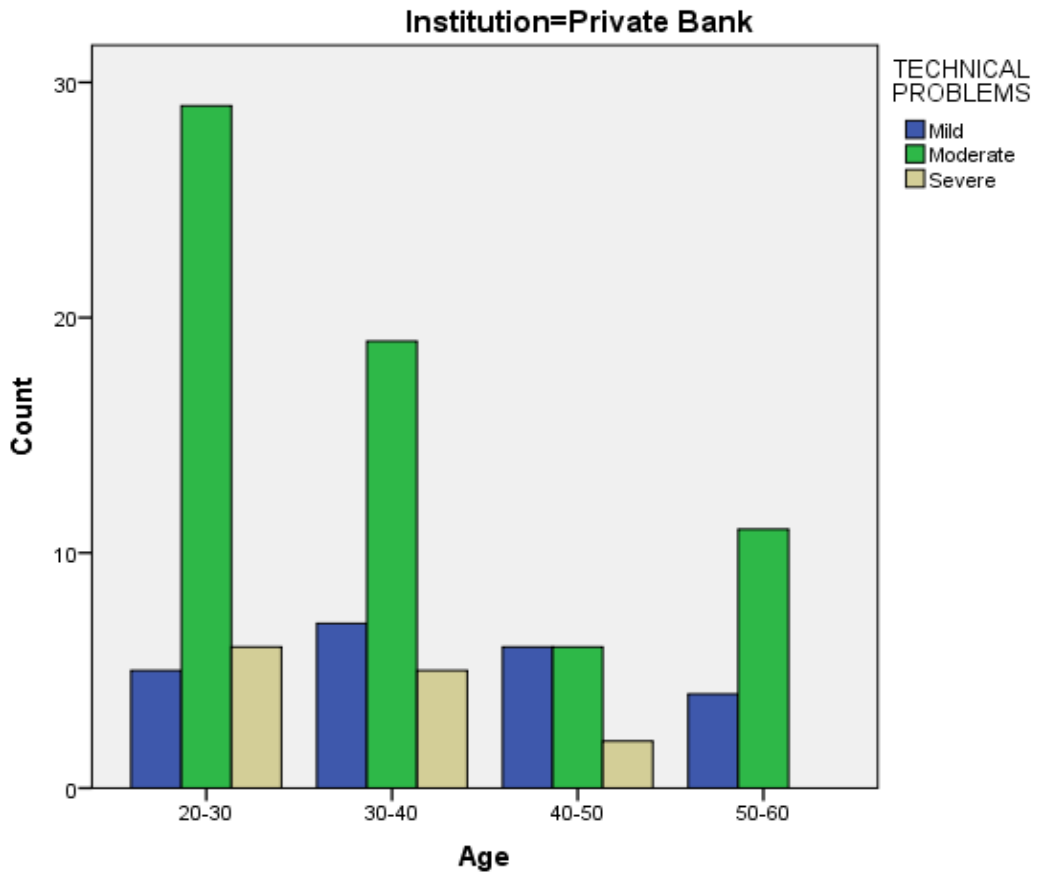

Fig: 8.8 The Severity of Technical Problems in e-HRM System faced by the Private Sector Bank Employees based on Age

Above table and graph represents the Technical problems in e-HRM faced by the Private Sector Bank Employees based on Age. It can be understood that 20-30 Age group employees face the maximum number of moderate problems. When compared to other Age groups, mild problems are higher in the Age group 30-40 while they face more moderate problems. Equal level of mild and moderate problems is faced by the employees of 40-50 Age groups. In the Age band of 50-60 employees do not face severe problems at all and mild problems are also less in number.

The comparative analysis of both public and private banks show that mild problems are high among 20-30 age group of employees in public sector while moderate and severe problems are more among employees of Private sector in the Age group of 20-30. 30-40 Age group employee in the Public sector face the moderate and severe

problems more in comparison to others. Employees in the Age group 40-50 and 50-60 in public banks face equal number of mild and severe problems while moderate and severe problems are equal in 40-50 Age group in private sector and 50-60 age group employees in the sector don't face severe problems.

The severity of Technical Problems in e-HRM system based on Gender is as follows:

Table 8.22

Crosstab Bank *Gender* Technical Problems in e-HRM System

Institution				Technical Problems			Total
				Mild	Moderate	Severe	
Public Bank	Gender	Male	Count	4	28	3	35
			% within Gender	11.4%	80.0%	8.6%	100.0%
		Female	Count	13	34	18	65
			% within Gender	20.0%	52.3%	27.7%	100.0%
	Total		Count	17	62	21	100
			% within Gender	17.0%	62.0%	21.0%	100.0%
Private Bank	Gender	Male	Count	13	31	7	51
			% within Gender	25.5%	60.8%	13.7%	100.0%
		Female	Count	9	34	6	49
			% within Gender	18.4%	69.4%	12.2%	100.0%
	Total		Count	22	65	13	100
			% within Gender	22.0%	65.0%	13.0%	100.0%
Total	Gender	Male	Count	17	59	10	86
			% within Gender	19.8%	68.6%	11.6%	100.0%
		Female	Count	22	68	24	114
			% within Gender	19.3%	59.6%	21.1%	100.0%
	Total		Count	39	127	34	200
			% within Gender	19.5%	63.5%	17.0%	100.0%

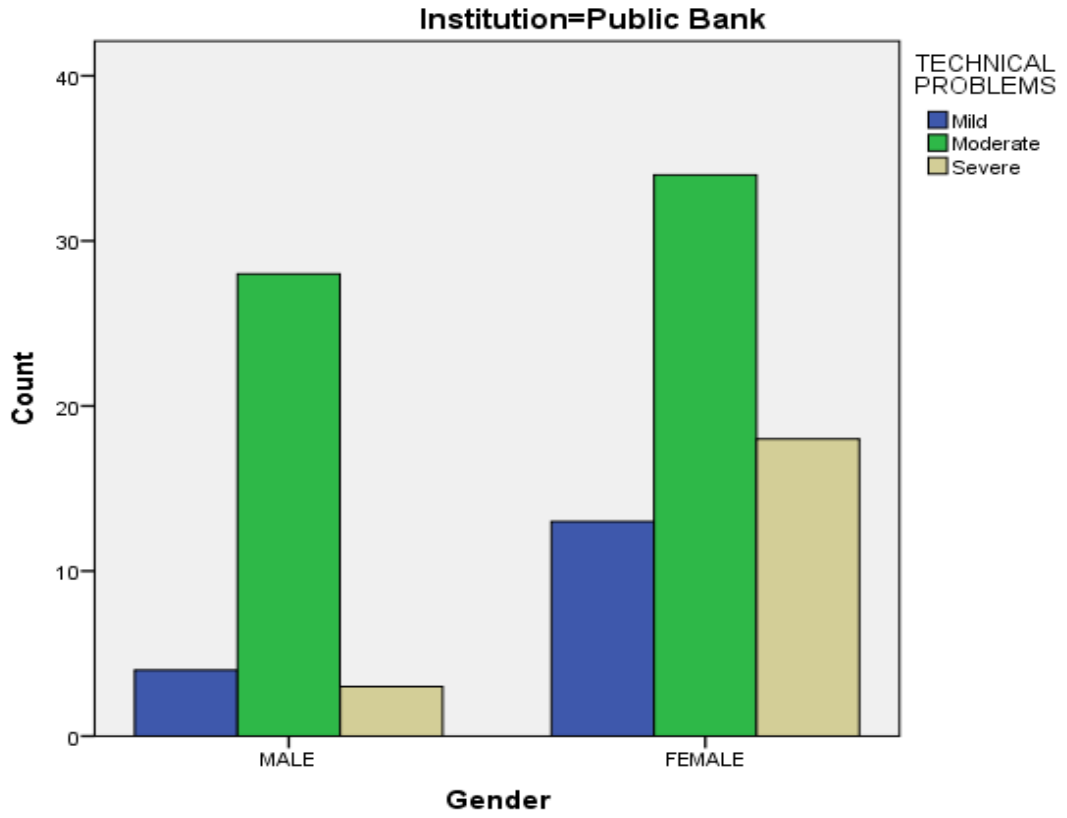

Fig: 8.9 The Severity of Technical Problems in e-HRM system faced by the Public Sector Bank Employees based on Gender

The analysis above as presented in the table and graph shows the severity of Technical Problems in e-HRM system faced by the Public sector Bank employees based on Gender. Female employees are seen to face more severe and mild problems while Male employees in the Public banks face very few mild and severe problems. Moderate problems are the most faced by both Male and Female employees.

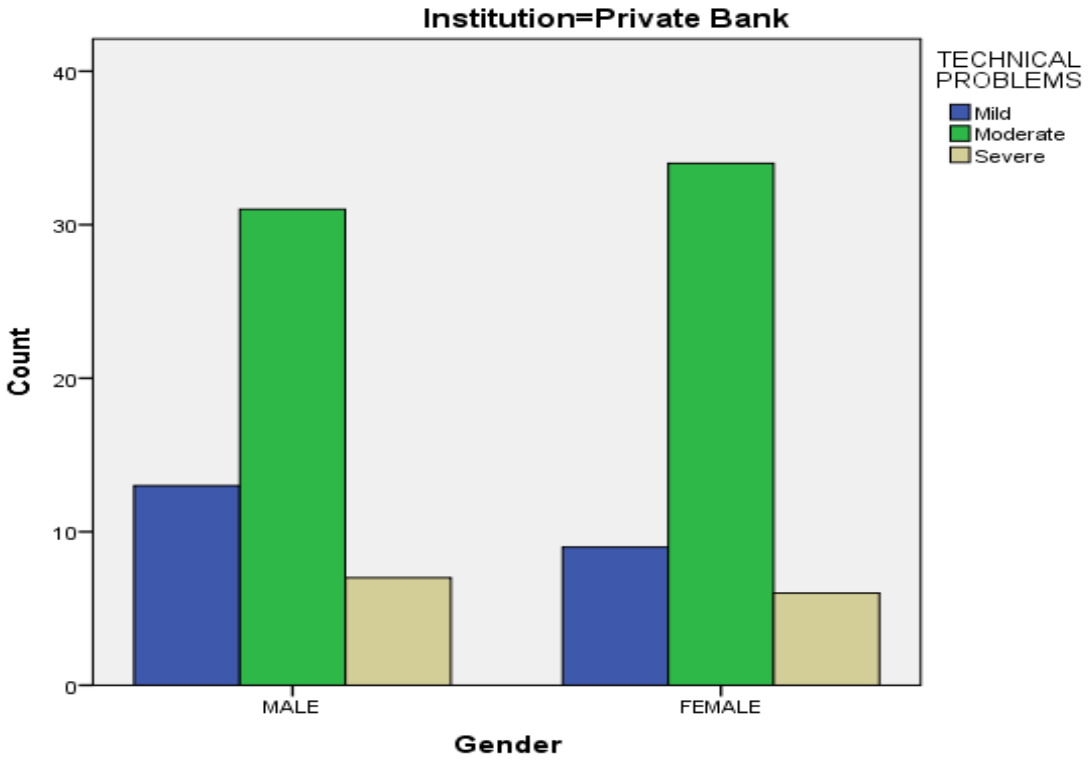

Fig: 8.10 The Severity of Technical Problems in e-HRM system faced by the Private Sector Bank Employees based on Gender

The analysis of table and graph showing the Severity of Technical Problems in e-HRM system faced by the Private Sector Bank Employees based on Gender reveals that male and female employees face more moderate problems. When compared to female employees, male employees are having higher number of mild and severe problems.

Comparing both Public and Private Banks Male and Female employees are facing moderate problems in both the Banks. Mild and severe problems are higher for Female employees in Public banks while Male employees in Private sector face more mild and severe problems.

The analysis of Technical Problems in e-HRM system based on Designation is presented below

Table 8.23

Crosstab Bank *Designation * Technical Problems in e-HRM System

Institution				TECHNICAL PROBLEMS			Total
				Mild	Moderate	Severe	
Public Bank	Designation	Manager	Count	4	9	1	14
			% within Designation	28.6%	64.3%	7.1%	100.0%
		Officer	Count	7	10	9	26
			% within Designation	26.9%	38.5%	34.6%	100.0%
		Administrative staff	Count	2	15	4	21
			% within Designation	9.5%	71.4%	19.0%	100.0%
		Others	Count	4	28	7	39
			% within Designation	10.3%	71.8%	17.9%	100.0%
	Total		Count	17	62	21	100
			% within Designation	17.0%	62.0%	21.0%	100.0%
Private Bank	Designation	Manager	Count	12	25	3	40
			% within Designation	30.0%	62.5%	7.5%	100.0%
		Officer	Count	6	16	5	27
			% within Designation	22.2%	59.3%	18.5%	100.0%
		Administrative staff	Count	1	9	3	13
			% within Designation	7.7%	69.2%	23.1%	100.0%
		Others	Count	3	15	2	20
			% within Designation	15.0%	75.0%	10.0%	100.0%
	Total		Count	22	65	13	100
			% within Designation	22.0%	65.0%	13.0%	100.0%
Total	Designation	Manager	Count	16	34	4	54
			% within Designation	29.6%	63.0%	7.4%	100.0%
		Officer	Count	13	26	14	53

			% within Designation	24.5%	49.1%	26.4%	100.0%
		Administrative staff	Count	3	24	7	34
			% within Designation	8.8%	70.6%	20.6%	100.0%
		Others	Count	7	43	9	59
			% within Designation	11.9%	72.9%	15.3%	100.0%
	Total		Count	39	127	34	200
			% within Designation	19.5%	63.5%	17.0%	100.0%

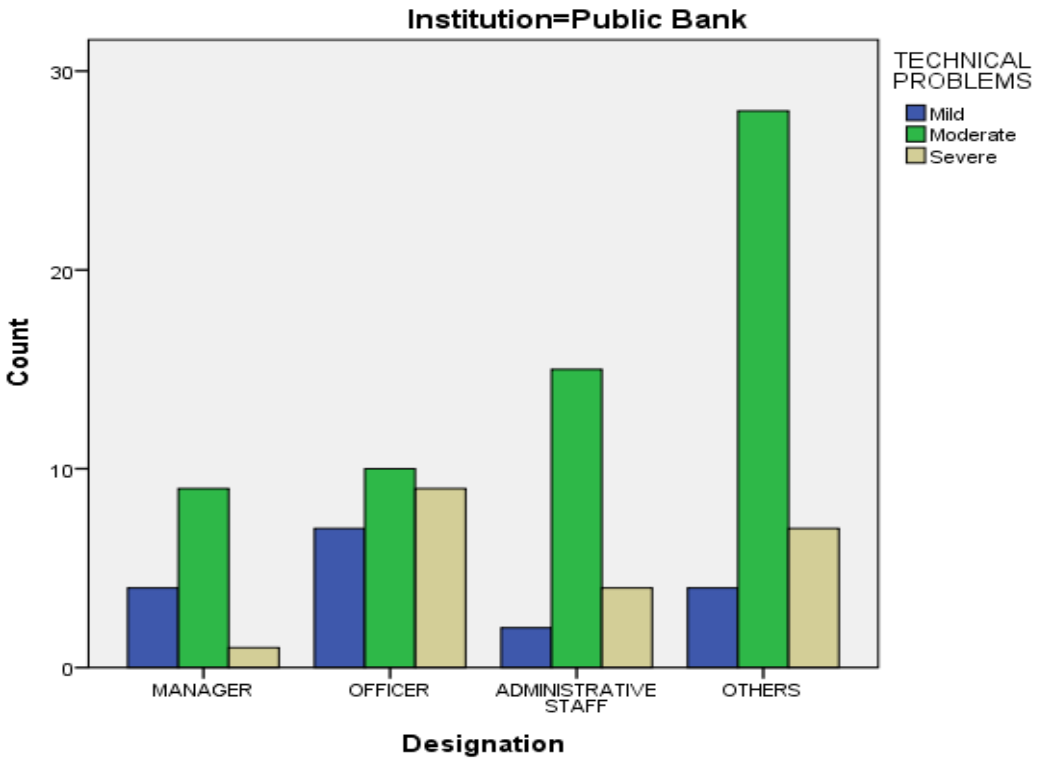

Fig: 8.11 The Severity of Technical Problems in e-HRM system faced by the Public Sector Bank Employees based on Designation

In order to find out the severity of Technical problems in e-HRM faced by the Public sector Bank employees based on their Designation, analysis was done as presented in the table and graph above. It can be understood that employees at all designations face moderate level problems the most. Managers face very few severe problems when compared to mild problems while Officers, Administrative staff and Other employees

face more severe problems compared to mild problems. This can be represented diagrammatically as follows.

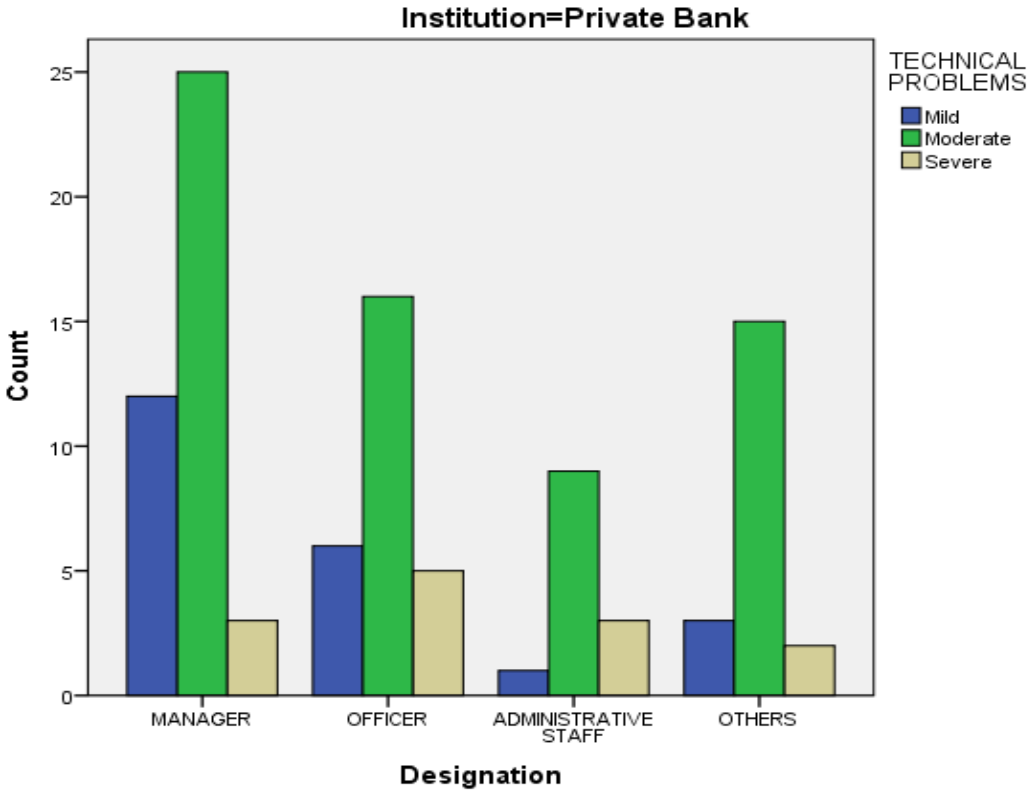

Fig: 8.12 The Severity of Technical Problems in e-HRM system faced by the Private Sector Bank Employees based on Designation

While analysing the severity of Technical problems in e-HRM faced by the Private sector Bank employees based on their Designation, as presented in the table and graph above it is revealed that Managers, Officers and Other employees face more number of mild problems than severe ones while the problems administrative staff face are more severe than mild. However, employees at all designations face moderate level problems the most.

The comparison of both the sector banks show that mild problems are faced more when compared to severe problems by Managers in Public Banks while Managers, Officers and Other employees face more mild problems when compared to severe

problems. It can be seen that employees at all designations face moderate level problems the most in both the sector banks.

8.4.3 Analysis of Severity of Problems in Using e-HRM system among Insurance employees Based on their Demographic factors

The severity of Problems in using e-HRM among the Public and Private sector Insurance employees based on Age, Gender and Designation is discussed in this section.

The severity of Problems in using e-HRM based on Age is tabulated as under:

Table 8.24

Crosstab Insurance *Age * Problems in Using e-HRM System

Institution				Problems in using e-HRM System			Total
				Mild	Moderate	Severe	
Public Insurance	Age	20-30	Count	2	2	5	9
			% within Age	22.2%	22.2%	55.6%	100.0%
		30-40	Count	2	9	20	31
			% within Age	6.5%	29.0%	64.5%	100.0%
		40-50	Count	1	10	23	34
			% within Age	2.9%	29.4%	67.6%	100.0%
		50-60	Count	1	13	12	26
			% within Age	3.8%	50.0%	46.2%	100.0%
	Total		Count	6	34	60	100
			% within Age	6.0%	34.0%	60.0%	100.0%
Private Insurance	Age	20-30	Count	7	24	23	54
			% within Age	13.0%	44.4%	42.6%	100.0%
		30-40	Count	2	23	5	30
			% within Age	6.7%	76.7%	16.7%	100.0%
		40-50	Count	1	10	3	14
			% within Age	7.1%	71.4%	21.4%	100.0%
			Count	0	1	1	2

		50-60	% within Age	0.0%	50.0%	50.0%	100.0%
	Total		Count	10	58	32	100
			% within Age	10.0%	58.0%	32.0%	100.0%
Total	Age	20-30	Count	9	26	28	63
			% within Age	14.3%	41.3%	44.4%	100.0%
		30-40	Count	4	32	25	61
			% within Age	6.6%	52.5%	41.0%	100.0%
		40-50	Count	2	20	26	48
			% within Age	4.2%	41.7%	54.2%	100.0%
		50-60	Count	1	14	13	28
			% within Age	3.6%	50.0%	46.4%	100.0%
	Total		Count	16	92	92	200
			% within Age	8.0%	46.0%	46.0%	100.0%

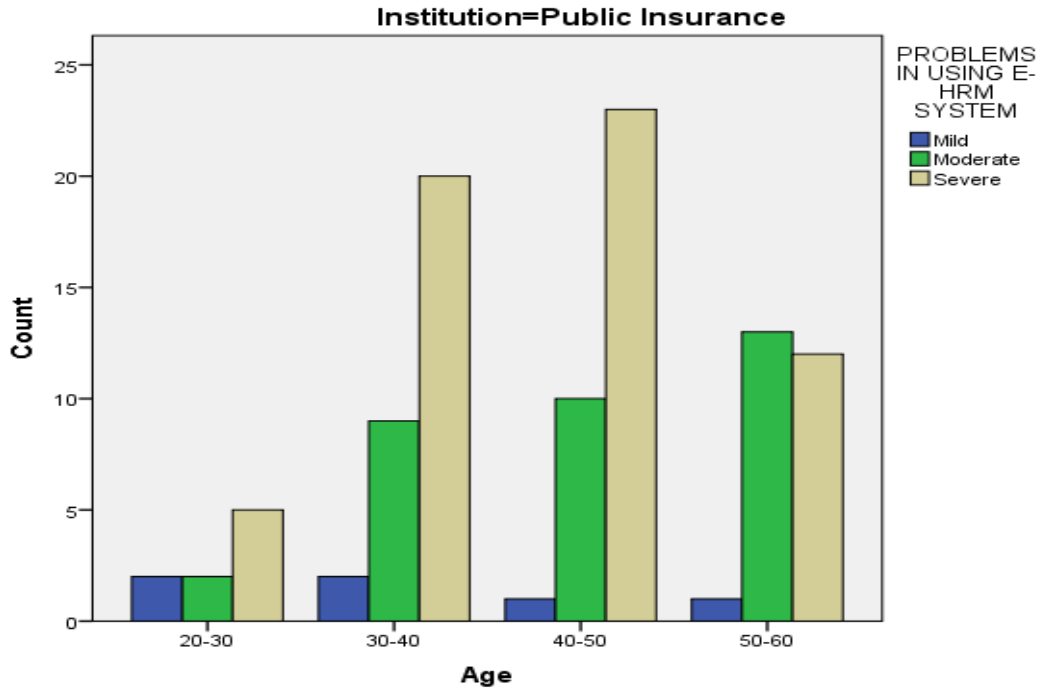

Fig: 8.13 The Severity of Problems in using e-HRM System faced by the Public Sector Insurance Employees based on Age

The descriptive statistics of the severity of Problems in using e-HRM is presented in the above table (8.24) and Diagram (Fig.8.13). It can be understood that in case of Public Sector Insurance employees, most of them in all the age groups except in 50-60, consider the Problems in using e-HRM system to be severe. When analysing Age wise, the employees in the band of 20-30 age group take most of the problems as severe and others to be midland moderate. 30-40 Age group employees have severe problems as the highest category and a very few ones as Mild. In case of 40-50 Age groups, the employees face severe problems when compared to moderate and mild problems. The older Age group of 50-60 face moderate problems more when compared to severe ones.

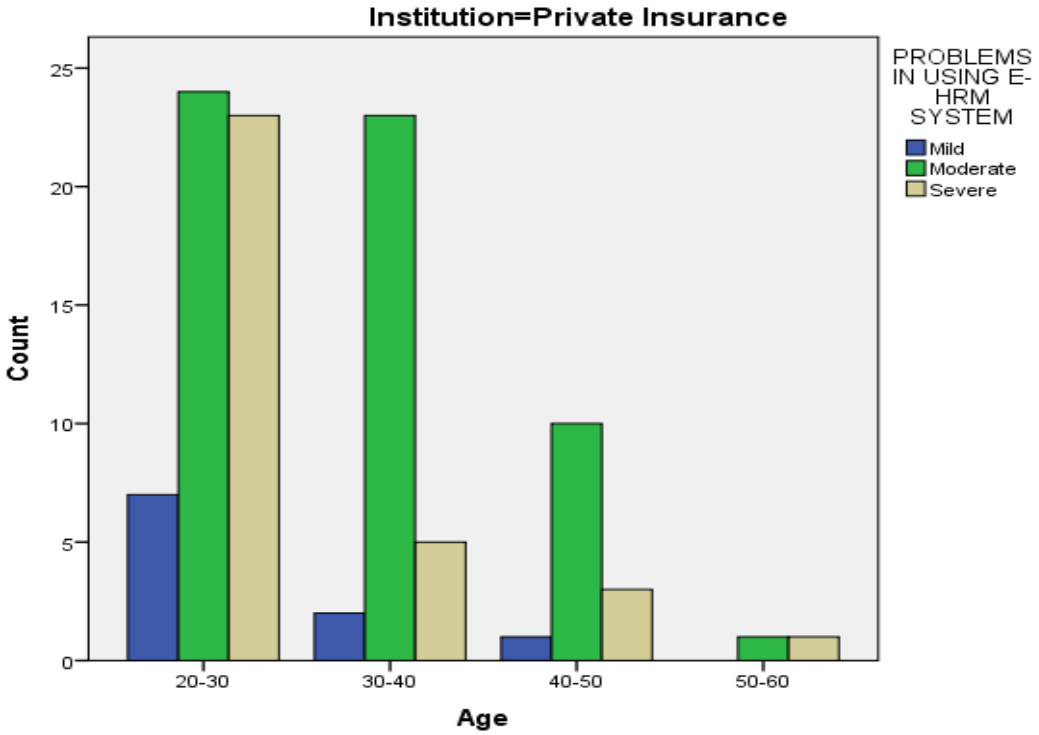

Fig: 8.14 The Severity of Problems in using e-HRM System faced by the Private Sector Insurance Employees based on Age

The above table and diagram present the descriptive statistics of the severity of Problems faced by the Private sector Insurance employees with their e-HRM system. It can be seen that the youngest group of employees between 20-30 face almost equal number of moderate and severe problems. The severe problems are higher than the mild ones in all the Age groups except the older group which face only moderate and severe problems. In the group of 30-40 less of Problems is considered as mild and severe though moderate problems are larger in number. The employees in the Age group of 40-50 face moderate problems.

When the two sectors are compared it can be inferred that Age group of 20-30, 30-40 and 40-50 employees face more severe problems in Public Sector and Moderate problems in Private sector. The employees in the group 50-60 face moderate problems more in public sector while employees of private sector in this age group face equal number of moderate and severe.

The severity of Problems in using e-HRM system based on Gender is as follows:

Table 8.25
Crosstab Insurance *Gender * Problems in Using e-HRM System

Institution				Problems in using e-HRM System			Total
				Mild	Moderate	Severe	
Public Insurance	Gender	Male	Count	3	22	41	66
			% within Gender	4.5%	33.3%	62.1%	100.0%
		Female	Count	3	12	19	34
			% within Gender	8.8%	35.3%	55.9%	100.0%
	Total		Count	6	34	60	100
			% within Gender	6.0%	34.0%	60.0%	100.0%
Private Insurance	Gender	Male	Count	8	36	20	64
			% within Gender	12.5%	56.3%	31.3%	100.0%
		Female	Count	2	22	12	36
			% within Gender	5.6%	61.1%	33.3%	100.0%
	Total		Count	10	58	32	100

			% within Gender	10.0%	58.0%	32.0%	100.0%
Total	Gender	Male	Count	11	58	61	130
			% within Gender	8.5%	44.6%	46.9%	100.0%
		Female	Count	5	34	31	70
			% within Gender	7.1%	48.6%	44.3%	100.0%
	Total		Count	16	92	92	200
			% within Gender	8.0%	46.0%	46.0%	100.0%

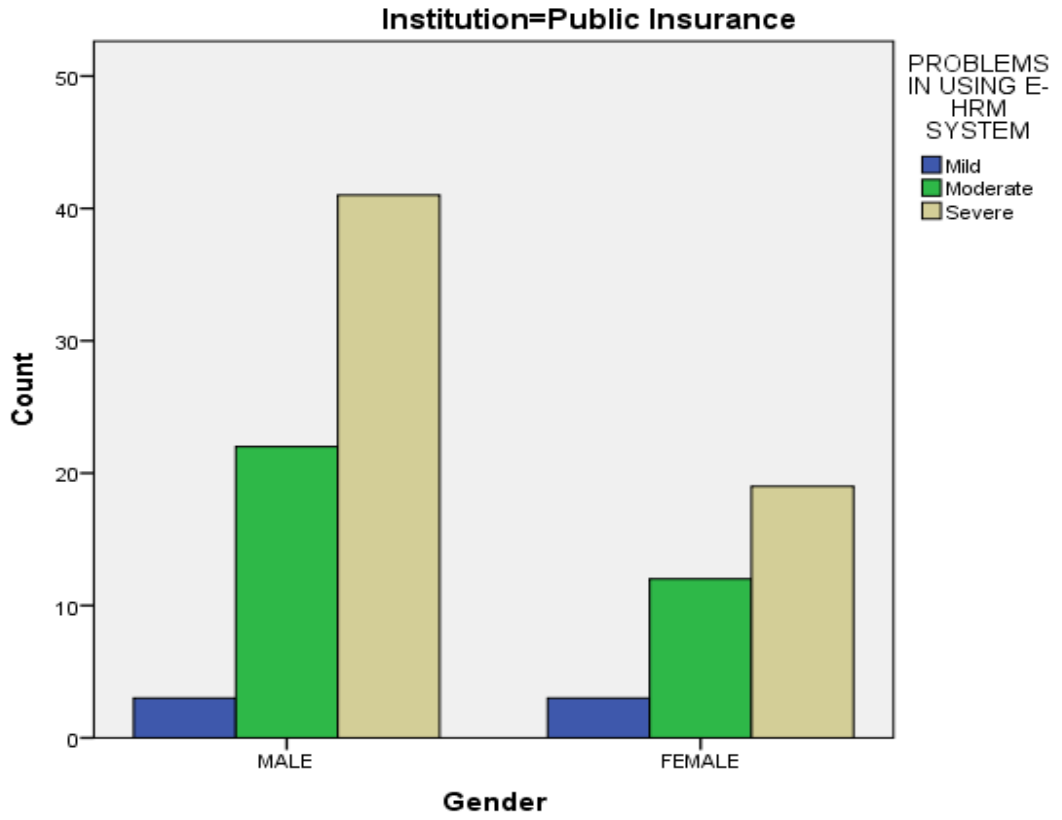

Fig: 8.15 The Severity of Problems in using e-HRM System faced by the Public Sector Insurance Employees based on Gender

The severity of Problems in using e-HRM system faced by the Public sector Insurance employees based on Gender is presented in the above table and graph. It can be understood that severe problems are high for both Male and Female employees and they face less moderate problems and very few mild problems.

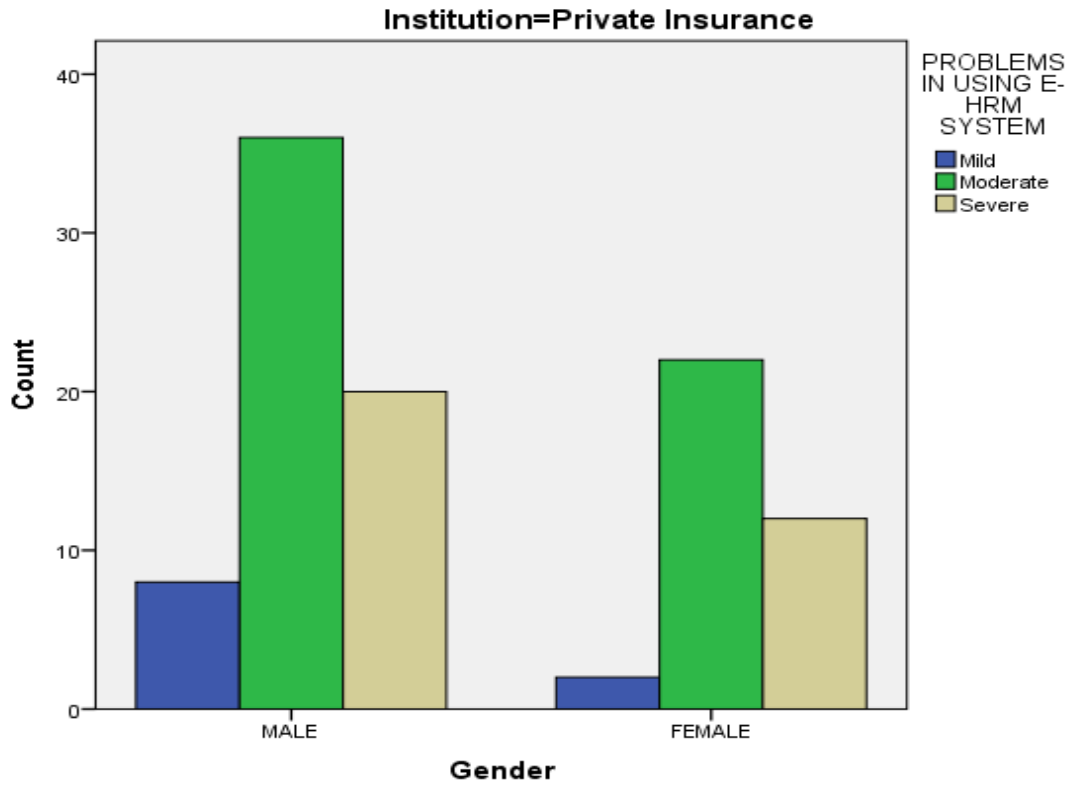

Fig: 8.16 The Severity of Problems in using e-HRM System faced by the Private Sector Insurance Employees based on Gender

The analysis of severity of Problems in using e-HRM system based on Gender among the Private sector Insurance employees is depicted in the table and graph above. It can be inferred that moderate problems are higher in case of both the genders. Severe and mild problems are more among male employees than females in the sector.

While comparing both the Public and Private sector Insurance employees it can be found that severe problems are high in case of Male and Female employees in Public sector while in Private sector both Male and Female employees face more Moderate problems. Mild problems are faced less among the employees of both Genders in case of Public as well as Private sector Insurance employees are concerned.

The analysis of Problems in using e-HRM system based on Designation is presented below

Table 8.26
Crosstab Insurance *Designation * Problems in Using e-HRM System

Institution				Problems in using e-HRM System			Total
				Mild	Moderate	Severe	
Public Insurance	Designation	Manager	Count	1	6	11	18
			% within Designation	5.6%	33.3%	61.1%	100.0%
		Officer	Count	1	5	18	24
			% within Designation	4.2%	20.8%	75.0%	100.0%
		Administrative staff	Count	0	9	13	22
			% within Designation	0.0%	40.9%	59.1%	100.0%
		Others	Count	4	14	18	36
			% within Designation	11.1%	38.9%	50.0%	100.0%
	Total		Count	6	34	60	100
			% within Designation	6.0%	34.0%	60.0%	100.0%
Private Insurance	Designation	Manager	Count	9	27	19	55
			% within Designation	16.4%	49.1%	34.5%	100.0%
		Officer	Count	1	10	3	14
			% within Designation	7.1%	71.4%	21.4%	100.0%
		Administrative staff	Count	0	6	3	9
			% within Designation	0.0%	66.7%	33.3%	100.0%
		Others	Count	0	15	7	22
			% within Designation	0.0%	68.2%	31.8%	100.0%
	Total		Count	10	58	32	100
			% within Designation	10.0%	58.0%	32.0%	100.0%
Total	Designation	Manager	Count	10	33	30	73
			% within Designation	13.7%	45.2%	41.1%	100.0%
		Officer	Count	2	15	21	38
			% within Designation	5.3%	39.5%	55.3%	100.0%
		Administrative staff	Count	0	15	16	31
			% within Designation	0.0%	48.4%	51.6%	100.0%
		Others	Count	4	29	25	58
			% within Designation	6.9%	50.0%	43.1%	100.0%
	Total		Count	16	92	92	200
			% within Designation	8.0%	46.0%	46.0%	100.0%

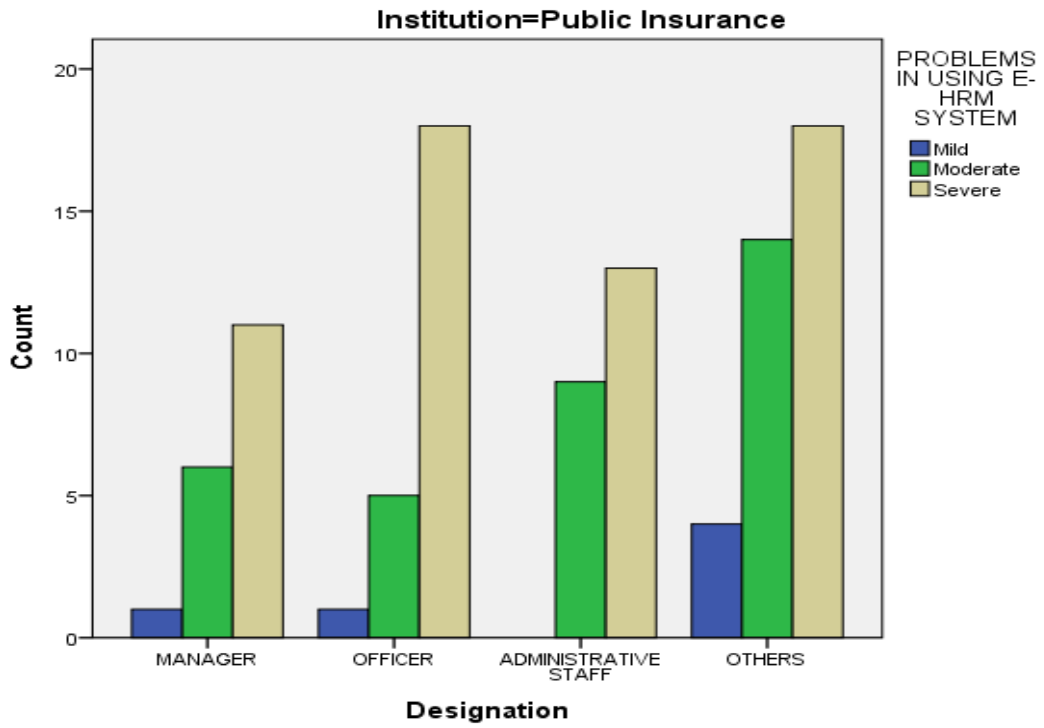

Fig: 8.17 The Severity of Problems in using e-HRM faced by the Public Sector Insurance Employees based on Designation

The above table and graphs show the severity of problems in using e-HRM system faced by the Public Sector Insurance Employees based on their Designation. It is revealed that the employees at all Designations face severe problems. Administrative staff doesn't face any mild problems while Managers and Officers face equal number of mild problems. The employees in Others category are seen to face the highest of mild, moderate and severe problems in the sector.

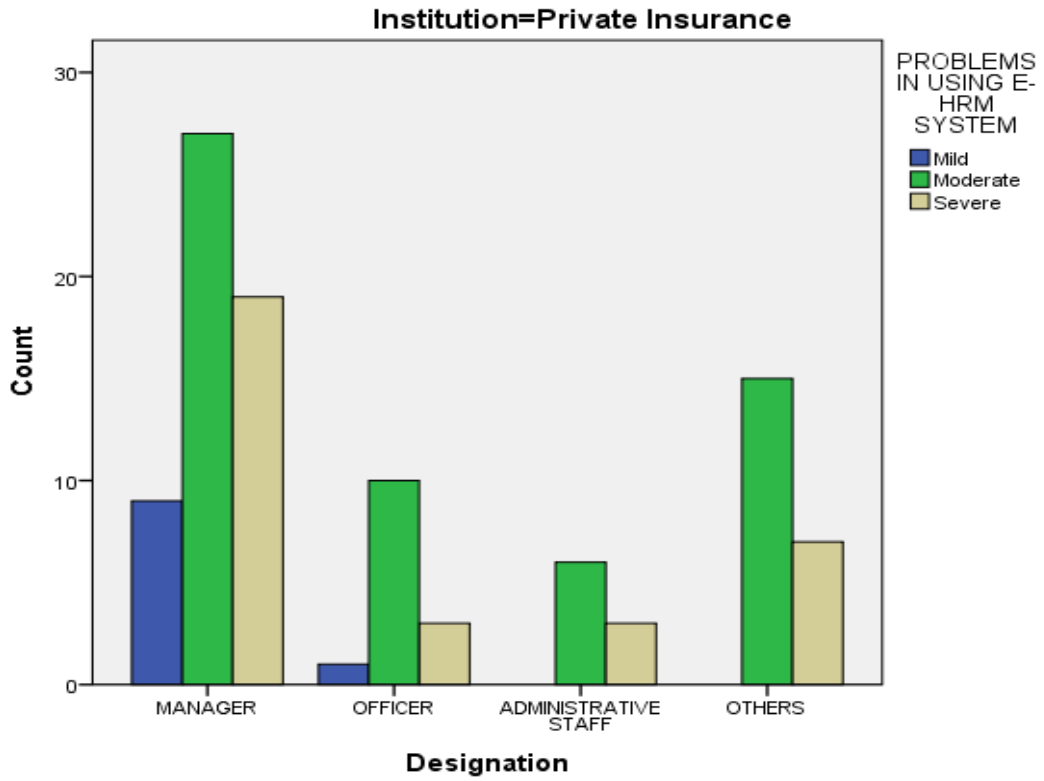

Fig: 8.18 The Severity of Problems in using e-HRM faced by the Private Sector Insurance Employees based on Designation

The above graph and table indicate the Problems in using e-HRM system among Private sector Insurance employees based on their Designations. Managers face the Moderate problems the most. It can be seen that the employees at all designations face moderate problems more when compared to severe and mild categories. Administrative Staff and Others do not face any mild problems.

While comparing both the Public and Private sector Insurance employees it can be found that employees at all designations in Public sector face severe problems whereas those in Private sectors face more of moderate problems. Administrative Staff in both sectors and Other employees in Private sector do not face any mild problems.

8.4.4 Analysis of Severity of Technical Problems with respect to e-HRM system among Insurance employees based on their Demographic factors.

This section tries to figure out the severity of Technical problems that are faced by the Insurance employees based on their Age, Gender and Designation.

The severity of Technical Problems e-HRM based on Age is tabulated as under:

Table 8.27

Crosstab Insurance *Age * Technical Problems in e-HRM System

Institution				Technical Problems			Total
				Mild	Moderate	Severe	
Public Insurance	Age	20-30	Count	2	6	1	9
			% within Age	22.2%	66.7%	11.1%	100.0%
		30-40	Count	2	24	5	31
			% within Age	6.5%	77.4%	16.1%	100.0%
		40-50	Count	5	21	8	34
			% within Age	14.7%	61.8%	23.5%	100.0%
		50-60	Count	1	21	4	26
			% within Age	3.8%	80.8%	15.4%	100.0%
	Total		Count	10	72	18	100
			% within Age	10.0%	72.0%	18.0%	100.0%
Private Insurance	Age	20-30	Count	11	37	6	54
			% within Age	20.4%	68.5%	11.1%	100.0%
		30-40	Count	4	24	2	30
			% within Age	13.3%	80.0%	6.7%	100.0%
		40-50	Count	2	10	2	14
			% within Age	14.3%	71.4%	14.3%	100.0%
		50-60	Count	0	1	1	2
			% within Age	0.0%	50.0%	50.0%	100.0%
	Total		Count	17	72	11	100
			% within Age	17.0%	72.0%	11.0%	100.0%
Total	Age	20-30	Count	13	43	7	63

			% within Age	20.6%	68.3%	11.1%	100.0%
		30-40	Count	6	48	7	61
			% within Age	9.8%	78.7%	11.5%	100.0%
		40-50	Count	7	31	10	48
			% within Age	14.6%	64.6%	20.8%	100.0%
		50-60	Count	1	22	5	28
			% within Age	3.6%	78.6%	17.9%	100.0%
	Total		Count	27	144	29	200
			% within Age	13.5%	72.0%	14.5%	100.0%

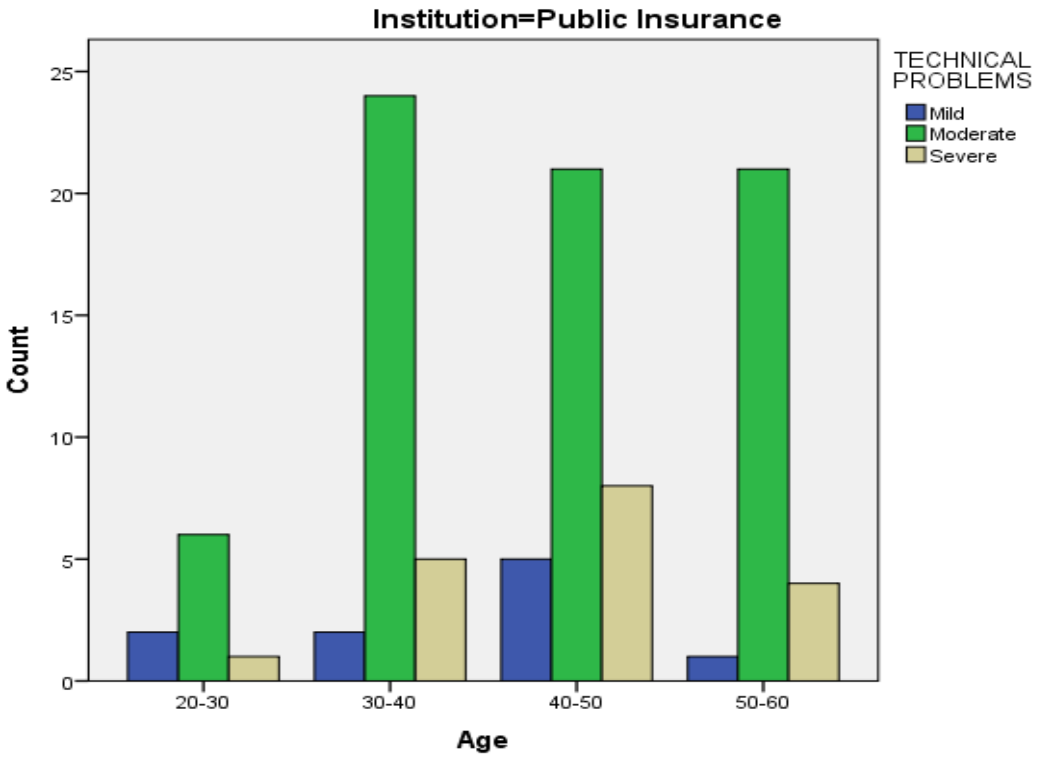

Fig: 8.19 The Severity of Technical Problems in e-HRM faced by the Public Sector Insurance Employees based on Age

It is clear that regarding the Technical Problems faced by the Public sector Insurance employees based on their age that employees at all age groups are facing moderate problems. Analysing each category severe problems are comparatively less among the 20-30 Age group. Employees of 30-40 Age groups face the maximum moderate problems. The employees in the oldest group face few mild and severe problems. Technical problems are considered at moderate level by the Public sector Insurance employees based on their Age.

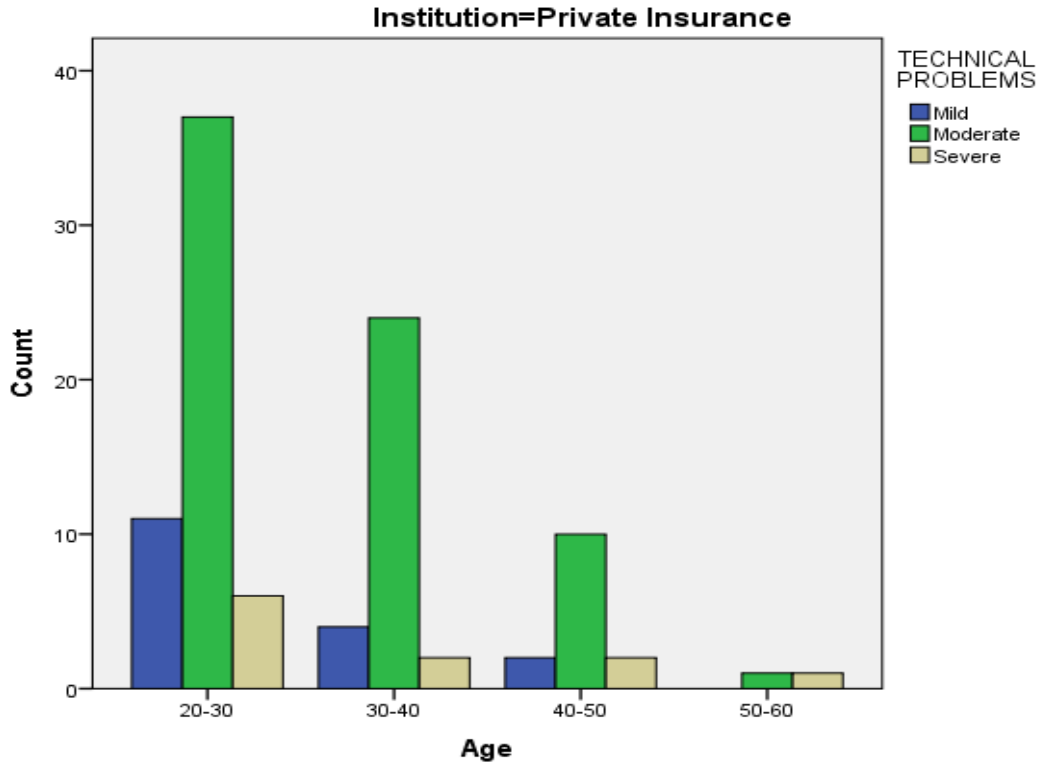

Fig: 8.20 The Severity of Technical Problems in e-HRM faced by the Private Sector Insurance Employees based on Age

Above table and graph represents the Technical problems in e-HRM faced by the Private Sector Insurance Employees based on Age. It can be understood that 20-30 Age group employees face the maximum number of moderate mild and severe problems. Equal level of mild and severe e problems is faced by the employees of 40-50 Age group. In the Age band of 50-60 employees do not face mild problems at all and they face comparatively fewer moderate and severe problems.

The comparative analysis of both Public and Private Insurance employees show that employees in all the Age bands in both sectors face moderate problems.40-50 Age group employee in the Public sector face the maximum severe problems in comparison to others while the youngest group in Private sector face the maximum severe problems in that sector.. Employees in the Age group 50-60 in public sector face a few mild problems but the older employees in Private sector don't face any mild problems.

The severity of Technical Problems in e-HRM system based on Gender is as follows:

Table 8.28

Crosstab Insurance *Gender * Technical Problems in e-HRM System

Institution				Technical Problems			Total
				Mild	Moderate	Severe	
Public Insurance	Gender	Male	Count	5	50	11	66
			% within Gender	7.6%	75.8%	16.7%	100.0%
		Female	Count	5	22	7	34
			% within Gender	14.7%	64.7%	20.6%	100.0%
	Total		Count	10	72	18	100
			% within Gender	10.0%	72.0%	18.0%	100.0%
Private Insurance	Gender	Male	Count	13	43	8	64
			% within Gender	20.3%	67.2%	12.5%	100.0%
		Female	Count	4	29	3	36
			% within Gender	11.1%	80.6%	8.3%	100.0%
	Total		Count	17	72	11	100
			% within Gender	17.0%	72.0%	11.0%	100.0%
Total	Gender	Male	Count	18	93	19	130
			% within Gender	13.8%	71.5%	14.6%	100.0%
		Female	Count	9	51	10	70
			% within Gender	12.9%	72.9%	14.3%	100.0%
	Total		Count	27	144	29	200
			% within Gender	13.5%	72.0%	14.5%	100.0%

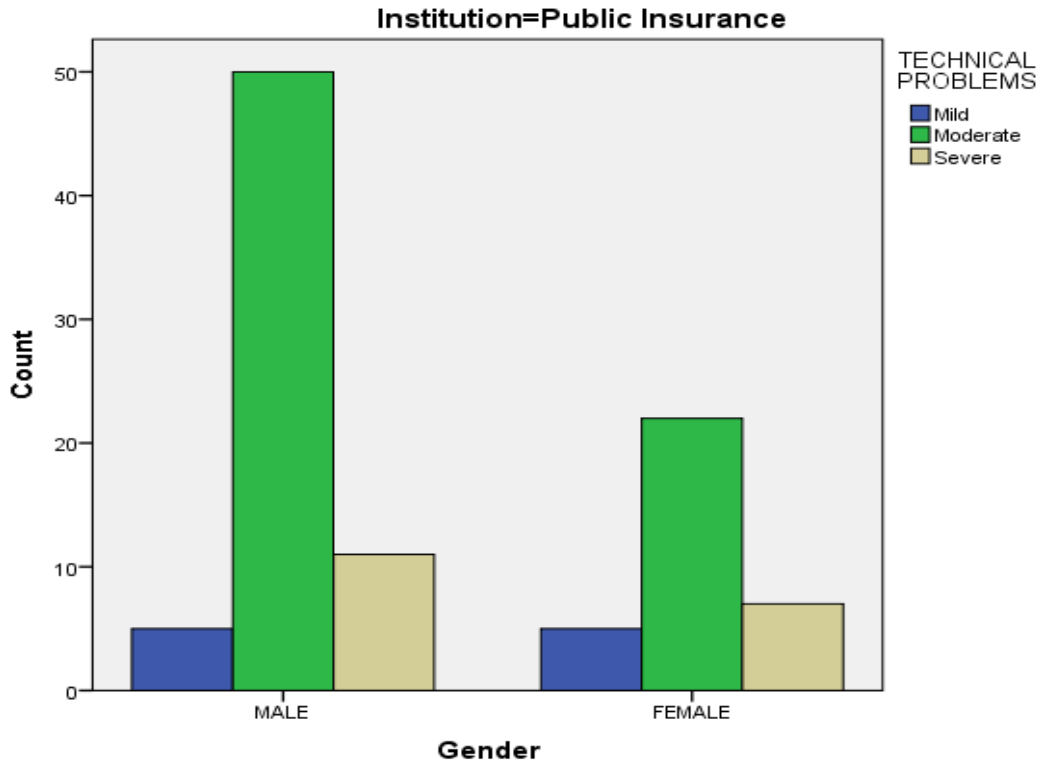

Fig: 8.21 The Severity of Technical Problems in e-HRM faced by the Public Sector Insurance Employees based on Gender

The analysis above as presented in the table and graph shows the severity of Technical Problems in e-HRM system faced by the Public sector Insurance employees based on Gender. Male employees are seen to face more severe problems while mild problems are faced equally by Male and Female employees. Male and Female employees in the Public sector face Moderate problems the most.

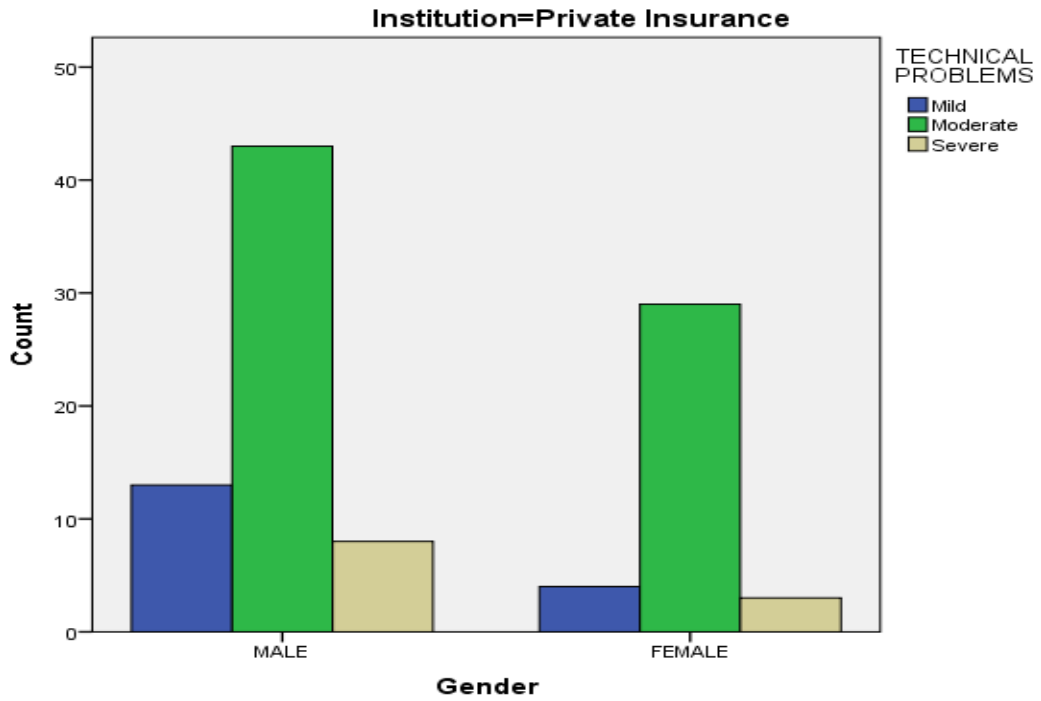

Fig: 8.22 The Severity of Technical Problems in e-HRM system faced by the Private Sector Insurance Employees based on Gender

The analysis of table and graph showing the Severity of Technical Problems in e-HRM system faced by the Public Sector Insurance Employees based on Gender reveals that male and female employees face more moderate problems. When compared to female employees, male employees are having higher number of mild and severe problems.

Comparing both Public and Private Insurance Male and Female employees are facing moderate problems in both the Banks. Mild and severe problems are higher for Male employees in both Public and Private sector.

The analysis of Technical Problems in e-HRM system based on Designation is presented below

Table 8.29

Crosstab Insurance*Designation* Technical Problems in e-HRM System

Institution				Technical Problems			Total
				Mild	Moderate	Severe	
Public Insurance	Designation	Manager	Count	3	7	8	18
			% within Designation	16.7%	38.9%	44.4%	100.0%
		Officer	Count	1	20	3	24
			% within Designation	4.2%	83.3%	12.5%	100.0%
		Administrative staff	Count	0	20	2	22
			% within Designation	0.0%	90.9%	9.1%	100.0%
		Others	Count	6	25	5	36
			% within Designation	16.7%	69.4%	13.9%	100.0%
	Total		Count	10	72	18	100
			% within Designation	10.0%	72.0%	18.0%	100.0%
Private Insurance	Designation	Manager	Count	13	34	8	55
			% within Designation	23.6%	61.8%	14.5%	100.0%
		Officer	Count	2	11	1	14
			% within Designation	14.3%	78.6%	7.1%	100.0%
		Administrative staff	Count	0	8	1	9
			% within Designation	0.0%	88.9%	11.1%	100.0%
		Others	Count	2	19	1	22
			% within Designation	9.1%	86.4%	4.5%	100.0%
	Total		Count	17	72	11	100
			% within Designation	17.0%	72.0%	11.0%	100.0%
Total	Designation	Manager	Count	16	41	16	73
			% within Designation	21.9%	56.2%	21.9%	100.0%
		Officer	Count	3	31	4	38
			% within Designation	7.9%	81.6%	10.5%	100.0%
		Administrative staff	Count	0	28	3	31
			% within Designation	0.0%	90.3%	9.7%	100.0%
		Others	Count	8	44	6	58
			% within Designation	13.8%	75.9%	10.3%	100.0%
	Total		Count	27	144	29	200
			% within Designation	13.5%	72.0%	14.5%	100.0%

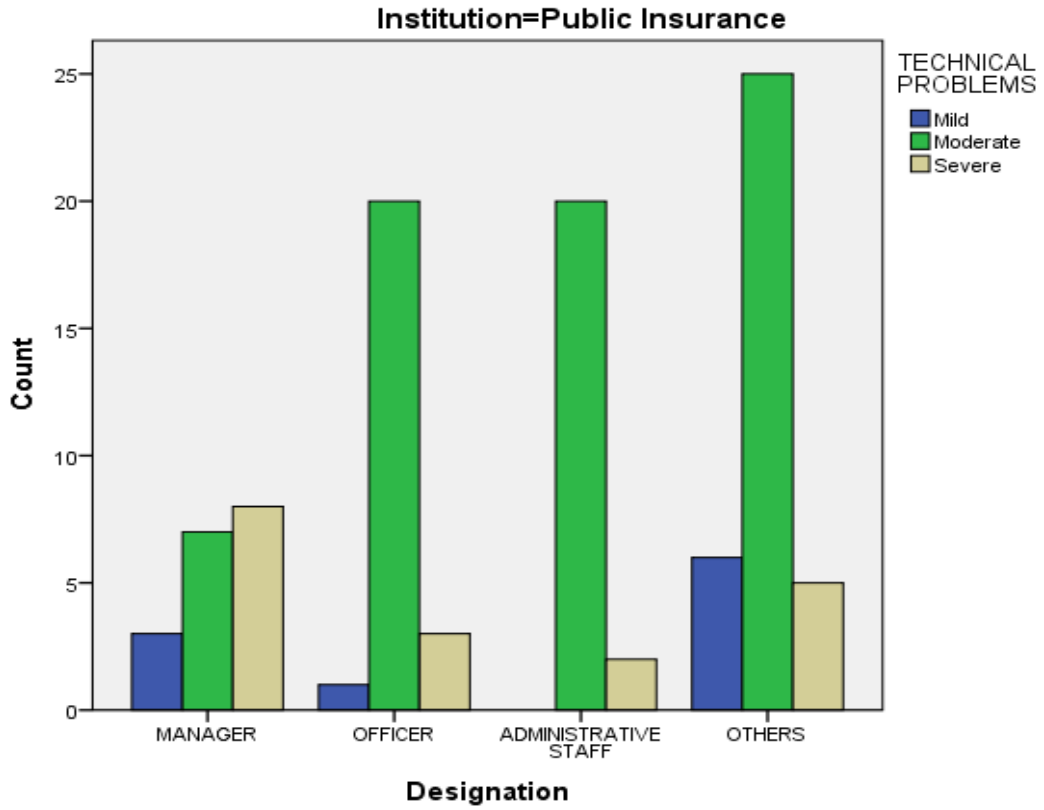

Fig: 8.23 The Severity of Technical Problems in e-HRM faced by the Public Sector Insurance Employees based on Designation

In order to find out the severity of Technical problems in e-HRM faced by the Public sector Insurance employees based on their Designation, analysis was done as presented in the table and graph above. It can be understood that employees at all designations except Managers face moderate level problems the most. Managers face severe problems more when compared to moderate and mild problems while Officers and Other employees face less mild and severe problems. , Administrative staff do not face any mild problems.

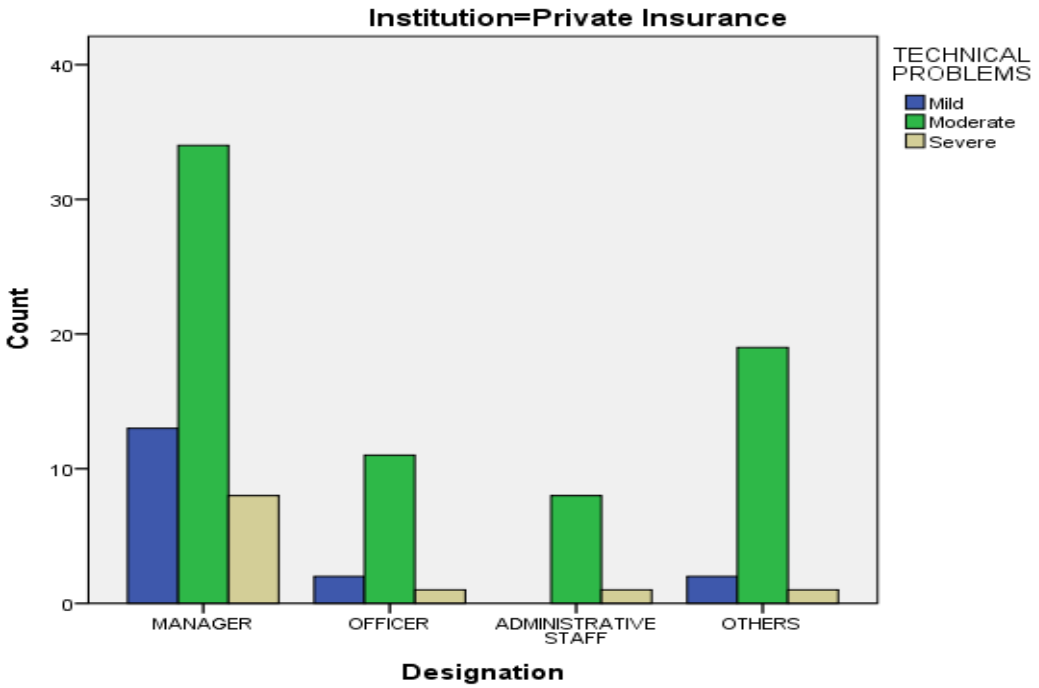

Fig: 8.24 The Severity of Technical Problems in e-HRM system faced by the Private Sector Insurance Employees based on Designation

While analysing the severity of Technical problems in e-HRM faced by the Private sector Insurance employees based on their Designation, as presented in the table and graph above it is revealed that employees at all the levels face Moderate problems. Managers, Officers and Other employees face more number of mild problems than severe ones while the problems administrative staff faces very few severe ones.

The comparison of both the sector Insurance employees' show that mild problems are faced more when compared to severe problems by Managers and Officers face more mild problems in Private sector while those in Public sectors face more severe problems. It can be seen that Administrative staff in both sectors do not face mild problems. Other employees face mild problems when compared to severe one in both sectors. Employees at all designations face moderate level problems the most in both Public and Private Insurance.

Part II

8.5. Benefits of e-HRM System from Employees' Perspective

In the technically oriented World, most of the employees are satisfied with their e-HRM System as is clear from the analysis presented in the previous chapter. An attempt was made to find out the Benefits derived by using the electronic mode from the Employee's point of view. Demographic variables like Age, Gender and Designation of the employees may have an influence on the level of Benefits received from their e-HRM system. In order to analyse whether there is any significant difference in level of Benefits of e-HRM system, Kruskal Wallis test is performed with respect to Age and Designation. In case of Gender, Mann Whitney U test is used. With the help of extensive literature review and discussions with the Management of Banks and Insurance Companies a list of Probable benefits are prepared which is shown in Table 8.18

Table 8.30

Variables Used for Analysing Benefits of e-HRM System

Sl.No	Variables
1	Makes transactions easy
2	Need not depend on superiors for operations
3	Self - analysis is possible
4	Processing of own emoluments is possible
5	Improves morale of the employees
6	Unbiased appraisal is possible
7	Prejudiced decisions can be avoided
8	Helps to automate and streamline tasks
9	Helps in better implementation of HR process
10	Simplifies HR activities
11	Reduces time required for HR transactions
12	Increases speed and easiness of information sharing
13	Helps in self service
14	Improves the work flow of HR activities between HR Department, Management and Employees
15	Facilitates in document handling
16	Helps in efficiently handling personal data
17	Improves employee morale

The analysis of benefits of e-HRM System based on the above stated variables is discussed as under:

Section A

8.5.1 Benefits of e-HRM system among Public Sector Bank Employees Based on their Age, Gender & Designation

This section deals with the analysis of data collected from Public Sector Bank employees with respect to Benefits of e-HRM System based on their Age, Gender and Designation.

Table 8.31

Benefits of e-HRM System among Public Sector Bank Employees

Variable		N	Mean Rank	Mean± SD	Kruskal Wallis $\chi 2$	Sig.
Age Group in years	20-30	32	57.52	74.50 ± 9.98	6.216	**0.102**
	30-40	38	52.62	73.58 ± 8.28		
	40-50	15	43.50	68.73 ± 12.37		
	50-60	15	37.17	67.80 ± 10.21		
Designation	Manager	14	55.71	73.93 ± 12.11	5.433	**0.143**
	Officer	26	52.90	73.58 ± 8.71		
	Administrative Staff	21	37.60	67.33 ± 10.77		
	Others	39	53.97	73.49 ± 9.12		

Source: Primary Data

The electronic mode brings in a bundle of utilities to its users. The level of benefits of e-HRM system to the Public sector Bank employees based on their Demographic factors was analysed using Kruskal Wallis test. it was found that there is no significant difference among Public sector Bank employees of various Age groups **(P Value 0.102)** and at various Designations **(P Value 0.143)**with respect to the Benefits of e-HRM system.

Table 8.32

Mann Whitney U Test for testing Benefits with respect to e-HRM System based on Gender

Sl. No	Variable	Gender	N	Mean Rank	Mean ± SD	Mann Whitney $\chi 2$	Sig.
1	Benefits	Male	35	41.21	68.66 ± 11.09	812.500	**0.018****
		Female	65	55.50	74.23 ± 8.88		

Source: Primary Data.

; * shows significant difference at 5% & 1% respectively.

Benefits of any technical system may be taken up differently by Male and Females. Similarly in case of e-HRM System benefits too it was found in the Mann Whitney U test results that there is significant difference in the level of Benefits of e-HRM system based on Gender **(P Value 0.018**)** among the Public sector Bank employees at 5% level of significance.

Testing of Hypothesis

The above discussion shows the analysis related to the level of Benefits received by the Public sector Bank employees with their e-HRM System based on Age, Designation and Gender. The Hypothesis testing is as follows:

HO: There is no significant difference among the Public Sector Bank employees with respect to level of Benefits received from e-HRM system based on their Age, Designation and Gender

It can be understood from the tests applied that there is no significant difference among the public Sector Bank employees with respect to level of Benefits received from e-HRM system based on their Age and Designation. Whereas, there is significant difference with regard to Benefits of e-HRM system based on Gender. Hence, the Null Hypothesis is rejected.

Section B

8.5.2 Benefits of e-HRM system among Private Sector Bank Employees based on their Age, Gender & Designation

Benefits of e-HRM System are analysed based on the Demographic Variables- Age, Gender and Designation of the employees. This section deals with the data of Private Sector Bank employees for analysis.

Table 8.33

Benefits of e-HRM System among Private Sector Bank Employees

Variable		N	Mean Rank	Mean ± SD	Kruskal Wallis $\chi 2$	Sig.
Age Group in years	20-30	9	42.56	65.56 ± 12.67	1.606	**0.658**
	30-40	31	54.69	70.39 ± 8.96		
	40-50	34	50.43	66.85 ± 13.39		
	50-60	26	47.69	65.65 ± 15.83		
Designation	Manager	18	50.94	66.56 ± 14.43	3.579	**0.311**
	Officer	24	45.00	65.58 ± 12.94		
	Administrative Staff	22	60.07	71.82 ± 7.56		
	Others	36	48.10	66.67 ± 14.28		

Source: Primary Data

Does Age and Designation of the employees cause any kind of significant difference in the level of Benefits has been analysed and presented in the table above. Kruskal Wallis test applied shows that there is no significant difference in the level of Benefits received among the Private sector Bank employees based on Age **(P Value 0.658)** and Designation **(P Value 0.311).**

Table 8.34

Mann Whitney U Test for testing the Benefits with respect to e-HRM System based on Gender

Sl. No	Variable	Gender	N	Mean Rank	Mean ± SD	Mann Whitney χ^2	Sig.
1.	Benefits	Male	66	47.66	66.17 ± 13.36	934.500	0.168
		Female	34	56.01	70.15 ± 11.44		

Source: Primary Data

The present table presents the results of the Mann Whitney U test applied on the data of Private sector Bank employees to analyse if there is any significant difference in the level of Benefits received based on the Gender of the employees. It is clear from the analysis that there is no significant difference in the level of Benefits received between Male and Female employees.

Testing of Hypothesis

Analysis presented in this section deals with the level of Benefits received by the Private sector Bank employees. The hypothesis tested for the data is as under:

HO: There is no significant difference among the Private Sector Bank employees with respect to level of Benefits received from e-HRM system based on their Age, Designation and Gender

It can be understood from the tests applied that there is no significant difference among the Private Sector bank employees with respect to level of Benefits received from e-HRM system based on their Age, Designation and Gender. Hence, the Null Hypothesis is accepted.

Section C

8.5.3 Benefits of e-HRM system among Public Sector Insurance Employees based on their Age, Gender & Designation

This section tries to bring out the significant differences in the influence of Age, Gender and Designation of the employees with respect to the Benefits of e-HRM System among the Public Sector Insurance Employees.

Table 8.35

Benefits of e-HRM System among Public Sector Insurance Employees

Variable		N	Mean Rank	Mean ± SD	Kruskal Wallis χ^2	Sig.
Age Group in years	20-30	40	48.04	70.28 ± 8.65	0.974	**0.807**
	30-40	31	54.34	71.35 ± 9.35		
	40-50	14	51.64	72.14 ± 9.14		
	50-60	15	48.07	70.27 ± 11.35		
Designation	Manager	40	43.40	68.65 ± 8.28	5.088	**0.165**
	Officer	27	51.07	71.04 ± 10.36		
	Administrative Staff	13	58.92	73.00 ± 10.98		
	Others	20	58.45	73.70 ± 7.79		

Source: Primary Data

To analyse if there is any significant difference based on Age and Designation of the Public Sector Insurance employees regarding the benefits of e-HRM system, Kruskal Wallis test was applied. The results revealed that there are no significant differences in the influence of Age, Gender and Designation of the employees with respect to the Benefits of e-HRM System among the Public Sector Insurance Employees.

Table 8.36

Mann Whitney U Test for testing Benefits with respect to e-HRM System based on Gender

Sl. No	Variable	Gender	N	Mean Rank	Mean ± SD	Mann Whitney χ^2	Sig.
1	Benefits	Male	51	53.41	71.76 ± 9.27	1101.000	**0.302**
		Female	49	47.47	69.94 ± 9.25		

Source: Primary Data

Analysis of data using Mann Whitney U test with respect to level of Benefits based on Gender clarifies that there is no significant difference in level of Benefits received on the basis of gender among the Public sector Insurance employees.

Testing of Hypothesis

The analysis of Benefits of e-HRM system from the point of view of Public sector Insurance employees based on their demographic variables was the content of this section. The following Hypothesis is tested in this aspect:

HO: There is no significant difference among the Public Sector Insurance employees with respect to level of Benefits received from e-HRM system based on their Age, Designation and Gender.

The results clearly indicate that there is no significant difference among employees of Public sector Insurance based on their demographic variables with respect to the level of Benefits received. Therefore, the Null hypothesis that there is no significant difference among the Public Sector Insurance employees with respect to level of Benefits received from e-HRM system based on their Age, Designation and Gender can be accepted.

Section D

8.5.4 Benefits of e-HRM system among Private Sector Insurance Employees based on their Age, Gender & Designation

The opinion of Private Sector Insurance employees regarding the Benefits of e-HRM System based on their Demographic Variables- Age, Gender and Designation are analysed and presented in the current section

Table 8.37

Benefits of e-HRM System among Private Sector Insurance Employees

Variable		N	Mean Rank	Mean	Kruskal Wallis $\chi 2$	Sig.
Age Group in years	20-30	54	48.95	70.31 ± 11.22	4.506	**0.212**
	30-40	30	49.22	70.77 ± 7.47		
	40-50	14	53.29	71.93 ± 11.43		
	50-60	2	92.00	85.00 ± 0.00		
Designation	Manager	55	55.63	72.40 ± 11.98	4.963	**0.175**
	Officer	14	50.64	70.57 ± 8.32		
	Administrative Staff	9	43.56	69.11 ± 8.99		
	Others	22	40.43	68.41 ± 6.29		

Source: Primary Data

Kruskal Wallis test was applied to find out whether there is any significant difference between level of Benefits received from the e-HRM system by the Private sector Insurance employees based on their Age and Designation. It is understood from the results that there is any significant difference between level of Benefits received from the e-HRM system by the Private sector Insurance employees based on their Age **(P Value 0.212)** and Designation **(P Value 0.175).**

Table 8.38

Mann Whitney U Test for testing Benefits with respect to e-HRM System based on Gender

Sl.No	Variable	Gender	N	Mean Rank	Mean ± SD	Mann Whitney χ^2	Sig.
1	Benefits	Male	64	53.30	71.45 ± 11.46	973.000	**0.195**
		Female	36	45.53	70.11 ± 7.75		

Source: Primary Data

The analysis was conducted using Mann Whitney U test to find out if there is any significant difference between levels of Benefits received from the e-HRM system by the Private sector Insurance employees based on their Gender. Results revealed that there is no significant difference between levels of Benefits received from the e-HRM system between the Male and Female Private Sector Insurance employees **(P Value 0.195).**

Testing of Hypothesis

This section presented the analysis of Benefits of e-HRM system received by the Private sector Insurance employees based on their demographic variables. The Hypothesis tested is as under:

HO: There is no significant difference among the Private Sector Insurance employees with respect to level of Benefits received from e-HRM system based on their Age, Designation and Gender.

It can be clearly understood from the analysis that there is no significant difference among the Private sector insurance employees with respect to the level of Benefits received based on their demographic variables. Therefore, the Null hypothesis that there is no significant difference among the Private Sector Insurance employees with respect to level of Benefits received from e-HRM system based on their Age, Designation and Gender can be accepted.

Part-III

Section A

8.6. Comparative analysis of Problems in e-HRM Systems in Public and Private Sector Bank and Insurance Companies

This section deals with the comparative analysis of Problems in using e-HRM system, Technical Problems associated with e-HRM system and the Total Problems in e-HRM system among the Public and Private sector Bank and Insurance companies. Mann Whitney U test have been conducted on the data collected.

8.6.1. Problems in Using e-HRM system among Public and Private Sector Bank

The analysis of Problems in using e-HRM system, Technical Problems associated with e-HRM system and the Total Problems in e-HRM system among the Public and Private sector Bank are discussed in the current section.

Table 8.39

Problems in using e-HRM system among Public and Private Sector Bank

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	100	108.78	4172.50	**0.043****
Private Sector	100	92.23		

Source: Primary Data

; * shows significant difference at 5% & 1% respectively

Analysis was conducted using Mann Whitney U test to find out whether there is a significant difference between Public and Private sector Bank employees with respect to the Problems in using the e-HRM system. It is clear from the table above that there is significant difference at 5% level of significance which means that the employees in Public and Private sector Banks have significant difference with respect to the Problems in using the e-HRM system **(P Value 0.043**)**

Table 8.40

Technical Problems in e-HRM system among Public and Private sector Bank

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	100	110.80	3970.50	**0.01****
Private Sector	100	90.21		

Source: Primary Data

; * shows significant difference at 5% & 1% respectively

In an attempt to analyse whether there is a significant difference with respect to the Technical Problems in e-HRM system between Public and Private sector Bank employees, Mann Whitney U test was performed. It was found that there is significant difference at 5%level of significance between the Public and Private banks in case of the Technical Problems faced with their e-HRM system **(P Value 0.01**).**

Table 8.41

Total Problems in e-HRM system among Public and Private Sector Bank

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	100	110.45	4005.50	**0.015****
Private Sector	100	90.56		

Source: Primary Data

; * shows significant difference at 5% & 1% respectively.

The result of Mann Whitney U test conducted to find out whether there is any significant difference among the Public and Private sector Banks with respect to the total problems faced shows that there is significant difference between Public and Private sector Banks at 5% level of significance **(P Value 0.015**)**.

8.6.2 Problems in Using e-HRM system among Public and Private sector Insurance.

The comparative analysis of Problems in using e-HRM system, Technical Problems associated with e-HRM system and the Total Problems in e-HRM system among the Public and Private sector Insurance companies are dealt in the present section. Mann

Whitney U test have been conducted on the data collected for the comparative analysis.

Table 8.42

Problems in Using e-HRM system among Public and Private Sector Insurance Companies

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	100	114.35	3615.50	**0.001*** **
Private Sector	100	86.66		

Source: Primary Data

; * shows significant difference at 5% & 1% respectively

While comparing the Problems in using the e-HRM system between the Public and Private Insurance Companies, it is revealed that there is significant difference at 1% level of significance which means that the employees in Public and Private sector Banks have highly significant difference with respect to the Problems in using the e-HRM system **(P Value 0.001***)**

Table 8.43

Technical Problems in e-HRM system among Public and Private Sector Insurance Companies

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	100	115.84	3466.00	**0.000*** **
Private Sector	100	85.16		

Source: Primary Data

; * shows significant difference at 5% & 1% respectively

In order to find whether there is a significant difference with respect to the Technical Problems in e-HRM system between Public and Private sector Insurance employees, Mann Whitney U test was performed. It was found that there is highly significant difference at 1% level of significance between the Public and Private Insurance employees in case of the Technical Problems faced with their e-HRM system **(P Value 0.000***)**.

Table 8.44

Total Problems in e-HRM system among Public and Private Sector Insurance Companies

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Public Sector	100	115.24	3526.50	**0.000*** **
Private Sector	100	85.77		

Source: Primary Data

; * shows significant difference at 5% & 1% respectively

Mann Whitney U test was performed to determine whether there is a significant difference with respect to the Total Problems in e-HRM system between Public and Private sector Insurance employees. It was found that there is highly significant difference at 1% level of significance between the Public and Private Insurance employees in case of the Total Problems faced with their e-HRM system **(P Value 0.000***)**.

8.6.3 Problems in Using e-HRM system between Banking and Insurance Sector

The Banking and Insurance sector employee data has been compared with respect to Problems in using e-HRM system, Technical Problems associated with e-HRM system and the Total Problems in e-HRM system. For the purpose of analysis, the data of Public and Private Bank employees are taken together as Banking sector data and the data from Public and Private Insurance employees are considered as Insurance sector data. The test results are presented in the current section

Table 8.45

Problems in using e-HRM system among Banking and Insurance Sector

Sector	N	Mean Rank	Mann Whitney $\chi 2$	Sig.
Banking	200	170.33	13966.50	**0.000*** **
Insurance	200	230.67		

Source: Primary Data

; * shows significant difference at 5% & 1% respectively

It can be seen from the analysis done using Mann Whitney U test that there is highly significant difference between the Banking and Insurance sector with respect to problems in using e-HRM system at 1% level of significance **(P Value 0.000***).**

Table 8.46

Technical Problems in e-HRM system among Banking and Insurance Sector

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Banking	200	178.88	15676.00	0.000***
Insurance	200	222.12		

Source: Primary Data

; * shows significant difference at 5% & 1% respectively

With a view to find out whether there is any significant difference with respect to the Technical Problems in e-HRM system between Banking and Insurance Sector employees, Mann Whitney U test was conducted and the results show that there is significant difference between the Banking and Insurance sector with respect to Technical problems in e-HRM system at 1% level of significance **(P Value 0.000***).**

Table 8.47

Total Problems in e-HRM system among Banking and Insurance sector Insurance

Sector	N	Mean Rank	Mann Whitney χ2	Sig.
Banking	200	171.98	14295.00	0.000***
Insurance	200	229.03		

Source: Primary Data

*; **; *** shows significant difference at 10%, 5% & 1% respectively

The analysis done by using Mann Whitney U test reveals that there is highly significant difference between the Banking and Insurance sector employees as far as the Total Problems faced are considered with respect to their e-HRM system at 1% level of significance **(P Value 0.000***).**

Section B

8.7. Comparative analysis of Benefits of e-HRM Systems in Public and Private Sector Bank and Insurance Companies

This section deals with the comparative analysis of Benefits of e-HRM system among the Public and Private sector Bank and Insurance companies. Mann Whitney U test have been conducted on the data collected.

8.7.1. Benefits of e-HRM system among Public and Private Sector Bank

This section deals with the comparative analysis of Benefits of e-HRM system among the Public and Private sector Bank. Mann Whitney U test have been conducted on the data collected.

Table 8.48

Benefits of e-HRM system among Public and Private Sector Bank Employees

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	100	108.21	4229.500	**0.058**
Private Sector	100	92.80		

Source: Primary Data

; * shows significant difference at 5% & 1% respectively

It is evident from the analysis that while comparing Public and Private Bank employees with regard to their benefits from the e-HRM system, there is no significant difference in the level of Benefits received from the e-HRM system between the employees of both the sectors.

8.7.2 Benefits of e-HRM system among Public and Private Insurance

The comparative analysis of Benefits gained from e-HRM system among the Public and Private sector Insurance employees are discussed in the current section. Mann Whitney U test have been conducted on the data collected.

Table 8.49

Benefits of e-HRM system among Public and Private Sector Insurance

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Public Sector	100	92.29	4178.500	**0.043****
Private Sector	100	108.72		

Source: Primary Data

; * shows significant difference at 5% & 1% respectively

The comparative analysis of Public and Private Insurance Company employees with respect to their e-HRM system benefits reveal that there is significant difference at 5% level of significance among employees in both sectors while considering the Benefits gained **(P Value 0.043**).**

8.7.3 Benefits of e-HRM system among Banks and Insurance Companies

The current section deals with the comparative analysis done by using Mann Whitney U test with respect to Benefits gained from e-HRM system between the Banking and Insurance companies.

Table 8.50

Benefits of e-HRM system among Banks and Insurance Companies

Sector	N	Mean Rank	Mann Whitney χ^2	Sig.
Bank	200	210.56	17987.500	**0.079**
Insurance	200	190.44		

Source: Primary Data

It can be understood from the comparative analysis of Banking and Insurance sectors that the employees in these sectors do not show any difference in the level of Benefits received from the e-HRM system. (0.079).

Part - IV

Section - A

8.7. Comparative Ranking of the Problems in Bank and Insurance Employees

The current section illustrates the Comparative ranking of the Problems in various sectors. The problems are ranked according to the opinion stated by the employees on a five - point scale of Agreement. Fifteen statement representing Problems while using e-HRM system were given to the respondents and asked to mark their opinion as Strongly Disagree, Disagree, Neutral, Agree or strongly Agree. In order to Rank these problems, the score of strongly agree has been considered and the problems with highest agreement has been ranked as first which means it is the most common problem faced by the employees with their e-HRM system. The problems with similar score of Strongly Agree has been given equal importance and ranked at same position the analysis is presented in the following pages.

8.7.1. Problems in using e-HRM system among Public Sector Bank Employees

The Frequency of Problems in using e-HRM system among Public Sector Bank Employees is exhibited in Table 8.51.

Table 8.51

Frequency of Problems in using e-HRM system among Public Sector Bank Employees

Problems in using e-HRM system	SDA	DA	N	A	SA	Rank
Lack of training	17	22	23	28	10	1
Difficulty in access	24	35	26	12	3	4
Difficulty in controlling the operations	22	36	27	12	3	5
Difficulty in understanding the functions	23	41	22	11	3	5
Difficulty in marking attendance when there is a delay due to genuine reasons	21	34	22	18	5	3
Difficulty to make corrections in details once uploaded	20	35	24	11	10	1

Problem of security	28	33	24	13	2	6
Issues with transparency of transactions	23	39	22	11	5	3
Issue in maintenance of portals	16	28	24	26	6	2
Updating of portals	15	26	27	26	6	2
Problems with auto calculation of figures	31	31	23	12	3	5
Problems with payroll	31	35	21	11	2	6
Problems with updating leave	31	35	19	12	3	5
Problems with recording absence on account of onsite projects	24	41	17	13	5	3
Submission of request for leave	31	36	14	17	2	6

Source: Primary Data

The table above shows the ranking position of the Problems in using e-HRM system by the Public bank employees. Based on the score of strongly agree the problems have been ranked the ranks are follows:

Lack of Training for using e-HRM system and difficulty to make corrections in details once uploaded are the most prominent problems followed by Issue in maintenance of portals and uploading of portals. At third position Difficulty in marking attendance when there is a delay due to genuine reasons, Issues with transparency of transactions and Problems with recording absence on account of onsite projects. Next level of problems is Difficulty of access. Fifth rank is shared by Difficulty in controlling the operations, Difficulty in understanding the functions, Problem with auto calculation of figures and Problems with updating leave. The problems which is given least rank are Problem of security, Problems with Payroll and Submission of request for leave.

8.7.2. Technical Problems in e-HRM system among Public Sector Bank Employees

The Frequency of technical Problems in using e-HRM system among Public Sector Bank Employees is presented in Table 8.52.

Table 8.52

Frequency of Technical Problems in e-HRM system among Public Sector Bank Employees

Technical Problems in e-HRM system	SDA	DA	N	A	SA	Rank
Power failure	28	21	26	17	8	2
Navigation Problems	25	24	23	22	6	4
Forgot ID/ Password	2	36	13	24	3	5
Takes more than reasonable time to process	19	26	21	27	7	3
Time out of sessions	15	28	24	23	10	1

Source: Primary Data

While analysing the Technical problems Time out of sessions are the most faced problem, Power failure and Taking more than reasonable time to process are at second and third position. Navigation problems and Forgetting ID /Password are the least faced Technical problems with e-HRM system.

8.7.3. Problems in Using e-HRM system among Private Sector Bank Employees

Table 8.44 gives the Frequency of Problems in using e-HRM system among Private Sector Bank Employees.

Table 8.53

Frequency of Problems in using e-HRM system among Private Sector Bank Employees

Problems in using e-HRM system	SDA	DA	N	A	SA	Rank
Lack of training	16	40	16	22	6	1
Difficulty in access	22	51	9	12	6	1
Difficulty in controlling the operations	20	53	13	10	4	3
Difficulty in understanding the functions	21	54	11	10	4	3
Difficulty in marking attendance when there is a delay due to genuine reasons	24	50	12	10	4	3
Difficulty to make corrections in details once uploaded	21	44	17	13	5	2
Problem of security	21	51	10	14	4	3
Issues with transparency of transactions	19	52	15	12	2	5
Issue in maintenance of portals	21	48	17	13	1	6
Updating of portals	22	43	18	13	4	3

Problems with auto calculation of figures	29	44	15	10	2	5
Problems with payroll	29	43	18	7	3	4
Problems with updating leave	27	48	15	7	3	4
Problems with recording absence on account of onsite projects	24	46	22	7	1	6
Submission of request for leave	27	50	12	7	4	3

Source: Primary Data

In case of Private Bank employees, the Lack of Training and Difficulty of access are the mostly faced problems. Difficulty to make corrections in details once uploaded is the second ranked problem. At third position Difficulty in controlling the operations, Difficulty in understanding the functions, Difficulty in marking attendance when there is a delay due to genuine reasons, Problem of security, updating of portals and Submission of request or leave. Problems with Payroll and Problems with updating leave are at fourth position. Fifth rank is shared by Issue with transparency of transactions and Problems with auto calculation of figures. The least faced problems are Issue in maintenance of portals and Problems with recording absence on account of onsite projects.

8.7.4. Technical Problems in Using e-HRM system among Private Sector Bank Employees

The Frequency of Technical Problems in e-HRM system among Private Sector Bank Employees is displayed in table 8.54.

Table 8.54

Frequency of Technical Problems in e-HRM system among Private Sector Bank Employees

Technical Problems in e-HRM system	SDA	DA	N	A	SA	Rank
Power failure	13	23	10	45	9	4
Navigation Problems	13	23	12	44	8	5
Forgot ID/ Password	10	27	11	40	12	3
Takes more than reasonable time to process	8	24	10	45	13	2
Time out of sessions	8	22	12	44	14	1

Source: Primary Data

Time out of sessions is the most faced Technical problem followed by Takes more than reasonable time to process. Forgetting ID/Password at third and Power failure at fourth position and Navigation problems are the least Technical problems faced by the Private sector Bank employees.

8.7.5. Problems in using e-HRM system among Public Sector Insurance Employees

The frequency of Problems in using e-HRM system among Public Sector Insurance Employees is given in Table 8.55.

Table 8.55

Frequency of Problems in using e-HRM system among Public Sector Insurance Employees

Problems in using e-HRM system	SDA	DA	N	A	SA	Rank
Lack of training	7	21	12	39	21	1
Difficulty in access	8	21	21	34	16	2
Difficulty in controlling the operations	7	24	22	33	14	4
Difficulty in understanding the functions	8	24	21	37	10	8
Difficulty in marking attendance when there is a delay due to genuine reasons	8	26	21	32	13	5
Difficulty to make corrections in details once uploaded	6	23	17	42	12	6
Problem of security	12	28	12	37	11	7
Issues with transparency of transactions	8	29	13	41	9	9
Issue in maintenance of portals	7	31	11	39	12	6
Updating of portals	7	26	14	38	15	3
Problems with auto calculation of figures	10	28	13	37	12	6
Problems with payroll	11	27	133	36	13	5
Problems with updating leave	11	30	16	32	11	7
Problems with recording absence on account of onsite projects	9	27	21	33	10	8
Submission of request for leave	10	29	11	41	9	9

Source: Primary Data

Lack of Training for using e-HRM system is the most prominent problems followed by Difficulty of access. At third position is updating of portals. Difficulty in controlling the operations is at the next level. Fifth rank is shared by Difficulty in marking attendance when there is a delay due to genuine reasons and Problems with Payroll. The sixth rank is given to Difficulty to make corrections in details once uploaded, Issue in maintenance of portals and Problem with auto calculation of figures. Next rank is shared by Problem of security and Problems with updating leave, Difficulty in understanding the functions, and Problems with recording absence on account of onsite projects are at eighth position and the least faced problem by the Public sector Insurance employees are Issues with transparency of transactions and Submission of request for leave.

8.7.6. Technical Problems in e-HRM system among Public Sector Insurance Employees

Table 8.56 exhibits the frequency of Technical Problems in e-HRM system among Public Sector Insurance Employees.

Table 8.56

Frequency of Technical Problems in e-HRM system among Public Sector Insurance Employees

Technical Problems in e-HRM system	SDA	DA	N	A	SA	Rank
Power failure	13	23	10	45	9	4
Navigation Problems	13	23	12	44	8	5
Forgot ID/ Password	10	27	11	40	12	3
Takes more than reasonable time to process	8	24	10	45	13	2
Time out of sessions	8	22	12	44	14	1

Source: Primary Data

While analysing the Technical problems faced by the Public sector Insurance employees Time out of sessions is the most faced Technical problem followed by Takes more than reasonable time to process. Forgetting ID/Password at third and Power failure at fourth position and Navigation problems are the least faced ones.

8.7.7. Problems in Using e-HRM system among Private Sector Insurance Employees

Table 8.48 shows the frequency of Problems in using e-HRM system among Private Sector Insurance Employees.

Table 8.57

Frequency of Problems in Using e-HRM system among Private Sector Insurance Employees

Problems in using e-HRM system	SDA	DA	N	A	SA	Rank
Lack of training	15	34	15	26	10	1
Difficulty in access	15	40	20	18	7	4
Difficulty in controlling the operations	15	41	18	19	7	4
Difficulty in understanding the functions	16	39	19	20	6	5
Difficulty in marking attendance when there is a delay due to genuine reasons	14	43	19	19	5	6
Difficulty to make corrections in details once uploaded	15	41	15	27	5	6
Problem of security	16	38	18	19	9	2
Issues with transparency of transactions	17	40	16	21	6	5
Issue in maintenance of portals	13	39	20	20	8	3
Updating of portals	10	40	20	22	8	3
Problems with auto calculation of figures	10	42	17	22	9	2
Problems with payroll	11	43	16	23	7	4
Problems with updating leave	13	44	20	14	9	2
Problems with recording absence on account of onsite projects	14	43	20	15	8	3
Submission of request for leave	16	43	16	16	9	2

Source: Primary Data

Analysis of Private sector Insurance employees' response on the problems faced reveals that Lack of training is the mostly faced problem followed by Problem of security, Problem with auto calculation of figures and Problems with updating leave. Third rank is shared by Issue in maintenance of portals, updating of portals and Problems with recording absence on account of onsite projects. At the fourth position are Difficulty in access, Difficulty in controlling the operations and problems with

Payroll. Fifth rank is shared by Difficulty in understanding the functions and Issue with transparency of transactions. The least faced problems by the Private sector Insurance employees are Difficulty in marking attendance when there is a delay due to genuine reasons and Difficulty to make corrections in details once uploaded.

8.7.8. Technical Problems in e-HRM system among Private Sector Insurance Employees

The frequency of Technical Problems in e-HRM system among Private Sector Insurance Employees is shown in the following table:

Table 8.58

Frequency of Technical Problems in e-HRM system among Private Sector Insurance Employees

Technical Problems in e-HRM system	SDA	DA	N	A	SA	Rank
Power failure	19	38	17	16	10	2
Navigation Problems	23	39	14	18	6	4
Forgot ID/ Password	17	38	19	16	10	2
Takes more than reasonable time to process	18	41	17	15	9	3
Time out of sessions	15	34	19	21	11	1

Source: Primary Data

As in all other sectors the most faced problem by the Private sector Insurance employees is the Time out of sessions followed by Power failure and forgetting ID/ Password. Taking more than reasonable time to process is at the third position and the least faced problem is the navigation problems.

Section B

8.8. Comparative Ranking of the Benefits of e-HRM System in Bank and Insurance Employees

The Comparative ranking of the Benefits of e-HRM System in various sectors are discussed in the current section. The Benefits are ranked according to the opinion stated by the employees on a five - point scale of Agreement. Seventeen statements representing Benefits of using e-HRM system were given to the respondents and asked to mark their opinion as Strongly Disagree, Disagree, Neutral, Agree or strongly

Agree. In order to Rank these problems, the score of strongly agree has been considered and the Benefits with highest agreement has been ranked as first which means it is the most common Benefit derived by the employees from their e-HRM system. The Benefits with similar score of Strongly Agree has been given equal importance and ranked at same position. The analysis is presented as follows:

8.8.1. Benefits of e-HRM System among Public Sector Bank Employees

The frequency of Problems in using e-HRM system among Public Sector Bank Employees is exhibited in Table 8.59

Table 8.59

Frequency of Benefits of e-HRM System among Public Sector Bank Employees

Problems in using e-HRM system	SDA	DA	N	A	SA	Rank
Makes transactions easy	0	1	5	35	59	1
Need not depend on superiors for operations	1	8	15	38	38	9
Self - analysis is possible	0	3	13	44	40	7
Processing of own emoluments is possible	2	6	9	45	38	9
Improves morale of the employees	0	3	16	47	34	13
Unbiased appraisals is possible	0	5	11	47	37	10
Prejudiced decisions can be avoided	0	4	10	45	41	6
Helps to automate and streamline tasks	0	1	10	49	40	7
Helps in better implementation of HR process	0	3	10	43	44	5
Simplifies HR activities	0	2	8	45	45	4
Reduces time required for HR transactions	0	2	8	43	47	2
Increases speed and easiness of information sharing	0	1	10	43	46	3
Helps in self service	0	1	9	44	46	3
Improves the work flow of HR activities between HR Department, Management and Employees	0	1	12	43	44	5
Facilitates in document handling	0	2	13	49	36	4
Helps in efficiently handling personal data	0	1	10	50	39	8
Improves employee morale	0	1	13	51	35	12

Source: Primary Data

It is evident from the table above that according to Public sector Bank employees, Making transactions easy, Reducing time required for HR transactions, Increasing

speed and easiness of information sharing, helping in self - service, facilitating in document handling, simplifying HR activities, helping in better implementation of HR process and improving the work flow of HR activities between HR Department, Management and Employees are most sought after benefits which are ranked one to five as analysed from their response.

8.8.2. Benefits of e-HRM System among Private Sector Bank Employees

The Frequency of Benefits of e-HRM system among Private Sector Bank Employees is exhibited in Table 8.60

Table 8.60

Frequency of Benefits of e-HRM System among Private Sector Bank Employees

Problems in using e-HRM system	SDA	DA	N	A	SA	Rank
Makes transactions easy	0	2	2	50	46	1
Need not depend on superiors for operations	2	3	15	49	31	7
Self - analysis is possible	0	1	12	56	31	7
Processing of own emoluments is possible	3	5	11	53	28	10
Improves morale of the employees	0	0	18	51	31	7
Unbiased appraisals is possible	3	1	16	51	29	9
Prejudiced decisions can be avoided	2	2	20	49	27	11
Helps to automate and streamline tasks	1	1	9	58	31	7
Helps in better implementation of HR process	0	1	9	54	36	3
Simplifies HR activities	1	1	8	56	34	5
Reduces time required for HR transactions	0	1	10	55	34	5
Increases speed and easiness of information sharing	0	1	7	59	33	6
Helps in self service	0	1	11	53	35	4
Improves the work flow of HR activities between HR Department, Management and Employees	0	1	7	58	34	5
Facilitates in document handling	0	2	15	53	30	8
Helps in efficiently handling personal data	0	1	9	52	38	2
Improves employee morale	0	3	7	55	35	4

Source: Primary Data

The analysis presented above reveals that the Private sector Bank employees give more importance to Benefits like Making transactions easy, Helping in efficiently handling personal data, Helps in better implementation of HR process, Helping in self-service, Improving employee morale, Simplifying HR activities, Reducing time required for HR transactions, Improving the work flow of HR activities between HR Department, Management and Employees

8.8.3. Benefits of e-HRM System among Public Sector Insurance Employees

The Frequency of Problems in using e-HRM system among Public Sector Insurance Employees is exhibited in Table 8.61

Table 8.61

Frequency of Benefits of e-HRM system among Public Sector Insurance Employees

Problems in using e-HRM system	SDA	DA	N	A	SA	Rank
Makes transactions easy	1	6	11	49	33	2
Need not depend on superiors for operations	1	10	13	45	31	4
Self - analysis is possible	0	7	12	53	28	6
Processing of own emoluments is possible	1	8	20	46	25	8
Improves morale of the employees	0	7	18	51	24	9
Unbiased appraisals is possible	2	8	15	50	25	8
Prejudiced decisions can be avoided	1	6	13	54	26	7
Helps to automate and streamline tasks	0	6	14	58	32	3
Helps in better implementation of HR process	1	7	12	55	25	8
Simplifies HR activities	1	9	10	55	25	8
Reduces time required for HR transactions	1	11	11	55	22	10
Increases speed and easiness of information sharing	0	7	9	53	31	4
Helps in self service	0	9	7	54	30	5
Improves the work flow of HR activities between HR Department, Management and Employees	0	10	12	52	26	7
Facilitates in document handling	0	9	12	51	28	6
Helps in efficiently handling personal data	0	9	10	47	34	1
Improves employee morale	1	9	13	52	25	8

Source: Primary Data

The opinion of Public sector Insurance employees show that Helping efficient handling of personal data, making transactions easy, helping to automate and streamline tasks, increasing speed and easiness of information sharing, Non-dependence on superiors for operations and Helping in self- service are the highly ranked Benefits of their e-HRM System.

8.8.4. Benefits of e-HRM System among Private Sector Insurance Employees

The Frequency of Problems in using e-HRM system among Private Sector Insurance Employees is exhibited in Table 8.62

Table 8.62

Frequency of Benefits of e-HRM system among Private Sector Insurance Employees

Problems in using e-HRM system	SDA	DA	N	A	SA	Rank
Makes transactions easy	0	1	7	56	36	4
Need not depend on superiors for operations	0	9	8	51	32	8
Self - analysis is possible	0	4	12	49	35	5
Processing of own emoluments is possible	2	3	15	46	34	6
Improves morale of the employees	0	2	18	43	37	3
Unbiased appraisals is possible	0	4	15	47	34	6
Prejudiced decisions can be avoided	0	3	15	46	36	4
Helps to automate and streamline tasks	0	1	11	51	37	3
Helps in better implementation of HR process	0	3	11	50	36	4
Simplifies HR activities	0	3	11	48	38	2
Reduces time required for HR transactions	0	3	12	50	35	5
Increases speed and easiness of information sharing	0	4	12	47	37	3
Helps in self service	0	2	12	47	39	1
Improves the work flow of HR activities between HR Department, Management and Employees	0	3	8	53	36	4
Facilitates in document handling	0	3	10	52	35	5
Helps in efficiently handling personal data	0	2	8	51	39	1
Improves employee morale	0	4	13	50	33	7

Source: Primary Data

Helping in self - service, Helping to efficiently handle personal data, Simplifying HR activities, Improving morale of the employees, Helping to automate and streamline tasks, Increases speed and easiness of information sharing, Makes transactions easy, Prejudiced decisions can be avoided, Helps in better implementation of HR process, Improves the work flow of HR activities between HR Department, Management and Employees, Possibility of Self – analysis, Reducing time required for HR transactions and Facilitating in document handling are the most important Benefits of e-HRM system as opined by Private sector Insurance employees.

The discussions so far in the present chapter were about the Problems faced in using, Technical problems and the Benefits of the e-HRM system by the employees based on their demographic factors, comparison of the Public and Private sector Banks and Insurance companies with respect to the severity of problems faced by their employees while dealing with e-HRM system. Also, an attempt has been made to investigate whether there is any difference in the problems between the Banking and Insurance sector as a whole. The problems and Benefits are ranked in the order of their response on a five - point scale as part of the analysis.

Chapter 9

Findings, Conclusions and Suggestions

9.1. Introduction

Electronic Human Resource Management popularly known as e-HRM has been a breakthrough in the field of HR management. In a world which is technically driven, electronic way of handling tasks becomes a necessity. In adverse situations caused by nature and pandemics too e-HRM can be made available 24/7 to all employees ensuring uninterrupted HR service to the most important stakeholders. Keeping in view the importance of electronic HRM the present research was undertaken to investigate and enlighten the e-HRM scenario in the Banking and Insurance sector.

In India, among the financial service industries, Banking and Insurance Sectors occupy a significant role in terms of provision of employment, number of customers serving and application of e-HRM system. It is estimated that these two sectors contribute 54.17 per cent to the GDP of our country. They are considered as the major players in the financial service market. Banks and Insurance organizations operate their business in Public, Private and Co-operative sectors in the Country. However, Public and Private sectors capture the major part of the market. The number of employees in these two sectors of the industry is a sizable one. Major part of the credit and other financial needs of the citizens of the country are fulfilled by these sectors.

The employees are the most important assets in any organization. Hence, they have to be taken care of in every possible way. Electronic mode of data handling has taken a chance in the HR history too. The traditional mode of employee data handling has given way to the Electronic Human Resource Management (e-HRM). Now, it is proved that through the adoption of e-HRM, the Management of financial

organizations as well as stake holders namely employees enjoy certain advantages and experience specific challenges. Hence, the investigation on the effects of implementation and adoption of the system in financial service industry is highly relevant. The present work attempts to identify and evaluate the issues and challenges of the organisations while adopting e-HRM system. The stakeholders' satisfaction level on the various aspects of e-HRM has also been assessed in this work. In these circumstances, especially in the present digitalized scenario, a research on this particular topic is highly significant. Moreover, the implications of the study will be useful to overcome these specific issues of the Banks and Insurance companies due to the adoption of e-HRM. It is also hoped that the outcome of the present study will be useful to the Management and Employees of these sectors, Government and Policy makers and other Stakeholders.

9.2. The Problem in Brief

The Service sector Organizations especially Banks and Life Insurance companies working in the current digitalized scenario perform the crucial HRM functions such as recruitment, selection, training and development and other functions with the help of web-based technology which makes it faster and more accurate. The routine tasks like record keeping, maintaining the portfolio, collecting and storing relevant information regarding the human resource with a significant reduction in cost and time are facilitated by e-HRM. Banks and Insurance Organizations implement e-HRM to serve their most important asset namely human resources. The system can also handle bundles of employee data from multiple locations fairly and quickly. At the same time, the implementation of e-HRM system resulted certain special outcomes and specific challenges from the perspective of stakeholders. Hence, it is found relevant to examine the factors which influenced the adoption of e-HRM, the extent of adoption to various HR functions, the outcomes and the benefits and challenges from the perspective of Managerial personnel. Further, the assessment of satisfaction through the implementation of e-HRM and the review of benefits and problems from the perspective of the main stakeholders namely employees now becomes very useful. Considering all these relevant factors, the present study was undertaken with reference

to e-HRM in the selected Public and Private sector Banks and Life Insurance companies in the State of Kerala.

The following major research issues were investigated by the present work.

1. What are the perception factors which influenced the adoption of e-HRM?
2. What are the determinants which lead to the adoption of e-HRM?
3. To what extent e-HRM has been adopted to the various HRM functions?
4. What are the challenges in implementing e-HRM?
5. What are the outcomes of e-HRM?
6. To what extend are the employees satisfied with their e-HRM systems?
7. What are the benefits and problems of the e-HRM systems from the employee's point of view?

9.3. Objectives of the Study

The specific objectives of the present research work were recapitulated below.

- **From the Perspective of Managers**

1. To examine the Perception of Managers towards the implementation of e-HRM.
2. To identify the factors which influenced the adoption of e-HRM?
3. To analyse the extent to which the e-HRM is adopted to perform various functions.
4. To identify challenges while implementing e-HRM and to review the e-HRM outcomes in the sectors.

- **From the Perspective of Employees**

5. To assess the extent of satisfaction from the use of e-HRM system based on demographic variables.
6. To review and identify the problems and benefits while using e-HRM system in the sectors.

9.4. Hypotheses

The following hypotheses were formulated and tested with the help of suitable statistical tools.

H0 1: Bank Managers in Public and Private Sectors do not significantly differ in respect of their perception towards implementation of e-HRM.

H0 2: Life Insurance Managers in Public and Private Sectors do not significantly differ in respect of their perception towards implementation of e-HRM.

H0 3: There is no significant difference between the Perception of Managers regarding the implementation of e-HRM in Banking and Insurance sectors.

H0 4: Bank Managers in Public and Private Sectors do not significantly differ in respect to the factors influencing the adoption of e-HRM.

H0 5: Life Insurance Managers in Public and Private Sectors do not significantly differ in respect to the factors influencing the adoption of e-HRM.

H0 6: There is no significant difference between Managers in Banking and Insurance sectors with respect to the factors influencing the adoption of e-HRM.

H0 7: Public and Private Sector Banks do not differ significantly in terms of the level of Adoption of e-HRM in performing various functions.

H0 8: Public and Private Sector Insurance do not differ significantly in terms of the level of Adoption of e-HRM in performing various functions.

H0 9: Banking and Insurance sectors do not differ significantly in terms of the level of Adoption of e-HRM in performing various functions.

H0 10: Public and Private Sector Banks do not differ significantly in respect of Challenges while implementing e-HRM.

H0 11: Public and Private Sector Insurance Companies do not differ significantly in respect of Challenges while implementing e-HRM.

H0 12: There is no significant difference between Banking and Insurance sectors in respect of Challenges while implementing e-HRM.

H0 13: Public and Private Sector Banks do not differ significantly in respect of e-HRM Outcomes.

H0 14: Public and Private Sector Insurance Companies do not differ significantly in respect of e-HRM Outcomes.

H0 15: There is no significant difference between Banking and Insurance sectors in respect of e-HRM Outcomes.

H0 16: Public and Private Sector Bank employees do not differ significantly in their level of satisfaction towards e-HRM System based on their Demographic factors.

H0 17: Public and Private Sector Insurance employees do not differ significantly in their level of satisfaction towards e-HRM System based on their Demographic factors.

HO 18: There is no significant difference among the Public Sector Bank employees with respect to Problems in e-HRM system based on their Age, Designation and Gender.

HO 19: There is no significant difference among the Private Sector Bank employees with respect to Problems in e-HRM system based on their Age, Designation and Gender.

HO 20: There is no significant difference among the Public Sector Insurance employees with respect to Problems in e-HRM system based on their Age, Designation and Gender.

HO 21: There is no significant difference among the Private Sector Insurance employees with respect to Problems in e-HRM system based on their Age, Designation and Gender.

HO 22: There is no significant difference among the Public Sector Bank employees with respect to level of Benefits received from e-HRM system based on their Age, Designation and Gender

HO 23: There is no significant difference among the Private Sector Bank employees with respect to level of Benefits received from e-HRM system based on their Age, Designation and Gender

HO 24: There is no significant difference among the Public Sector Insurance employees with respect to level of Benefits received from e-HRM system based on their Age, Designation and Gender.

HO 25: There is no significant difference among the Private Sector Insurance employees with respect to level of Benefits received from e-HRM system based on their Age, Designation and Gender.

9.5. Methodological Design

This Research work is descriptive cum analytical in nature. An exploration into the theoretical base and earlier literature was effectively done to get more clarity to the topic under discussion and to find out the Research gap. Both the Primary and Secondary data were collected and used in the study.

Among the various industries in the Financial Service sector, Banking and Insurance sectors were selected due to their predominance in employment and market shares in the sector. One Institution each in Public and Private sector Banks and Insurance companies were identified on the basis of number of Branches and Employees and pre dominance of application of e-HRM. Accordingly, State Bank of India (SBI) and The Federal Bank Ltd were selected as sample Banks from the Public and Private sectors respectively. Similarly, Life Insurance Corporation of India (LIC) from the Public sector and ICICI from the Private sector were selected as the sample

organization from the Life Insurance. A total of 400 Employees from these four selected institutions (100 each from each of the institution) and 40 Managers (10 each from the selected four institutions) were selected to elicit responses for the Primary Data. Simple random technique through Lottery method was adopted for the selection of these sample employees and managers.

Data were collected using Structured Questionnaire and Interview schedule. Pilot study and Pre-test was conducted among 60 employees and 20 managers and appropriate changes were incorporated in the instruments. Appropriate Reliability, Validity and Test of Randomness check was done which were consistent with the recommended values proving the worth of the instruments.

For examining the perception towards the e-HRM implementation, a comparative analysis on the perception of managers towards adoption of e-HRM in the Public and Private Banks and Life Insurance Organizations has been done with the help of selected variables using the Non-parametric test. The Adoption factors leading to e-HRM Implementation in both the Banks and Insurance Companies in the Public and Private sectors have been identified and a comparative analysis by employing Mann Whitney U test has been performed to analyse the determinants of e-HRM adoption. The analysis of e-HRM Adoption to Various HR Functions has been done based on various tasks related to each function of HR in the two selected organisations. For identifying the Challenges in the e-HRM Implementation, a comparison between the two selected sectors of Banking and Life Insurance has been performed using Mann Whitney U test with the help of selected variables. In order to identify the benefits derived out of implementing e-HRM namely e-HRM outcomes, a comparative analysis on Banks and Insurance Companies in the Public and Private sectors has been performed.

The assessment of the satisfaction levels of employees towards e-HRM system has been done through a comparative analysis of Public and Private sector Banking and life insurance organizations based on their Demographic Profile. The problems in e-HRM System are analysed in two ways as the Problems in using e-HRM and Technical Problems in e-HRM System. The influence of the Demographic variables

Age, Gender and Designation has been analysed using Non-parametric tests through selected variables. For identifying the benefits of e-HRM, a comparative analysis on benefits resulted from the application of e-HRM system in the Banks and Insurance Companies in the Public and Private sectors has been done with the help of selected variables.

The Statistical software SPSS version 21 and AMOS 20 were used to analyze the data. Percentages, Averages, Cross -Tabs, Graphs and Mean Plots are used to present the data. As the data collected is rightly skewed it does not follow normality. Hence, Non-Parametric tests like Kruskal Wallis and Mann Whitney U test were employed. Sequential Equation Modelling (SEM) was done for Satisfaction variables and research models was developed.

9.6. Summary of the Chapters

The report of the research work has been presented in nine chapters as detailed below.

The first chapter is the Introduction and throws light on the entire research process. A brief of the e-HRM concept and a detailed account on the methodology of research is presented in this chapter. The Relevance of the Study, Statement of the Problem, Objectives of the Study and the Hypotheses formulated, Operational Definition of Concepts Used in the Study, Methodology and Data Base, Collection of Data, Sampling Design, Results of Reliability, Validity and Randomness Tests, Tools of Analysis, Variables and Methodology Used for the Analysis, Limitations and Chapter Scheme were the contents that were exhibited.

In the second chapter, the available relevant literature on the topic of research are presented under two heads namely international level studies and national studies. A total of 82 studies are presented out of which 51 are International studies and 31 are in the National scenario. The research gap identified in the chapter forms the torchlight to the path of research.

In the third chapter, an overview of e-HRM and Banking and Insurance Sectors has been narrated. The chapter was presented in three sections viz., the Overview of e-

HRM, a brief on Banking and Insurance sectors and Profile of the sample. i.e., the selected Bank and Insurance companies in Kerala.

Chapter four entitled e-HRM Implementation – From the Perspective of Managers was the first chapter portraying analysis of the data collected. It has been analysed from the perspective of Managers. 40 Managers were consulted and the data given by them relating to the Perception and Adoption factors leading to e-HRM implementation were analysed using the non-parametric tests and presented in the chapter. A comparative analysis of Perception and Adoption factors leading to e-HRM implementation in Public and Private sector Banks, Public and Private sector Insurance companies, Banking and Insurance sector was performed..

Chapter five titled as "e-HRM Adoption in Functions - An Analysis" demonstrates the e-HRM scenario in the selected Banks and Insurance companies. The Adoption of electronic mode to various tasks of HR function. A comparative analysis of Adoption of e-HRM to functions between Public and Private sector Banks and Insurance companies was performed to accomplish the objective.

Chapter six tried to identify and review the Challenges and Outcomes of e-HRM Implementation from the perspective of Managers. Also, the benefits termed as the outcomes of e-HRM were also explored. Public and Private Banks and Insurance companies were checked out for a comparison.

Chapter seven attempted to assess the level of Satisfaction on e-HRM System from the perspective of the employees. The e-HRM system which is directly and frequently used by the employees is examined for their relative and comparative satisfaction with respect to various aspects leading to the system satisfaction. The comparative influence of demographic variables like Age, Gender and Designation on the satisfaction level of e-HRM was also probed into. A model representing the inter relationships among the variables and the model fit indices were accorded to add more meaning to discussions.

Chapter eight deal with an evaluation of the Problems and Benefits of e-HRM system from Employees' Perspective. With a backdrop of e-HRM system satisfaction, this

chapter tried to interpret or reveal the problems that the employees face while using the e-HRM system and also the benefits that are gained by using the system. Both problems and benefits are studied based on the demographic variable. The severity of the problems is investigated and also the ranking of problems and benefits are done based on the opinion of the most important stakeholders – the employees.

The last and nineth chapter presents the summary of chapters, findings, conclusions, suggestions. The major suggestions are laid out based on the analysis and the observations made in due course of research. The scope for the further research in the field is disclosed in the chapter.

For the purpose of discussion, the chapter is divided into three sections. Section A presents Major Findings, B is concerned with the Conclusions drawn from the findings and section C deals with the Suggestions based on the findings and conclusions of the study.

Section A

9.7. Findings of the Study

The present research was conducted with a view to analyse Perception and Adoption factors leading to e-HRM implementation. The adoption of electronic mode to various HR functions has been looked into elaborately and the Challenges and Outcomes of e-HRM implementation was also been discussed from the perspective of Managers. The major findings of the analysis undertaken related to each variable using the statistical tools are presented under different heads below:

9.7.1 Findings of the Study from the Perspective of Managers

The study has been done from the perspective of Managers and Employees. As the major decisions regarding the Adoption and Implementation of any technology or application is done at Head Offices, and hence the Managerial personnel can only disclose the ideas better. Hence, the objectives relating to the Perception and Adoption of e-HRM to various functions, Challenges and Outcomes of e-HRM implementation are analysed from the perspective of Managers. 40 Managers from the selected

Institutions have given their response to the structured questionnaire as well as the interview schedule administered. The analysis of data has put forth the following findings.

A. Perception Factors towards e-HRM implementation

Perception always has an influencing role in implementing any new system. Therefore, the Perception factors that influenced e-HRM implementation were considered. Standardization, Career Development, Overcoming Hurdles, Globalisation, Specialisation, Impartial and Work Efficiency are the listed as perception factors in the study. The data collected were analysed with Mann Whitney U test. The findings from the analysis are -

1. The perception factors are found to be the same for the Public and Private sector banks as the test value does not show any significant difference in the Perception factors between the Banks (P Value 1.000).

2. Public and Private Insurance companies treat only two factors i.e. Overcoming Hurdles and Work efficiency, alike. In all the other six variables they share different value for perception towards e-HRM implementation as per the tests (P Value 0.01***) indicating significant difference at 1% level of significance.

3. All the factors are equally influencing perception towards implementing e-HRM in case of Banking and Insurance sector which is evident from the results of analysis which shows that there is no significant difference between the Sectors (P Value 0.488).

4. The most influencing Perception factors towards e-HRM implementation are- Storage of data, Easy to deal voluminous data, More user friendly, Streamlining processes, Maximize Compatibility, Timeliness and Ease of access.

B. Adoption Factors towards e-HRM Implementation

e-HRM implementation were influenced by various adoption factors like Organisation Size, Availability of IT Resources, Usefulness of e-HR, Ease of use, Intention of use,

Communication, System Security, Organisational Roles, Social Risk and Employee Training. Also the total of these termed as Adoption factor were considered for comparative analysis between the Public and Private Bank and Insurance as well as Banking and Insurance sectors. Mann Whitney U Test was applied for the same and the analysis brought out the following findings-

1. Communication is given varied importance as an adoption factor leading to e-HRM implementation between Public and Private Banks (P Value 0.027** significant at 5%) while equal importance is given to Communication by the Insurance Companies in both sectors as P Value is 0.846.

2. Public and Private Insurance companies show significant differences at 1% level of significance in factors like Usefulness of e-HR (P Value0.005***) and Social Risk (P Value 0.000***). Significant difference at 5% level of significance is shown in factors like Ease of use (P Value 0.030**), Intention of use (P Value0.033**), Organisational Roles (P Value0.025**) and Employee Training (P Value 0.047**).

3. There is no significant difference between the adoption factors taken as a whole between Public and Private Banks (P Value 0.086) and Public and Private Insurance companies (P Value 0.055). Banking and Insurance sector too do not show any significant difference in the factors leading to adoption (P Value 0.615).

4. Public and Private Banks and Insurance companies give equal importance to Organisation size, Availability of IT resources and System security as factors influencing adoption of e-HRM.

5. The most influencing adoption factors towards e-HRM implementation in Banks and Insurance companies are- Easy to handle voluminous data, Can go paperless, Dealing with large No. of employees, Transparency of transactions, User friendly, Confidential login ID and password, Proper data backups available, Dealing with voluminous employee data, Anytime, anywhere access, Inaccessible to non-members, Speedy communication possible and Can address all the target group employees at a time

C. e-HRM Adoption to Various Functions

The electronic mode has been adopted to the various HRM functions in the organisation with a difference in scope and width. Therefore, to analyse the level of e-HRM adoption in various HRM functions between the Public and Private Banks and Insurance companies, Mann Whitney U Test was applied. The following are the findings in this regard-

1. Private Insurance company adopts electronic mode to almost all the tasks in Recruitment the most as indicated by the higher mean value (19.5000) than Public Insurance (17.800). In Banking sector Private bank employs electronic mode to its Recruitment function (16.000) comparatively higher than Public sector Banks (14.900).

2. In case of Selection function, Private Banks (36.3000) is least applying the electronic mode compared to Public banks (39.8000) and Insurance companies in Public (42.4000) and Private Sectors (46.5000).

3. Public and Private Banks have equally adopted the electronic mode showing a Mean value of (1.600). In case of Insurance companies, Private Insurance indicates higher adoption of electronic mode (19.500) as against the Public Insurance companies (16.000) with respect to placement.

4. In both Banking and Insurance sector the Private organisations (19.600 and 20.000 respectively) have highly adopted e-HRM for marking and maintaining attendance compared to the Public Sector Banks and Insurance companies (19.100 and 18.900 respectively).

5. As far as Training is concerned Banks in both sectors almost equally employ electronic mode for Training its employees as revealed by the mean score (12.800 and 13.100). Whereas, Public Insurance (11.100) are seen to have less of electronic mode of training than Private Insurance (14.000).

6. In case of Appraisal too Banks in both sectors almost equally employ electronic mode for Appraisal function (26.700 and 26.800) while there is

significant variation among Public (19.700) and Private Insurance companies (30.000).

7. When compared to the Private sector Bank (12.800) and Insurance company (15.000) the Public Institutions (12.600 and 13.500) in these sectors employ lesser tasks related to Compensation electronically.

8. Public Insurance company uses the least number of electronic measures as most of their processes relating to Transfer and Promotion are still being undertaken in the Traditional manner (11.500). Public banks (13.400) are seen to be employing e-HRM more to transfer and promotion when compared to Private Banks (13.300).

9. Private Banks (23.600) are employing electronic mode more when compared to Public Banks (22.000) and Private Insurance companies (24.000) are adopting e-HRM than the Public Insurance companies (13.300) with respect to career planning tasks in their respective organisations.

10. The mean values indicate that both Public and Private sector Banks almost equally use electronic mode to give scholarships (16.700 and 16.800) while the Public Insurance company uses less electronic facilities to provide scholarships (9.500) than Private Insurance (20.000).

11. Private Insurance company (15.000) employs highest number of electronic medium to conduct Enquires/ Discipline and Vigilance related tasks when compared to Public Insurance (7.800) and Banks (12.200 and 11.700).

12. With respect to Grievance Handling in their organisation, it can be understood from the Mean scores that Public Insurance uses less electronic mode (16.100) compared to Private Insurance company (25.000) and Private Banks (20.400) use electronic mode more in comparison than Public Banks (19.800).

13. Electronic mode is adopted by all the selected institutions. However, the Public sector Banks and Insurance companies use both Traditional (Manual)

as well as Electronic mode for the HR activities while HR mode followed by Private sector Banks and Insurance companies are electronic.

14. Public and Private sector Banks almost equally employ electronic mode to all the HR functions and its related tasks.

15. Private Insurance stands out in employing electronic mode to all the HR functions when compared to Public Insurance company as well as banks in both the sector while Public Insurance company is seen to adopt electronic mode, the least to all the HR functions.

16. There is a huge variation seen between Public and Private Insurance on the e-HRM adoption to almost all the functions. While Public and Private Banks show more or less equal adoption of e-HRM.

17. There is a significant difference with respect to all other functions like Placement, Attendance, Training, Appraisal, Compensation, Transfers and Promotions, Career Planning, Scholarships, Enquiries/ Disciplines/ Vigilance, Grievance Handling and e-HRM functions between the Insurance companies in Public and Private Sector.

18. There is significant difference in case of all other functions like Placement, Attendance, Training, Appraisal, Compensation, Transfers and Promotions, Career Planning, Scholarships, Enquiries/ Disciplines/ Vigilance, Grievance Handling and e-HRM functions between Banking sector and Insurance sector.

D. Challenges and Outcomes of e-HRM Implementation

Adoption of e-HRM into Banking and Insurance sectors had a number of challenges to be dealt with. Mann Whitney U Test was performed on the data to test the significant difference in factors like Technological Barriers, Insufficient Financial Resources, Lack of Skills, Insufficient Tangible Benefits, Resistance to Change, Security Issues, Lack of Service Provider, Lack of Innovation and Resistance from Trade Unions. The total score of all challenges is also considered as Challenges in implementation of e-HRM. The findings from the analysis are as follows:

1. Public and Private Bank and Insurance companies faced similar challenges in implementing e-HRM as is evident from the test value (P Value 0.544 for Banks and 1.000 for Insurance companies).

2. In case of Banking and Insurance sector there was differences found in challenges like Insufficient Tangible benefits (0.033**), Lack of service provider (0.033**) and Lack of Innovation 0.013**) at 5% level of significance.

3. e-HRM implementation results in equivalent outcomes in case of Public and Private sector Banks. The test value (P Value 0.285) proves it.

4. In case of Insurance companies Public and Private have different outcomes with respect to Value Creation (0.028**), Cost Reduction (0.018**), HR and organizational effectiveness (0.028**) at 5% level of significance. There are differences shown in factors like HR department efficiency (0.000***), Productivity (0.000***) and e-HRM Outcomes as indicated by the analysis (P Value 0.002***) which shows a highly significant difference at 1% level of significance.

5. While considering Banking and Insurance sector, it is seen that both sectors have similar e-HRM outcomes as (P Value is 0.594).

9.7.2. Findings of the Study from the Perspective of Employees

Any analysis on e-HRM would be incomplete without assessing the employees' point of view. The e-HR system provided by the Institutions known by different names like HRMS, fed HRM, EFEAP and PULSE caters to all the HR needs of any given employee. A look through these e-HRM systems and an evaluation of the same was desirable. The employee perspective with respect to e-HRM System Satisfaction, Problems in e-HRM System and Benefits of e-HRM System was analysed in the current study. The result of analysis by using the statistical tools brings out the following findings in each regard:

A. Employee Satisfaction towards e-HRM System

In order to analyse the Satisfaction level of employees towards their e-HRM system, ten variables like Information Content, Convenience of Access, Ease of Use, Flexibility and Usefulness, Timeliness, Efficiency, Confidentiality, Security, Communication and Layout were identified. The variables were tested with Kruskal Wallis test based on Age and Designation and Mann Whitney U test was used to test satisfaction based on Gender. The results of the test led to the below mentioned findings:

1. In case of Public Sector Bank employees, Designation is the most influencing demographic variable when compared to Age and Gender. Their Age and Gender doesn't cause any significant difference in level of satisfaction with respect to various variables. On the other hand, employees at different Designations differ in their satisfaction towards Convenience of Access (0.042**), Ease of Use (0.001***), Flexibility and Usefulness (0.001***), Timeliness (0.011***), Efficiency (0.020**), Confidentiality (0.028**), Communication (0.013***) and Total satisfaction (0.008**).

2. The level of satisfaction towards the variables Information Content and Security of the e-HRM system are not significantly different based on influence of Age, Gender or Designation. It means that employees of Public Sector Banks give high importance to Information content (Age P Value 0.357, Designation P Value 0.129 and Gender P Value 0.705) and Security (Age P Value 0.5444, Designation P Value 0.202 and Gender P Value 0.171) of the e-HRM system.

3. Private Sector Bank Employees are not influenced significantly by the Demographic Variables like Age, Gender and Designation towards their e-HRM system satisfaction as shown by all the P Values which are above 0.05. It means that employees give almost equal importance to all the variables leading to satisfaction irrespective of their Age, Gender or Designation.

4. Public Sector Insurance employees are mostly influenced by the demographic factor Designation when the variables like Convenience of Access (P Value 0.016**), Ease of Use (P Value 0.025**) and Total satisfaction (P Value 0.046**) are considered as significant difference at 5% level of Significance. However, Age and Gender doesn't cause any significant difference in level of satisfaction with respect to various variables.

5. The level of satisfaction towards the variables Information Content(Age P Value 0.715, Designation P Value 0.198 and Gender P Value 0.402), Flexibility and Usefulness (Age P Value 0.993, Designation P Value 0.080 and Gender P Value 0.0.083), Timeliness (Age P Value 0.867, Designation P Value 0.159 and Gender P Value 0.095), Efficiency (Age P Value 0.713, Designation P Value 0.210 and Gender P Value 0.286), Confidentiality (Age P Value 0.874, Designation P Value 0.259 and Gender P Value 0.851), Security (Age P Value 0.829, Designation P Value 0.757 and Gender P Value 0.746), Communication (Age P Value 0.581, Designation P Value 0.113 and Gender P Value 0. 674) and Layout (Age P Value 0.684, Designation P Value 0.272 and Gender P Value 0.955) of the e-HRM system are not significantly different based on influence of Age, Gender or Designation. It means that employees of Public Sector Insurance give equal importance to these features of the e-HRM system.

6. In case of Private Insurance employees, out of the ten variables only Layout (P Value 0.022**) is found to be significantly different at 5% level of significance in level of satisfaction based on Designation. Age and Gender did not cause significant difference in level of satisfaction towards any of the variables.

7. Private Sector Insurance employees had equal satisfaction level based on the demographic variables towards Information Content(Age P Value 0.384, Designation P Value 0.473 and Gender P Value 0.913), Convenience of Access(Age P Value 0.302, Designation P Value 0.129 and Gender P Value 0.628), Ease of Use (Age P Value 0.641, Designation P Value 0.212 and

Gender P Value 0.557), Flexibility and Usefulness (Age P Value 0.766, Designation P Value 0.386 and Gender P Value 0.912), Timeliness(Age P Value 0.596, Designation P Value 0.578 and Gender P Value 0.662), Efficiency (Age P Value 0.888, Designation P Value 0.176 and Gender P Value 0.628), Confidentiality(Age P Value 0.625, Designation P Value 0.141and Gender P Value 0.985), Security(Age P Value 0.683, Designation P Value 0.427 and Gender P Value 0.453), Communication (Age P Value 0.839, Designation P Value 0.077 and Gender P Value 0.861) and Total Satisfaction (Age P Value 0.411, Designation P Value 0.146 and Gender P Value 0.561).

8. Research model developed using SEM shows that there are significant relationships between the latent constructs and measured variable. Based on the Regression weights it was identified that Preciseness of the Format (1.109), Easy controllability of the Portal (1.136), Attractive design (1.242), Accessibility without much complexities (1.063), Fulfilling Perceived utilities (1.126), User friendliness (1.000), Faster performance of tasks (1.136), Mediating employee collaborations (1.175), Security (1.000) and Less access to personal data by third parties (1.110) are the major influencing constructs in each of the measured satisfaction variables

B. Problems and Benefits of e-HRM System

The present-day organisations are offering the electronic mode of HR service delivery system to their employees. Evidently, they face Problems while using e-HRM system as well as the technical problems also comes up with the system usage. For the sake of discussion, the total score of both these categories of difficulties are termed as Problems of e-HRM system. There are always two sides of a coin, likewise though there are Problems still on the other side various Benefits are gained by the users. A comparative analysis in the selected sectors was conducted. To analyse Problems and Benefits based on demographic factors, Kruskal Wallis test was applied with respect to Age and Designation and Mann Whitney U test was used in case of Gender. It was found from the analysis that -

1. Employees in Public sector Banks differ in their problems in using the system based on their Age and Designation at 5% level of significance (Age P Value 0.048**and Designation P Value 0.036**) as well as the Total Problems associated with e-HRM system based on Age (P Value 0.048**). There is no difference shown by the influence of Gender towards Problems in using (P Value 0.306) and Total problems (0.383). Technical Problems do not show any differences based on any of the Demographic factors (Age P Value 0.115, Designation P Value 0.157 and Gender 0.360).

2. Employees of Private Banks, Public and Private Insurance are not affected by Age, Designation or Gender with respect to the problems in e-HRM system as shown by the P Values which are all above 0.05 meaning there is no significant difference.

3. In Public Banks, employees in the age group of 20-30 view most of the problems as moderate and all other age group employees view it as severe ones while in case of Private Bank employees most of the problems are viewed as moderate by employees of all age groups.

4. Male and Female employees in Public sector Banks face severe problems more while those in Private Banks face moderate ones.

5. Officers, Administrative Staff and others face severe problems while Managers face moderate ones in Public Banks whereas Private Bank employees at all the designations face moderate problems.

6. In case of Public Insurance company, employees of all age groups view problems as severe one. Male and Female employees and employees in various Designation view problems as moderate ones.

7. Among Private Insurance employee's moderate problems are faced by Male and Female employees and by employees at all Designation while the older age group employees face severe and moderate problems equally. Employees at all other age groups face Moderate problems.

8. Lack of Training and difficultly to make corrections in details once uploaded are the major problems faced by Public and Private Bank and Insurance employees in using e-HRM system.

9. Timeout of sessions are the frequently faced technical problem among employees in all the sectors.

10. Banks and Insurance companies in both Public and Private sector have significantly different level of problems in e-HRM.

11. Comparing the problems faced by Public and Private Insurance employees it can be understood that lack of training is the highest problem faced in both the sectors. The least faced problem among Public Insurance employees are Issues with transparency of transactions and Submission of request for leave whereas Difficulty in marking attendance when there is a delay due to genuine reasons and Difficulty to make corrections in details once uploaded are the least faced problems by the Private sector Insurance employees.

12. A comparison of Public and Private Banks reveal that lack of training to use the e-HRM system and Difficulty to make corrections in details once uploaded are the highest faced problem among the employees of both the sectors. In case of Public sector Bank employees Problem of security, Problems with Payroll and Submission of request for leave are the least faced problems while Issue in maintenance of portals and Problems with recording absence on account of onsite projects are the least faced problems by the Private sector Bank employees.

13. In case of Technical Problems Timeout of sessions are the most prominent problem faced by employees in both Public and Private Bank employees while Forgetting ID/Password in case of Public sector Bank employees and Navigation problems in case of Private sector Bank employees are the least faced Technical problems.

a. In Public Banks, Male and Female employees receive e-HRM system benefits differently at 5% Level of Significance (P Value 0.018**). Whereas Age,

Gender and Designation doesn't have an influence in the benefit among employees of Private Banks (Age P Value 0.658, Designation P Value 0.311 and Gender P Value 0.168), Public Insurance (Age P Value 0.807, Designation P Value 0.165 and Gender P Value0.302) and Private Insurance companies (Age P Value 0.212, Designation P Value 0.175 and Gender P Value 0.195).

14. Public and Private Bank employees have almost equal benefits from e-HRM System (0.058) while Insurance company employees in both sectors differ in their benefits level (0.043**) at 5% level of significance. The employees in Banking and insurance sectors do not show any difference in their level of satisfaction (0.079).

15. The major benefits common to all the sectors are efficient handling of personal data, easier transactions, better implementation and Simplifying of HR process.

16. Public bank employees also give importance to other benefits like non dependence on superiors for operations, automating and streamlining of tasks, increased speed and easiness of information sharing.

17. Private Banks employees feel helping in self - service and improving morale of the employees are also the major benefits of e-HRM System

18. Reduces time required for HR transactions, increases speed and easiness of information sharing and helps in self - service are the most reaped benefits of e-HRM system by the Public Insurance employees.

19. Private Insurance employees' view that e-HRM system reduces time required for HR transactions, improves the work flow of HR activities between HR Department, Management and Employees as well as improves employee morale.

20. Bank employees in both sectors opine that e-HRM system helps in efficiently handling personal data whereas Insurance employees in both sectors view it

makes transactions easy, helps in better implementation of HR process, simplifies HR activities and reduces time required for HR transactions.

21. Public Institutions consider making transactions easy and increasing speed and easiness of information sharing as major benefits while Private Institutions employees commonly consider e-HRM system helps in better implementation of HR process, simplifies HR activities and Helps in self service

Section B

9. 8. Conclusions

A humble effort was made to look into the e-HRM implementation scenario in the selected banks and Insurance companies in both Public and Private sector by the current research. The following important conclusions are arrived at after the analysis of Primary data collected from the sample respondents.

1. Standardization, Impartial and Specialization are found to be the most influencing Perception factors. The major factors leading to Adoption are identified as Organization size, Availability of IT resources and System security.

2. Public Institutions adopt both Traditional and Electronic mode while Private Sector Institutions use Electronic mode to pursue its HR activities. Banks in Public and Private Sector equally adopt Electronic mode to almost all the Functions. Public Insurance company adopts least number of tasks electronically to perform its HR functions while Private Insurance has the highest adoption of e-HRM.

3. Banks and Insurance companies in both Public and Private Sector faced similar major challenges like insufficient tangible benefits and Lack of service provider while implementing e-HRM. Value creation and HR department efficiency are the most derived e-HRM outcomes.

4. It can be inferred that employees in all the selected Institutions are satisfied with their e-HRM system. They are seen to give more importance to factors

like Layout, Communication, Ease of Use, Efficiency, Flexibility and Usefulness and Information content of the e-HRM system in influencing e-HRM System satisfaction.

5. Lack of Training, Difficulty in updating, Time out of sessions and Poor network connectivity are some of the significant frequently faced problems in using the system. Efficient handling of personal data, Easier transactions, Better implementation and Simplifying of HR process are the major benefits of using the e-HRM system

e-HRM is the most relevant mode of dealing HR activities and processes in the modern times as the present generation of employees are technically oriented and are fully accepting the change. If the problems arising with the e-HRM especially on the technical side are improvised, e-HRM can be an irreplaceable solution to the HR world.

Section C

9.9. Suggestions

An elaborate analysis of the various aspects relating to e-HRM in the select Banks and Insurance companies has been attempted. The research objectives from Managers perspective were relating to the implementation stage and hence suggestions wouldn't have any role to perform. The employee's perspective is dealing with Satisfaction, Problem and Benefits out of e-HRM system. Hence based on the above stated findings and conclusions of the study, the following suggestions are put forth.

- The e-HRM system is the customized application of HR given by the Institution to its employees. Hence, proper training is to be implemented for getting employees with necessary information and skills to operate and handle the e-HRM system.

- Many of the employees responded that there are network issues while using e-HRM system. In order to overcome this situation, it is necessary to improve

the Network connectivity more precisely ensuring uninterrupted network connectivity would help in smooth conduct of HR and other services.

- The Server Capacity also as a major role in ensuring smooth functioning of the system. In order to prevent time lag during peak hours and completing tasks within the reasonable time, server capacity has to be upgraded. Decentralizing servers can also help in avoiding the systems instability and unavailability in every branch with any issues at Head Offices.

- The respondents feel that the systems should be made more users friendly. Therefore, it is suggested to improve the System in terms of dealing with the interface, speed etc. Clear cut Icons and Customization of links can also help make it more users friendly. The User Interface Experience (UIX) has to be updated and taken care of.

- The major Technical Problem faced by employees in all the sectors is Time out of sessions. In order to overcome this problem, programming should be modified to provide reasonably fair enough time for the users to carry out their tasks. Also Load Balancing and Network Latency must be looked into.

- It is found that Updating information and Auto calculated figures often create problems for the users. Hence, while Programming an option to correct and upload the information has to be included so that such issues can be well tackled. Application up gradation to incorporate all the latest changes must be done so that there won't be problems with auto calculated figures.

- The problem of data theft is an issue faced in case of electronically operated systems. As a solution to this problem, security features in the system have to be improvised to protect employee's personal data. Cyber security, Web security and Data security should be ensured with different available security tools.

- In case of Appraisal, employees desire that there has to be more transparency. Manipulations by others must be checked. So as far as possible the system can

be configured in such a way that editing by superiors or any other related hand can be avoided/ restricted.

- Each request or application on the part of employees has to pass through many desks to get final approval. Therefore, there is a problem of the turn around time. System level TAT (Turn Around Time) for each task should be minimized by improving the speed of transactions through the system.

- Many a times employees have queries related to their HR issues or data handling which are unanswered. Therefore, developing Chat box to hold real time conversation would help in internal communication better and would help to resolve employee queries.

- An employee aspires a career when he/she enters into an institution to serve it. In order to help the employees to get a clear idea of the career map, a Goal setting portfolio can be added as part of the e-HRM system.

- From the analysis, it is found that the employees face the problem of reporting while dealing electronically. Therefore, Clear mapping should be there so as to provide the exact line of reporting to the employees in various tasks.

- At present, information related to any vacancies arising in the institution which can be applied by the existing employees too are sent through mails. If the mails are unattended then they would miss out the opportunity. Hence, Internal job posting should be included as scrolls or announcements which would be clearly visible to the users. This would ensure that the employees wouldn't miss out the prospective opportunity in their institution.

- Mobile is one gadget which is truly in pace with the modern-day busy world. It is seen that the Public Insurance companies do not use mobile apps for delivering the e-HRM services. Therefore, steps may be taken to develop such apps. Improving mobile apps by those institutions which already have to be done as it is the most convenient form of providing services 24/7.

9.10. Scope for Further Research

The present research was undertaken from Managers and Employees perspective in the Banking and Life insurance industrial sectors in Financial service Industry. The following topics are identified which can be probed into further by researchers in future.

- E- HRM in the General Insurance Sector in Kerala - A Comparative study of Private and Public Sectors.
- Cost benefit analysis of the e-HRM system implementation in Service and Manufacturing Sectors - A Comparative Study.
- e-HRM in the Organizations functioning in Manufacturing and Tertiary sectors.
- e-HRM Adoption and Implementation in New Generation Banking Sector in Kerala.
- Impact of Adoption of E-HRM on Employee Satisfaction - A Study with Special Reference to Manufacturing Sector Industries in Kerala.

Appendix-1

Questionnaire for Managers of Bank and Life Insurance Companies

Respected Sir/Madam,

A Ph.D work titled "e-HRM in the Selected Public and Private Sector Banks and Life Insurance Companies in Kerala- An empirical Analysis" is being conducted. Kindly mark your response to facilitate the same. Data collected will be kept confidential and be used only for academic purposes.

1. Bank/ Insurance ……

2. No. of Employees

Region	Full -Time/ Permanent	Part-Time/ Ad-Hoc
Kerala		
Branch		

(Please put a tick mark in the relevant column)

3. What mode does HR Department in your institution follow?

   Traditional (paper-intensive) ☐ Electronic ☐ Both ☐

4. The month and year in which E-Hrm implemented by your institution ….……

5. Was E-HRM implemented in all the branches initially?

   Yes ☐ No ☐

   If No, when was it completely implemented by all the branches…….

6. What were the perception factors for implementing E-Hrm?

   Strongly Agree-SA **Agree- A** **Neutral - N**
   Disagree- DA **Strongly Disagree- SDA**

Sl.No	Perception Factors	SA	A	N	DA	SDA
I	**Standardization**					
a	Uniformity					
b	Maximize Compatibility					
Sl.No	**Perception Factors**	**SA**	**A**	**N**	**DA**	**SDA**
II	**Career Development**					
a	Transfer and Promotions					
b	Training and Development Programmes					
c	Intimation sent online					
III	**Overcoming Hurdles**					
a	Easy to deal voluminous data					
b	Timeliness					
c	Storage of large data					
IV	**Globalisation**					
a	Meet global standards					
b	Managing Cultural Diversity					
V	**Specialisation**					
a	More strategic role					
b	Streamlining processes					
VI	**Impartial**					
a	Eliminating bias					
b	Reducing prejudices					
VII	**Work Efficiency**					
a	More user friendly					
b	Ease of access					
c	Handling of jobs with minimum no. of employees					

7. What are the factors considered for adoption of E-Hrm in your institution?

Strongly Agree-SA **Agree- A** **Neutral - N**
Disagree- DA **Strongly Disagree- SDA**

Sl.No	**Adoption Factors**	**SA**	**A**	**N**	**DA**	**SDA**
I	**Organisational Size**					
a	Dealing with large no. of employees					
b	Dealing with voluminous employee data					
II	**Availability of IT Resources**					
a	Availability of Technology					

b	Availability of Technical Experts and Staff					
c	Availability of Own Website					
III	**Usefulness of e-HR**					
a	Anytime, anywhere access					
b	Autonomy of operations (less dependency on officials)					
Sl.No	**Adoption Factors**	**SA**	**A**	**N**	**DA**	**SDA**
c	Transparency of transactions					
IV	**Ease of Use**					
a	User friendly					
b	Easy to handle voluminous data					
c	Can go paperless					
V	**Intention of Use**					
a	To make HR activities more strategic					
b	To reduce HR department staff					
c	To reduce burden of HR department staff					
d	To improve efficiency					
e	To be cost effective					
VI	**Communication**					
a	Two way communication possible					
b	Can address all the target group employees at a time					
c	Clear and unambiguous communication possible					
d	Speedy communication possible					
VII	**System Security**					
a	Confidential login ID and password					
b	Inaccessible to non-members					
c	Proper data backups available					
VIII	**Organisation Roles**					
a	Role clarity					
b	Streamlining of roles					
c	Avoiding duplication of roles					
IX	**Social Risk**					
a	Data security					
b	Privacy of employee data					
c	Reputation of HR service delivery					

X	**Employee Training**					
a	Online application and selection of trainees					
b	e-learning module					
c	Online evaluation of training					

8. Is Electronic HRM being followed in the below mentioned functions by your institution?

Sl. No	Functions	Always	Often	Sometimes	Seldom	Never
1	**Recruitment**					
	Determining Personnel Requirement					
	Locating Sources					
	Reporting vacancies through online sources					
	Evaluation					
2	**Selection**					
	Receiving online applications					
	Screening of applications					
	Selection Test					
	Selection Interview					
	Checking References					
	Physical Examination					
	Approval by appropriate authority					
	Final selection					
	Employment contract					
	Evaluation					
3	**Placement**					
	Collect employee details					
	Construct employee profile					
	Match employee profile with job profile					

Sl. No	Functions	Always	Often	Sometimes	Seldom	Never
	Assigning job to the individual					
4	**Attendance**					
	Recording regular attendance					
	Other duty attendance					
	Marking casual leave					
	Other eligible leave					
5	**Training**					
	Determining training needs					
	e-learning modules					
	Online training					
6	**Appraisal**					
	Establishing standards					
	Communicating standards to employees					
	Measuring actual performance					
	Comparing actual with standards					
	Discussing reports with employees					
	Taking corrective actions					
7	**Compensation**					
	Wage determination					
	Incentive plans					
	Fringe benefits					
8	**Transfers and Promotions**					
	Application for Transfers and Promotions					

Sl. No	Functions	Always	Often	Sometimes	Seldom	Never
	Selection for Transfers and Promotions					
	Intimation to employees about Transfers and Promotions					
9	**Career Planning**					
	Self assessment by individuals					
	Evaluation of available career opportunities					
	Undergoing skill development					
	Matching and decision making					
	Implementation and review					
9	**Scholarships**					
	Providing information about scholarships					
	Receiving applications					
	Screening					
	Awarding					
10	**Enquires/Discipline/Vigilance**					
	Filing of complaints					
	Enquiry					
	Intimating actions					
11	**Grievance Handling**					
	Defining					
	Gathering information					
	List of alternate solution					
	Convey final decision					
	Follow up action					

9. Challenges faced in implementing e-Hrm in the institution

Strongly Agree-SA **Agree- A** **Neutral - N**
Disagree- DA **Strongly Disagree- SDA**

Sl.No	Problem	SA	A	N	DA	SDA
A	Technological Barriers.					
B	Insufficient Financial Resources					
C	Lack of Skills					
D	Insufficient Tangible Benefits					
E	Resistance to Change					
F	Security Issues					
G	Lack of Service Provider					
H	Lack of Innovation					
I	Resistance from Trade Unions					

10. Do you agree that e-hrm has the following Outcomes

Strongly Agree-SA **Agree- A** **Neutral - N**
Disagree- DA **Strongly Disagree- SDA**

Sl.No	Benefits	SA	A	N	DA	SDA
I	**Value Creation**					
1	Improved HR service delivery.					
2	People efficiency or effectiveness is improved.					
3	Training effectiveness is achieved.					
4	Effective recruitment benefits.					
5	Redeployment into strategic roles.					
6	Supporting strategic tasks.					
7	Extra time available.					
II	**Cost Reduction**					
1	Outsourcing or automating					
2	Reduced administrative workload.					
3	Reduced turnover or Reduced staffing.					
4	Performance Improvement.					
5	Streamline Processes.					
6	Online HR services.					
7	Effectiveness of HR Functions.					

III	**HR and Organisational Effectiveness**					
1	Training and Education effectiveness.					
2	User Involvement.					
3	Employee Self Service.					
4	Increased Performance.					
5	Effective User of Human Capital.					
6	Becoming a Strategic Business Partner.					
7	Evaluation Effectiveness.					
8	Supportive Learning.					
9	Facilitating Organisational Development and Change.					
10	Enhanced Job Performance.					
IV	**HR Department Efficiency**					
1	Operational Performance.					
2	Shared services for HR Domain.					
3	Create competitive Advantage.					
4	Align the Function with Business Strategy.					
V	**Productivity**					
1	Improved employee productivity.					
2	Improved HR Department Productivity.					
3	Improved Organisational Productivity.					

11. Your suggestions for improving the e-HRM in your institution

……
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……
……

Thank you for your precious time and response.

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Appendix - 2

Questionnaire for Employees of Bank and Life Insurance Companies

Respected Sir/Madam,

A Ph.D work titled "e-HRM in the Selected Public and Private Sector Banks and Life Insurance Companies in Kerala- An empirical Analysis" is being conducted. Kindly mark your response to facilitate the same. Data collected will be kept confidential and be used only for academic purposes.

Gender Male ☐ Female ☐

Designation Manager ☐ Officer ☐

Administrative Staff ☐ Others ☐

Bank/ Insurance Public ☐ Private ☐

Age 20-30 ☐ 30-40 ☐ 40-50 ☐ 50-60 ☐

(Please put a tick mark in the relevant column)

1. What mode does HR Department in your institution follow?

   Traditional (paper-intensive) ☐ Electronic ☐ Both ☐

2. Is Electronic HRM being followed in the below mentioned functions by your institution?

Sl.No	Functions	Always	Often	Sometimes	Seldom	Never
2a	Recruitment					
2b	Selection					
2c	Placement					
2d	Attendance					
2e	Training					

2f	Appraisal					
2g	Compensation					
2h	Grievance Handling					
2i	Welfare Measures					

3. What is your satisfaction level with respect to each criterion

Sl. No	Satisfaction Variables	Highly Satisfied	Satisfied	Neutral	Dis Satisfied	Highly Dis-satisfied
A	**INFORMATION CONTENT**					
1	Adequate content					
2	Useful content					
3	Accuracy of information provided					
4	Preciseness of format					
5	Availability of latest updates and current information					
6	Reliability of Information provided					
7	Completeness of Information provided					
8	Availability of Comprehensive information					
9	Relevancy of information provided					
10	Ease of understanding the Information					
B	**CONVENIENCE OF ACCESS**					
1	The portal can be accessed from anywhere					
2	The portal can be accessed anytime					
3	The portal can be accessed through internet					
4	The portal can be accessed only through intranet					
5	The portal can be accessed through mobiles					
6	The portal can be accessed without complexities					
C	**EASE OF USE**					
1	The portal is user friendly					
2	The portal can be easily navigated					
3	Operations can be easily understood					
4	Proper training is provided to use the portal					
5	The portal can be easily controlled					
6	It is easy to learn the operations					

Sl. No	Satisfaction Variables	Highly Satisfied	Satisfied	Neutral	Dis Satisfied	Highly Dis-satisfied
7	The portal can be easily managed					
8	The portal can be easily used by oneself					
9	The knowledge can be easily manipulated					
D	**FLEXIBILITY AND USEFULNESS**					
1	The portal is flexible					
2	The information provided fit to task					
3	The information fulfill the perceived utility					
4	The information fulfills the end user's needs					
E	**TIMELINESS**					
1	The processing speed of information is reasonable					
2	The required information is readily given					
3	The information is given before it becomes obsolete					
4	The information can be retrieved quickly					
F	**EFFICIENCY**					
1	The portal helps in performing tasks better					
2	The portal helps in performing task faster					
3	It helps in streamlining (organizing) work processes					
4	It helps to improve productivity					
5	It avoids duplication of work					
G	**CONFIDENTIALITY**					
1	Personal information is kept confidential					
2	Personal information is not misused by authorities					
3	Third parties don't have access to personal information					
4	Proper assurance is provided					
H	**SECURITY**					

Sl. No	Satisfaction Variables	Highly Satisfied	Satisfied	Neutral	Dis Satisfied	Highly Dis-satisfied
1	Security of data is assured					
2	Data theft and other security breach is strictly punished					
3	A trust is built among employees					
I	**COMMUNICATION**					
1	Information sharing is easily done					
2	Collaborations between employees and organisations is easily mediated					
3	Collaborations among employees is easily mediated					
4	Clear and unambiguous communication is possible					
5	Timely communication is possible					
J	**LAYOUT**					
1	The design of the system is user friendly					
2	The screen is user friendly					
3	The site design is attractive					
4	The entry guidance is clearly given					
5	The website structure is informative					
6	The visual appeal is good					
7	The aesthetic design is attractive					
8	The layout is easy to operate					
9	Easy entry is facilitated					
10	Easy exit is facilitated					

4. What problems do you face in dealing with e-HRM?

Strongly Agree-SA **Agree- A** **Neutral - N**
Disagree- DA **Strongly Disagree- SDA**

Sl.No	Problem	SA	A	N	DA	SDA
A	**Problems relating to using of e-hrm**					
1	Lack of training					
2	Difficulty in access					
3	Difficulty in controlling the operations					
4	Difficulty in understanding the functions					

Sl.No	Problem	SA	A	N	DA	SDA
5	Difficulty in marking attendance when there is a delay due to genuine reasons					
6	Difficulty to make corrections in details once uploaded					
7	Problem of security					
8	Issues with transparency of transactions					
9	Issue in maintenance of portals					
10	Updating of portals					
11	Problems with auto calculation of figures					
12	Problems with payroll					
13	Problems with updating leave					
14	Problems with recording absence on account of onsite projects					
15	Submission of request for leave					
B	**Technical Problems**					
1	Power failure					
2	Navigation Problems					
3	Forgot ID/ Password					
4	Takes more than reasonable time to process					
5	Time out of sessions					

5. Do you agree that e-HRM has the following benefits

Strongly Agree-SA **Agree- A** **Neutral - N**
Disagree- DA **Strongly Disagree- SDA**

Sl.No	Benefits	SA	A	N	DA	SDA
1	Makes transactions easy					
2	Need not depend on superiors for operations					
3	Self analysis is possible					
4	Processing of own emoluments is possible					
5	Improves morale of the employees					
6	Unbiased appraisals is possible					
7	Prejudiced decisions can be avoided					
8	Helps to automate and streamline tasks					
9	Helps in better implementation of HR process					
10	Simplifies HR activities					

11	Reduces time required for HR transactions					
Sl.No	**Benefits**	**SA**	**A**	**N**	**DA**	**SDA**
12	Increases speed and easiness of information sharing					
13	Helps in self service					
14	Improves the work flow of HR activities between HR Department, Management and Employees					
15	Facilitates in document handling					
16	Helps in efficiently handling personal data					
17	Improves employee morale					

6. Do you have any suggestions to improve e-HRM in your institution

……
……
……
……
……
……

Thank you for your precious time and response.

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Appendix- 3

Interview Schedule for Managers of Bank and Life Insurance Companies

1. Name of the Institution : ……..

2. No. of Zones and details :

   ……

   ……

   ……

   ……

3. No. of Branches : ……..

4. No. of Employees : ……

5. Name of the e-HRM Package : ……..…

6. Year of Introduction in Kerala : ……

7. Functions to which e-HRM were adopted in the initial stages : ……..……..

8. Technology of e-HRM : ……

9. Vendors of the Package : ……

10. HR service Delivery Medium : ……

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