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## Managerial Effectiveness and Demographic Variables: A Study on Public and Private Sector Banks of West Bengal

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**ABSTRACT:** *In order to find out the managerial effectiveness of the managers in both public and private sector banks of West Bengal, demographic variables (age, gender, education, experience, income and marital status) and managerial effectiveness of managers are used in this study. The purpose of the present study is to find out the role of demographic variables in managerial effectiveness of managers in both public and private sector banks of West Bengal. The sample consists of 566 managers from three public (State Bank of India, Allahabad Bank, and United Bank of India) and three private (ICICI, HDFC, and AXIS) sector banks of West Bengal, out of which 487 are public bank managers and 79 are private bank managers working at various positions of management. The stratified random sampling is used for collection of data. The standard structure questionnaire named "Managerial Effectiveness Scale" was developed by Prof. S. Gupta (1996) was administered. Mean, SD, t-test and ANOVA were used to test the seven hypotheses formulated in the study. The study concludes that the mean scores of the managerial effectiveness of public and private sector bank managers are statistically significant. It also exhibits that the private bank managers are more effective than the public bank managers. The result reveals that the managerial effectiveness of both public and private sector banks managers are different with respect to some demographic characteristics like gender and experience, and age (partially). But managerial effectiveness is independent of other demographic characteristics like education, income and marital status.*

**KEY WORDS:** managerial effectiveness, managers, banks, age, gender, education, experience, income, marital status.

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### INTRODUCTION

In this global economy, it is time for all types of public and private sector banks to think about managerial effectiveness to prepare plans after taking into account the knowledge and information, to consider the cost in terms of money, time and effort to focus on the end results rather than the tools or techniques to be used.

Managerial Effectiveness focused on the managerial ability of managing self like personality

and stress, managing subordinates and relationship, (communication and interpersonal effectiveness, delegation and team leadership), managing change and decision making (understanding change and change management, decision making process and technique). Managerial effectiveness is a leader's ability to achieve desired results where results are influenced by the organization's culture.

Effective management is about doing the right things at the right time. In the face of downsizing, mergers, etc., bank needs manager who are not only efficient but also effective. Efficient manager do things right whereas an effective manager does the right things. Effective managers are both effective and efficient.

In the edge of competitive market it is necessary to discuss to relevancy of managerial effectiveness in banks. Globalization, Liberalization, and Privatization have affected in banks. To sustain in the arena of cutthroat competitive market in banking sector and rapidly changing government policies, the traditional management is not compatible in banks. Now, it is time for all types of public and private sector banks to think about managerial effectiveness because effective managers prepare plans after taking into account the knowledge and information, effective manager know where there time goes and how it is spent, effective managers focus on results that can be achieved rather than the tools or techniques to be used.

Managerial Effectiveness is a leader's ability to achieve desired results. How well he applies his skills and abilities in guiding and directing others, determines whether he can meet those results effectively. Managerial effectiveness attempts to achieve the organizational goals. According to Fred Luthans, effective managers lead to satisfied, committed employees and high performing departments and suggested that successful managers spent more of their time and effort in networking with others inside and outside the organization. The bank manager has to be not only effective leader but also an effective manager. Manager has to try the best of his level for managerial effectiveness that will lead to organizational effectiveness and excellence.

## **REVIEW OF LITERATURE**

Managerial effectiveness is the key to success and growth of any organization. It is a complex and multifaceted phenomenon, incorporated in a three parts model, proposed by Campbell et al., (1970), consisting of the 'person' considering the traits and characteristics of the manager, the 'product' measured in terms of results, and the 'process' depicted in terms of on-the-job behaviour and actions.

Two-factor models of managerial behaviours, such as those developed as part of the Ohio State (Fleishman, 1951, 1953, 1957; Halpin & Winer, 1957) or the Michigan studies (Katz & Kahn, 1952; Katz, Maccoby, & Morse, 1950), have dominated the theoretical and empirical studies of the relationships between managerial behaviours and employees' attitudes and managers' performance (Yukl, 1994). Campbell et al., (1970) introducing the concept of 'managerial behaviour' pointed out that it is a function of ability, motivation and opportunity as reflected in various situational circumstances.

Davis and Luthans (1979) identify fourteen specific categories of managerial behaviour that are relevant for most types of managerial positions. Based on the results from a study of managers in three organizations, Luthans & his colleagues (Luthans, 1988; Luthans, Hodgetts, & Rosenkrantz, 1988; Luthans, Rosenkrantz, & Hennessey, 1985) concluded that the behaviour relevant for effective performance of a manager's current job (managerial effectiveness) are different from the behavior most relevant for advancement to higher-level positions (managerial success).

Dayal (1984), identified four important factors that are relevant for managerial effectiveness and these factors are clear understanding of the mission, shared organizational values, concern for customers and concern for developing the capabilities of employees. M. K. Mathew and P. R. Poduval (1994) conducted a study on 'Managerial Activities for Managerial Effectiveness in Public and Private Sector Organizations' and concluded that the reality of managerial work has significant impact on their effectiveness and the rate of performance of various on-the-job activities would explain difference in effectiveness of managers.

Nathwani Rajeshri (2004) conducted a study entitled "The Study of Customer Preference and Managerial Effectiveness of Nationalized and private Sector Banks" and found the significance of customer oriented managerial effectiveness of bank managers in both nationalized and private banks. This study revealed and discussed the extent to which the managerial role motivation is defined as an internal force that leads the individuals to pursue, enjoy, and succeed in management positions in relatively large hierarchical organizations.

Sayed Reza Sayed Javadin, Fereshteh Amin et al., (2010) studied the relationship between managerial skills and efficiency of bank branches and found that there are direct and positive relationship between managerial skills and efficiency in the bank branches and also result of data analysis revealed that there are positively relationship between components of these skills and efficiency ultimately by using laser software conceptual model and research suggestion was presented to improve the current situation.

In a study conducted by Pathak et al., (2011), managers from public sector banks in India was selected to find out the relationship of managerial effectiveness with motivational climate and leadership effectiveness. In case of characteristics of managerial effectiveness, managers gave first three ranks to: competence and responsible, good work ethics, and work quality.

Dr. Rishipal (2012) conducted a study on "Cognitive Style; a predictor of Managerial Effectiveness: Study of Public and Private Sector Bank Managers in India". This study revealed that all the different categories of managers i.e. junior managers, middle level managers and senior managers differ significantly in their managerial effectiveness which can be predicted from cognitive style.

### **Objective of the Study**

The major objectives of this study is to examine the managerial effectiveness of managers in

both public and private sector banks of West Bengal with respect to different demographic variables like Age, Gender, Education, Experience, Income and Marital Status were examined. The major objective of the study is:

1. to examine the managerial effectiveness of managers in both public and private sector banks.
2. to find out the role of the demographic variables like Age, Gender, Education, Experience, Income and Marital Status in the effectiveness of the managers from both public and private sector banks.

### **Hypotheses of the Study**

H<sub>1</sub>: The Managerial Effectiveness of public sector banks will differ significantly from private sector banks.

H<sub>2</sub>: The Managerial Effectiveness will be significantly related with the Age of managers of both public and private sector banks.

H<sub>3</sub>: The Managerial Effectiveness will differ significantly with the Gender of managers of both public and private sector banks.

H<sub>4</sub>: The Managerial Effectiveness will be significantly related with the Education of managers of both public and private sector banks.

H<sub>5</sub>: There is a significant relationship of managerial effectiveness with the experience of managers of public and private sector banks.

H<sub>6</sub>: The Managerial Effectiveness of both public and private sector banks managers will be significantly related with the Income.

H<sub>7</sub>: The Managerial Effectiveness will be significantly related with the Marital Status of managers of both public and private sector banks.

### **METHODOLOGY OF THE STUDY**

Methodology includes sample, measures / test or adaptation of tools, and administration of tests for collection of data.

#### **Population and Sample:**

The population of the study consists of managers in different categories like branch manager, customer manager, credit manager, service manager and the like, of a particular branch in both public and private sector banks. The banks were chosen on the basis of total number of branches as listed by RBI Kolkata, 2022. The managers were chosen from 20 districts keeping the representativeness of all districts of West Bengal. According to the sources of RBI Kolkata, total number of branches of both public and private sector banks in West Bengal are 3255. Out of which 2675 branches are public sector banks and 580 branches are from private sector banks. The population of the sample for the study is 11,316 out of which public bank managers are 9,750 and private bank managers are 1566. The stratified random sampling is used to collect the data. The sample consisted of 566 managers from three public (State Bank of India, Allahabad Bank, and United Bank of India) and three private (ICICI, HDFC, and AXIS) sector banks of West Bengal. The researcher has taken 5 % of total number of public and private banks managers are 487 and 79 respectively.

**Measures / Tests:**

The data has been collected with the help of standardized tests such as Managerial Effectiveness test developed by Prof. S. Gupta (1996). The scale consists of nineteen culturally relevant characteristic of managers and these are: 1. Beliefs about subordinates, 2. Dependence, 3. Innovation and inspiration, 4. Organizational goals/personal goals, 5. Assignment of tasks, 6. Planning/Coordinating, 7. Training and development, 8. Motivating/Reinforcing, 9. Managing conflict, 10. Communication, 11. Public image, 12. Socializing / Politicising, 13. Management of boss, 14. Management of colleagues, 15. Discipline & example setting, 16. Client management, 17. Management of control and market environment, 18. Control function, and 19. Networking. It consisted of 45 items. 35 items are positive and 10 items are negative. 1 - 5 Likert rating scale (where 1 = Never, 2 = Sometimes, 3 = Undecided, 4 = Usually, and 5 = Always) was used to anchor all managerial effectiveness items. A few items (10 items) were worded negatively for which the scoring was reverse. A high score indicates high managerial effectiveness. The test-retest reliability was found to be .73 which is high and split-half reliability was found to be .73 which is again high.

**Test Administration:**

The study is based mainly on primary data and supported by secondary data. The primary data is collected from the managers to assess the managerial effectiveness. There are two ways of administering of questionnaires: self-administering of questionnaires and mailing the questionnaires. This research was done by administering the questionnaires face to face in order to get a valid response on the scales like managerial effectiveness. The hypothesis formulated with respect to the objective stated above and were tested with appropriate statistical techniques through Statistical Package for Social Sciences (SPSS version 20).

**RESULTS AND DISCUSSIONS**

**H<sub>1</sub>: The Managerial Effectiveness of public sector banks will differ significantly from private sector banks.**

In order to test hypothesis H<sub>1</sub>, t-test has been applied. The result is shown below in Table 1.

**Table 1: t-test comparing means of Managerial Effectiveness of Public and Private Sector Bank Managers**

Groups of Managers	N	Mean	SD	t	Level of Significance
Public	487	167.32	22.89	-8.322	.000
Private	79	189.72	17.22		

Table 1 reveals that the value of t = - 8.322, which is highly significant and the significant value (.000) is < 0.05, .01. Thus the alternative hypothesis (H<sub>1</sub>) is accepted. The result leads to

infer that the managerial effectiveness of the managers of public sector banks and private sector banks do differ significantly. Hence private sector managers are highly effective than public sector managers.

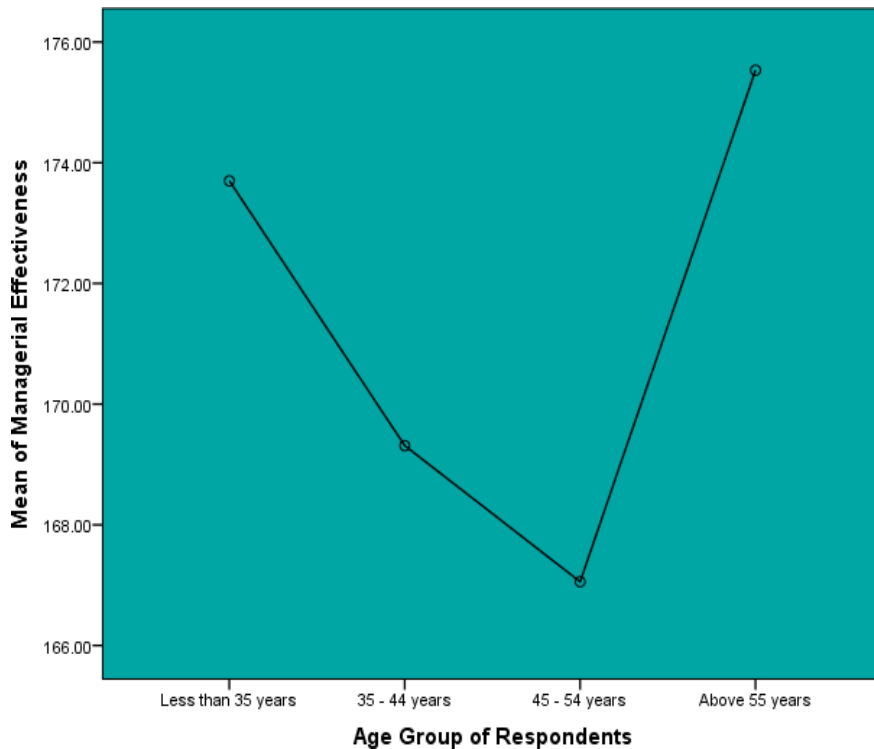
**H<sub>2</sub>: The Managerial Effectiveness will be significantly related with the Age of managers of both public and private banks.**

The influence of age on the managerial effectiveness of the managers has been studied by splitting the entire managers into four groups -less than 35 years of age in first group, 35 years to 44 years of age in second group, 45 years to 54 years of age in the third group and finally, managers with above 55 years age in the fourth group. The total numbers of managers belonging to these groups were 170, 125, 211 and 60 respectively (Table 2). The mean scores of managerial effectiveness accordingly are 173.70, 169.31, 167.06, and 175.53 (See Table 2 and Figure 1)

**Table 2: Results of ANOVA - Age and ME of Public and Private Bank Managers**

Age groups	N	Mean	Std. Deviation	F	Significance
Less than 35 years	170	173.70	23.36	3.636	.013
35 years to 44 years	125	169.31	24.27		
45 years to 54 years	211	167.06	22.58		
Above 55 years	60	175.53	23.87		
Total	566	170.45	23.49		





**Figure 1: Graph for Age wise ME of Public and Private Bank Managers**

Though the mean of managers within the age of above 55 years are more (175.53) in comparison to other three groups, the significance of difference between the means of ME of these four groups were tested with ANOVA. It is found from the Table 2 that the calculated value of F is 3.636 and the corresponding significance value (0.013) is smaller than 0.05 ( $p < 0.05$ ). The ANOVA results have shown that there is a significant difference between the mean scores of ME of the managers belonging to different age groups. Hence  $H_2$  is accepted so far as age is concerned.

To confirm the results of the ANOVA, 't' test is computed to find the mean difference between the four age groups of public and private bank managers (Table - 3).

**Table 3: t-test between means of Managerial Effectiveness of different Age Groups of Public and Private Bank managers**

	Age Groups	N	Mean	SD	t	Level of Significance
	Less than 35 years	170	29.8882	3.49545	-26.089	.001
	35 - 44 years	125	39.8720	2.87642		
	Less than 35 years	170	29.8882	3.49545		

Age	45 - 54 years	211	48.9194	2.73045	-59.663	.000
	Less than 35 years	170	29.8882	3.49545	-56.813	.000
	Above 55 years	60	56.1000	1.21711		
	35 - 44 years	125	39.8720	2.87642	-28.777	.100
	45 - 54 years	211	48.9194	2.73045		
	35-44 years	125	39.8720	2.87642	-41.891	.000
	Above 55 years	60	56.1000	1.21711		
	45 - 54 years	211	48.9194	2.73045	-19.798	.000
	Above 55 years	60	56.1000	1.21711		

From the above Table 3, t - test results show that there is a significant mean differences between the different age groups of public and private bank managers except the age group of 35 - 44 years and 45 - 54 years of manager in both public and private sector bank managers. In the age group of 35 - 44 years and 45 - 54 years, the calculated value of 't' is -28.777 and the corresponding significant value is 0.100 which is higher than 0.05 ( $p > 0.05$ ). So, there is no significant mean difference between the age group of 35 - 44 years and 45 - 54 years of manager in both public and private sector bank managers. Hence  $H_2$  is accepted, except 35 - 44 and 45 - 54 years of age groups.

**$H_3$ : The Managerial Effectiveness will differ significantly with the Gender of managers of both public and private banks.**

**Table 4: Results of t Test: Gender and ME of Public and Private Bank Managers**

Gender	N	Mean	Std. Deviation	t	Significance
Male	504	169.08	23.25	-4.012	.000
Female	62	181.60	22.62		
Total	566	170.45	23.49		

The number of female managers was comparatively less in the sample. There were only 62 female managers whereas the number of male managers was 504. The relationship between the gender of the managers and the level of managerial effectiveness was examined by applying the t test. The results of the test are summarized in Table 4.

The mean score for managerial effectiveness of the male group was 169.08 and it was 181.60 in the case of female managers. It is found from the Table 4 that the calculated value of t is -



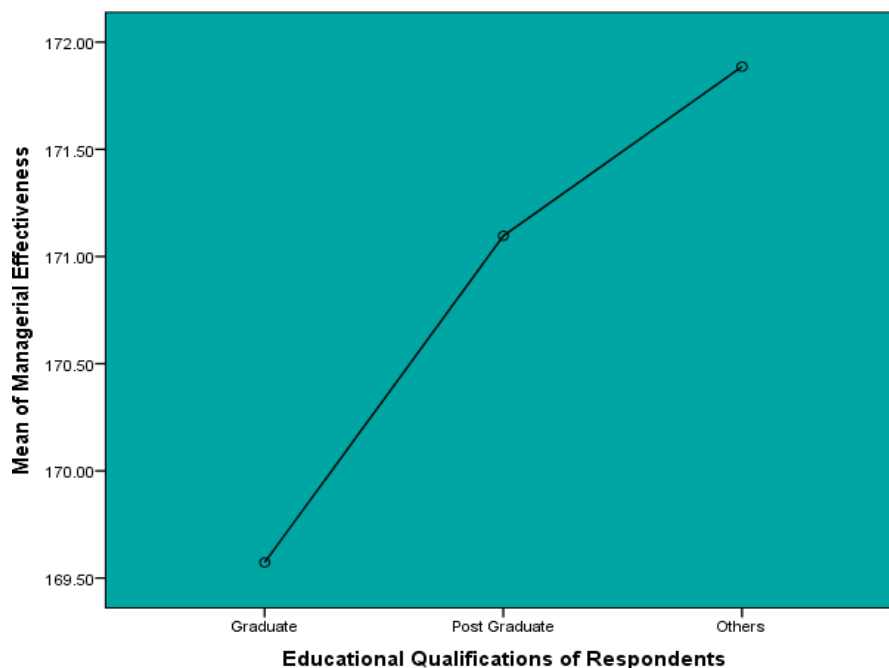
4.012 and the corresponding significant value of 0.000 which is lower than 0.05 ( $p < 0.05$ ). The t results have shown that there is a significant difference between the mean ME scores of the male and female managers, which means that female managers are more effective than male managers in both public and private banks.

Hence it is exhibited that managerial effectiveness differ according to gender. Male and female managers are not equally effective and hence there is a significant difference between male and female managers so far as effectiveness in managerial behavior is concerned. So null hypothesis is rejected and H3 is accepted.

**H4: The Managerial Effectiveness will be significantly related with the Education of managers of both public and private banks.**

**Table 5: Results of ANOVA: Educational Qualifications and ME of Public and private Bank Managers**

Educational Qualifications	N	Mean	Std. Deviation	F	Significance
Graduate	295	169.57	22.45	.464	.629
Postgraduate	166	171.10	24.71		
Others	105	171.89	24.48		
Total	566	170.45	23.49		



**Figure 2: Graph for ME of Public and Private Bank Managers considering Educational Qualifications**

The educational background of the sample was diverse and it ranged from graduate to postgraduate level to other professional degrees. The kind of exposure, experience and training provided during different educational programmes are different. Some programmes would be focusing more to provide theoretical input, while some others will give priority to practical training. Most of the professional programmes are giving priority to the development of skills and practical training to the managers. The sample consisted of 295 graduates, 166 post graduates and 105 managers with other professional or technical qualifications. It is in this background, the relationship between the educational qualifications of the managers and their managerial effectiveness was examined.

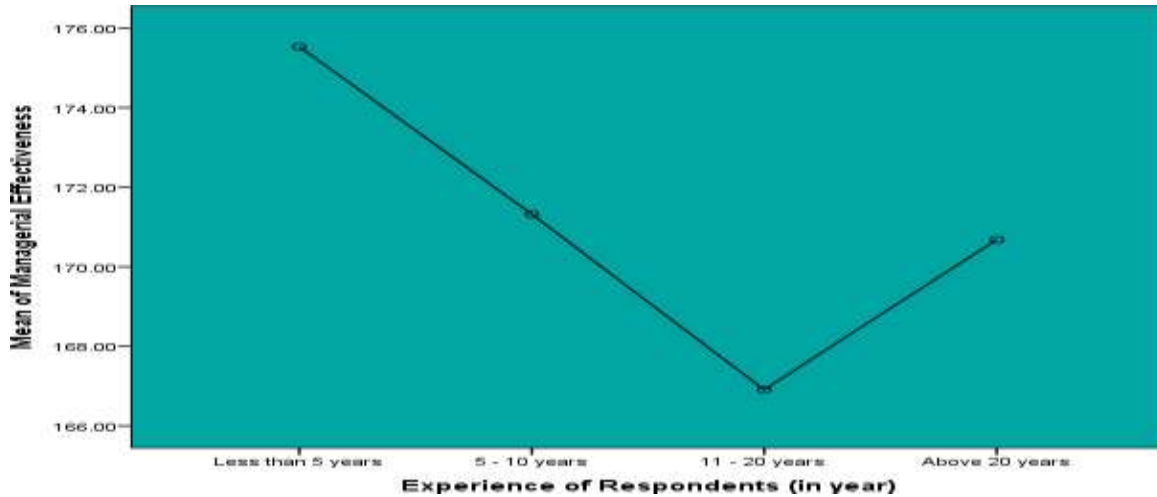
In Table 5, the managers are classified into three groups based on their educational background. It is found from the Table 5 that the calculated value of F is 0.464 and the corresponding significant value 0.629 which is higher than 0.05 ( $p > 0.05$ ). The ANOVA test was carried out to see whether there is any significant difference between the mean scores of managerial effectiveness of the managers belonging to these above groups and the results found no significant relationship between managerial effectiveness and education as one of the demographic variables. Hence H4 is rejected so far as educational qualification is concerned.

**H<sub>5</sub>: There is a significant relationship of managerial effectiveness with the experience of managers of public and private sector banks.**

The influence of experience on the managerial effectiveness of the managers has been studied by splitting the entire managers into four groups based on their total experience. Managers with less than 5 years of experience were put into Group I, with 5 years to 10 years of experience in Group II, 11 years to 20 years of experience in Group III and finally managers with above 20 years of experience were put into the Group IV. The total numbers of managers belonging to these groups were 126, 96, 213 and 131 respectively (See Table 6.1)

**Table 6.1: Results of ANOVA: ME of Public and Private Bank Managers and Experience**

Experience Category	N	Mean	Std. Deviation	F	Significance
Less than 5 years	126	175.53	22.80	3.681	.012
5 years to 10 years	96	171.32	25.35		
11 years to 20 years	213	166.91	22.30		
Above 20 years	131	170.68	23.91		
Total	566	170.45	23.49		



**Figure 3: Graph for ME Score of Different Experience Group of**

**Public and Private Bank Managers**

The mean ME of these groups were tested with ANOVA to confirm whether there is any significant difference between the mean ME scores of these four groups. It is found that the calculated value of F is 3.681 and the corresponding significant value is 0.012 which again is lower than 0.05 ( $p < 0.05$ ). The ANOVA results have shown that there is a significant difference between the mean of the ME scores of the managers with regard to different experience groups.

To confirm the results of the ANOVA, ‘t’ test is computed (Table – 6.2).

**Table 6.2: t-test between means of Managerial Effectiveness of Public and Private Bank Managers in terms of Experience**

	Experience Category	N	Mean	SD	t	Level of Significance
EXPERIENCE	Less than 5 years - I	126	2.1349	1.34077	-32.010	.275
	5 - 10 years - II	96	7.8542	1.28946		
	Less than 5 years - I	126	2.1349	1.34077	-57.067	.000
	11 - 20 years - III	213	16.8498	2.70324		
	Less than 5 years - I	126	2.1349	1.34077	-84.794	.000
	Above 20 years - IV	131	25.2977	2.76988		
	5 - 10 years - II	96	7.8542	1.28946	-31.032	.000
	11 - 20 years - III	213	16.8498	2.70324		
	5 - 10 years - II	96	7.8542	1.28946	-57.296	.000
	Above 20 years - IV	131	25.2977	2.76988		
11 - 20 years - III	213	16.8498	2.70324	-27.882	.365	
Above 20 years - IV	131	25.2977	2.76988			

Table 6.2 shows that the calculated value of t are -32.010 and -27.882 and the corresponding significant values are .275 and .365 which are higher than 0.05 ( $p > 0.05$ ) when comparison is done between Group I (less than 5 years) and Group II (5 - 10 years) and between Group III (11 - 20 years) and Group IV (above 20 years) respectively. Thus the results infer that mean scores of the managerial effectiveness in terms of experience are not significantly different between Group I and Group II, and Group III and Group IV experience categories of managers of both public and private sector banks.

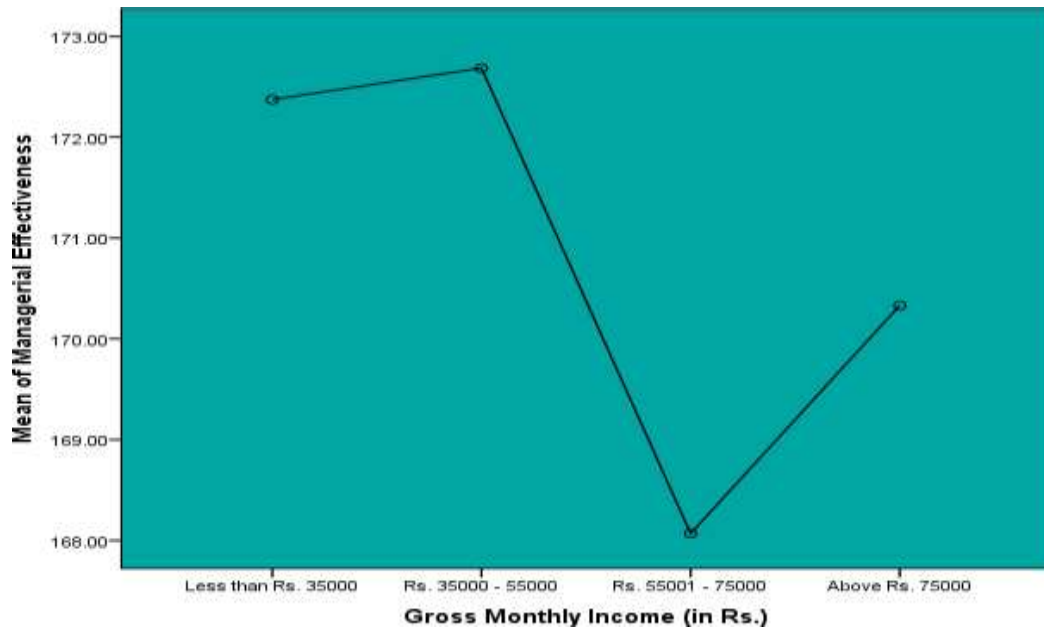
On the other hand, there is a significant difference between mean of ME so far as Group I and III, Group I and IV, Group II and III, and Group II and IV are concerned. Hence  $H_5$  is accepted partially.

**H<sub>6</sub>: The Managerial Effectiveness of both public and private sector banks managers will be significantly related with the Income.**

In order to find out the relationship between Monthly income and ME, income is divided into four groups to see whether the income group affects managerial effectiveness or not. Managers with less than Rs. 35000/- gross monthly income were put into Group I, with Rs. 35000/- to Rs. 55000/- in Group II, Rs. 55001/- to Rs. 75000/- in Group III and finally managers with above Rs. 75000/- were put into Group IV. The total numbers of managers belonging to these groups were 102, 133, 201 and 130 respectively (See Table 7).

**Table 7: Results of ANOVA: Gross Monthly Income and ME of Public and Private Bank Managers**

Gross Monthly Income	N	Mean	Std. Deviation	F	Significant
Less than Rs.35000	102	172.37	23.49	1.320	.267
Rs.35000 to Rs.55000	133	172.68	24.09		
Rs.55001 to Rs.75000	201	168.07	22.98		
Above Rs.75000	130	170.33	23.58		
Total	566	170.45	23.49		



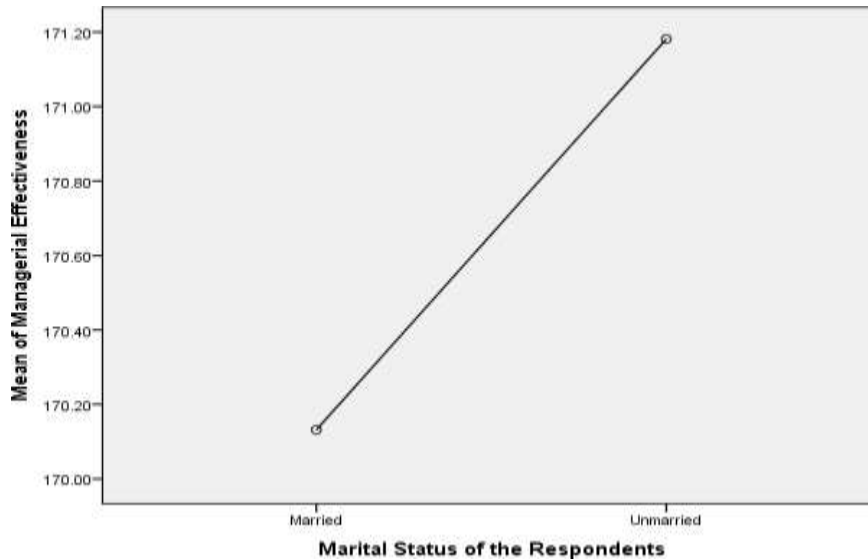
**Figure 4: Graph for ME of Public and Private Bank Managers considering Gross Monthly Income**

The above ANOVA Table indicates the calculated value of F is 1.320 and the corresponding significant value is 0.267 which is higher than 0.05 ( $p > 0.05$ ). Based on the ANOVA results, it can be concluded that mean score of managerial effectiveness is not significant considering the gross monthly income of managers. Hence different types of income groups of the managers have no influence on their managerial effectiveness. Hence  $H_6$  is rejected considering the income of managers.

**$H_7$ : The Managerial Effectiveness will be significantly related with the Marital Status of managers of both public and private banks.**

**Table 8: Results of t Test: Marital Status and ME of Public and Private Bank Managers**

	N	Mean	Std. Deviation	t	Significance
Married	395	170.13	23.49	-.488	.626
Unmarried	171	171.18	23.54		
Total	566	170.45	23.49		



**Figure 5: Graph for ME of Public and Private Bank Managers considering Marital Status**

It appears that the personal coping up behavior and attitude of individuals change substantially after marriage. This may be reflected in their effectiveness in the work setting.

There were 395 married managers in the sample of 566 and their mean managerial effectiveness score was 170.13. The mean score for managerial effectiveness of the 171 unmarried managers was 171.18. Table 8 showed that the calculated value of  $t$  is  $-0.488$  and the corresponding significant value is  $0.626$  which is higher than  $0.05$  ( $p > 0.05$ ). The  $t$ -results showed that there is no significant difference in the means of the managerial effectiveness of these two groups (See Table 8 and Figure 5). Hence, it is concluded that the marital status of the managers have no relationship with managerial effectiveness of the managers. Hence  $H_7$  is rejected so far as marital status is concerned.

In summary, considering the relationship between demographic variables and Managerial effectiveness, in age,  $H_1$  is accepted, except 35 - 44 and 45 - 54 years of age groups and in experience,  $H_1$  is accepted partially too. But, in gender  $H_1$  is accepted, as the female managers are found to be more effective than male managers in both public and private banks. However,  $H_1$  is rejected so far as educational qualification, income, marital status is concerned.



**Demographic Characteristics and Managerial Effectiveness of Public vs. Private Sector Banks:****Table 9: Relationship between Demographic Characteristics and Managerial Effectiveness in Public vs. Private Sector Banks**

Demographic Characteristics	Public Sector Banks (N = 487)			Private Sector Banks (N=79)		
	N	Mean	SD	N	Mean	SD
<b>Age (Years)</b>						
Less than 35	149	170.56	22.86	21	196.00	12.24
35 - 44 years	113	166.55	23.32	12	195.33	16.85
45 - 54 years	177	164.07	21.95	34	182.62	19.40
Above 55 years	48	171.10	24.14	12	193.25	11.81
<b>F-Ratio</b>	<b>2.693 (df = 3, 483) Sig. = .046</b>			<b>3.825 (df = 3, 75) Sig. = .013</b>		
<b>Gender</b>						
Male	443	166.47	22.68	61	188.02	22.68
Female	44	175.90	23.44	18	195.50	23.44
<b>T</b>	<b>t=-2.625 (df=485) Sig. = .009</b>			<b>t = -1.637(df = 77) Sig. = .106</b>		
<b>Educational Qualification</b>						
UG	254	167.24	22.10	41	184.05	19.18
PG	145	167.31	23.84	21	197.24	11.18
Others	88	167.59	23.79	17	194.12	13.89
<b>F-Ratio</b>	<b>.008 (df = 2, 484) Sig. = .992</b>			<b>5.304 (df = 2,76) Sig. = .007</b>		
<b>Job Experience (Years)</b>						
Less than 5 years	112	173.38	22.93	14	192.79	12.17
5-10 years	84	167.10	23.86	12	200.92	12.73
11-20 years	186	164.05	21.61	27	186.59	16.46
Above 20 years	105	166.85	23.29	26	186.15	20.16
<b>F-Ratio</b>	<b>3.969 (df = 3, 483) Sig. = .008</b>			<b>2.667 (df = 3, 75) Sig. = .054</b>		
<b>Income (Rs.)</b>						
Less than Rs. 35,000	94	170.39	23.17	8	195.63	12.51
35,000 - 55,000	115	169.25	23.51	18	194.61	14.55
55,001-75,000	174	164.95	22.28	27	188.15	16.61
Above 75,000	104	166.38	22.77	26	186.15	20.16
<b>F-Ratio</b>	<b>1.522 (df = 3, 483) Sig. = .208</b>			<b>1.256 (df = 3,75) Sig. = .296</b>		
<b>Marital Status</b>						
Married	337	166.95	22.76	58	188.62	18.82
Unmarried	150	168.16	23.23	21	192.76	11.61
<b>T</b>	<b>t = -.538 (df= 485) Sig. = .591</b>			<b>t = -.943 (df = 77) Sig. = .348</b>		

**Age:** The above Table shows that in the public sector banks, the mean value of ME of managers was 170.56 in the age group of less than 35 years. It has decreased in the age group 35 - 44 and 45 - 54 years respectively. It increases to 171.10 in the age group of above 55 years of age. The F-ratio (2.693) showed that age has an association with the ME in public sector banks. In private sector banks, the mean value of ME of managers was 196.00 in the age group of less than 35 years which decreased to 195.33 and 182.62 in the age group of 35 - 44 and 45 - 54 years respectively. It has further increased to 193.25 in the age group of above 55 years. The F-ratio indicated significant that age has an association with the ME of managers in private sector banks.

**Gender:** In public sector banks the sample consists of managers who were males, except only forty four females. The mean value of ME of male managers was 166.47 and female managers were 175.90. The 't' value (2.625) indicates that difference between the two means are significant (.009,  $p < .05$ ). In private sector banks, the mean value of ME of managers was 188.02 for male managers and 195.50 were for female managers. The difference between the two means came to be non-significant (0.106,  $p > 0.05$ ) as shown by the t-value of 1.637.

**Educational Qualification:** In public sector banks, the mean value of ME for managers came to be 167.24 for graduate managers whereas it is 167.31 for postgraduate managers and 167.59 for other (professional) managers. The mean score of postgraduate and other (professional) managers were slightly higher than that for graduate managers as conveyed by the t-value of 0.008. In private sector banks, the mean value of ME for managers was 184.05 for undergraduate respondents while it was 197.24 for postgraduate respondents and 194.12 were for others respondents. The difference between the two was found to be significant as significant value is .007 i.e. ( $p < 0.05$ ). It is clear that education appears to be playing a significant role in managerial behavior in private banks. No such relationship could be established in public sector banks.

**Job Experience:** The mean value of ME of Managers were 173.38 for less than 5 years of experience while it declines (167.10) among those who had an experience between 5 - 10 years, again it declines to 164.05 among those who had the job experience 11 - 20 years and further it is better (166.85) among those respondents who had the job experience more than 20 years. In private sector banks, the mean value of ME of Managers were 192.79 for less than 5 years of experience while it was better (200.92) among those who had an experience between 5 - 10 years while it declines (186.59) among those who had the job experience between 11 - 20 years and further it was less (186.15) among those respondents who had the job experience more than 20 years. The F-ratio 3.969 for public sector banks and the corresponding significant value of public sector banks are 0.008 which is less than 0.05 ( $p < 0.05$ ) indicated significant association between job experience and ME of managers in public sector banks. The F-ratio 2.667 for private sector banks and the correspondingsignificant value of private sector banks are 0.054 which is more or less same to 0.05 ( $p = 0.05$ ) indicated a significant association between job experience and ME of managers in private sector banks.

**Income:** In public sector banks, the mean value of ME of Managers were 170.39 for less than

Rs.35,000 income groups while it is decreased 169.25 among those who had an income between 35,000 - 55,000 rupees and it is again decreased to 164.95 among those who had the income between 55,001 - 75,000 rupees and again further increased to 166.38 among those managers who had the income more than 75,000 rupees. In private sector banks, the mean value of ME of Managers were 195.63 for less than Rs.35,000 income groups while it decreased 195.61 among those who had income between 35,000 - 55,000 rupees again it decreased to 188.15 among those who had the income between 55,001 - 75,000 rupees and further it was decreased to 186.15 among those respondents who had the income more than 75,000 rupees. The F-ratio is 1.522 for public sector banks and 1.256 for private sector banks showed that there is no significant relationship between income and ME in both public and private sector banks as significant values are .208 and .296 respectively.

**Marital Status:** In public sector banks, the mean value of ME of managers was 166.95 for married managers while it was 168.16 for unmarried managers. In private sector banks, the mean value of ME for managers was 188.62 for married managers and was 192.76 for unmarried managers. There was no significant difference between the two as exhibited by the t-value of -.538 and -.943 and corresponding significant values of 0.591 and 0.348 for public and private banks respectively. Hence  $H_7$  is rejected for marital status.

## CONCLUSION

It can be concluded from the results of the testing of hypotheses are as follows:

- i) The Managerial Effectiveness of both public and private sector bank managers are different with respect to some demographic characteristics like gender and experience, and age (partially). But managerial effectiveness is independent of other demographic characteristics like education, income and marital status.
- ii) The difference between the mean scores of the Managerial Effectiveness of public and private sector bank managers are statistically significant. It is found that the private bank managers are more effective than the public bank managers.
- iii) Age has an association with managerial effectiveness of managers in both public and private sectors banks.
- iv) Female managers are more effective than male managers in public sector bank but not in private sectors banks.
- v) The relationship between managerial effectiveness and educational qualification of the managers in public sector bank is not significant but it is significant in private sectors banks.
- vi) The association between job experience and managerial effectiveness of managers in public and private sectors banks are significant.
- vii) Marital Status of the managers have no relationship with managerial effectiveness of the managers in both public and private sector banks.
- viii) The relationship between income and managerial effectiveness of managers in public and private sector banks are not significant.

### **Limitation of The Study**

Some of the limitations of the present study may be enumerated as follows:

1. The study was confined to West Bengal and only six banks were taken for consideration.
2. The banks of other states and also foreign banks may be considered as they play an important role in banking sector in West Bengal as well as in India.
3. The sample size of 5 % of managers from each private (HDFC, ICICI, AXIS) and public (SBI, UBI, AB) banks are not enough for generalization purpose. The results can be validated considering more number of managers from different banks.
4. Only branch managers can be considered for the future study as they were in a leadership position.

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