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## POTENTIAL EFFECT OF ELECTRONIC MONITORING ON THE WORK PERFORMANCE OF EMPLOYEES IN COMMERCIAL BANKS

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**ABSTRACT-** Employee behavior influences the organization's effectiveness. A significant element that separates one company from another is technology. The acceptance, dismissal, and adaptability of workers to the technologies being used ultimately defines how companies can succeed in a market setting. The push for the use of technology is to ensure that process improvements are made simpler, quicker and to increase the economic performance of the company. Moreover, the use of technology significantly affects employee behavior. The purpose of this research is to identify out how electronic monitoring on the work performance of employees in commercial banks like IICI Bank (Industrial Credit and Investment Corporation of India), HDFC (Housing Development Finance Corporation) and Axis bank. It is necessary to analyze the specific actions of employees in order to maximize the use of technology introduced into the company by employees in order to enhance their attitude. The research adopted a descriptive empirical approach and then evaluated the relationship among the independent variable (electronic testing) and the dependent variable (performance of employees) in order to explain the influence of the independent on the dependent variable. The study findings show that employee behavior mainly influences the use of technology, facilitates learning process, enhances productivity and effectiveness, and enhances organization effectiveness. In today's modern workplaces, employee monitoring has become common practice. A vast number of employers are using some kind of monitoring tools in the workplace to boost team performance.

**Keywords:** Commercial banks, electronic monitoring, employees' performance, technological Disruption.

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### I. INTRODUCTION

In business entities, electronic surveillance is a persistent and significant function. Over the decades, electronic tracking has taken various forms, including direct control of work by supervisors, records management and record keeping of workers' work lives, its use of scheduling and work schedules, and increasingly the usage of information/computer systems in modern organizations to track work performance [1]. The adaptation of staff monitoring services to information and communication technology (ICT) has reshaped the process by which electronic surveillance is carrying out. It has been found that these types of surveillance, collectively referred to as electronic surveillance or e-monitoring, are more convenient and affordable than other types of communication monitoring. In any organization, it is difficult to overemphasize the requirement for electronic surveillance. It is the deciding factor that restricts the actions and behavior of workers in the workplace; employees recognizing that they are under close monitoring and examination will proof of the existence conformity. Electronic surveillance is known as a binding organizational strategic tool [2]. It affects the morale of workers, job output and, consequently, productivity.

Electronic management systems give administrators the opportunity to regularly analyze the performance of its employees. The productivity of the worker will be improved and his job will be more precise. Performance management is a systemic method where an organization, as persons and members of a community, engages its workers in enhancing organizational efficiency in achieving the goal and objectives of the organization. Management of employee performance such as:

- **Planning:** Means working and continuously setting standards for groups and people to guide their energies towards achieving organizational goals
- **Monitoring:** Will regularly measure success and provide workers and workgroups with continuous input on their progression towards achieving their objectives.
- **Development:** Means growing the ability to perform consistently by training
- **Rating:** From time to time, summarizing employee success
- **Rewarding:** means thanking workers for their success and acknowledging their commitment to the purpose of the organization, personally and as groups and individuals

In order to set security requirements across subsidiaries, the banking sector needs an overhaul. There seems to be an antipathy to technological implementation and upgrading to solid safety systems that pass checks for risk assessment. Protection is also called a drain on organizations' finances. Knowledge of physical security will help organizations build a robust infrastructure, while focusing on current security issues and evolving needs in the banking and non-banking sectors [3]. Not only would this secure the valuable items with which customers trust the banks, but also the prestige they have established over the decades.

Banks have faced several challenges in India, like regulatory requirements, technological improvements, intense competition and risk management. Recent technical advances have opened the employees of the bank to several challenges. Among several other obstacles, workforce issues play a crucial role [4]. The study focused on the recognition of banks' major workforce problems related to technical disruption through electronic monitoring on the work performance of employees by a structured method that including questionnaire, group discussion, consultancy information and leading perception survey. This research basically describes the problems of commercial banks throughout the workforce, its influence, and has explored the impact of e-monitoring on the point of employees' perspective. We presume that if the employee is remotely tracked, he would be more efficient. The boss, but at the other hand, would be able to monitor the performance of the employee effectively and will be much more pleased with the work of the employee.

Due to high economic reforms and rising population for banking and financial, the Indian banking economy is anticipated to see better potential growth. Banks in India are experiencing severe changes in reform measures, policy measures, and the evolution of technology. These progressive reforms have turned the current banking business [5] into a metamorphosis. In particular, the manager does have the ability to be able to monitor an employee's results and practices. This task is essentially achieved by physically inspecting the efficiency of the employee and observing how he or she acts or by calculating the amount of work completed in a specified period of time. With the advent of technology, this activity has developed and now it is necessary to follow an employee's behavior using diverse electronic methods. The electronic tools that are now used differ as per the mission being carried out. This included methods which can be used for tracking telephone calls and monitoring personnel with video equipment, scanning e-mail and monitoring the usage of the internet [6]. In addition, there are devices that on computer terminals may keep records of the keystrokes. E-monitoring is the usage of electronic technologies to track, supervise and assess the performance of workers directly. You may classify e-monitoring technologies into three distinct classes:

Category1: Output emphasis, such as machine time usage measurement, phone conversation time, or keystroke measurement.

Category 2: Emphasis on employee behavior, such as assessing resource usage, checking the predisposition of an individual to mistake, or monitoring the location of the worker through identification badges.

Category 3: Emphasis on features of workers, like their truthfulness or even the state of their wellbeing.

Probably, for quality evaluation purposes, the bank manager does have the right to control the work of employees. Several explanations have been proposed for the prevalence of surveillance. One reason is that

technical possibilities exist simply; other explanations may be performance assessment, regulation of the usage of bank resources, or security of banking details or security control. The bank manager also records employee phone conversations and customer behavior. These efforts to track employee behavior are dumb, as some might seem, support activities of the legitimate conflict between the capacity of the employer to perform its bank operations and the security interests of workers [7]. In practice, the manager has several valid reasons for wanting to track the use of their employee's phone to preserve employee productivity. Several attempts were made in the sense of e-monitoring, focusing on the detrimental effects of e-monitoring that have impacted the productivity of workers, wherein the psychological effects and the tension and infringement of employee privacy induced by e-monitoring were also investigated [8,9]. From the viewpoint of workers, the positive impact of e-monitoring guarantees the peace and tranquility of the job, handles clients and influences employee efficiency. For all of that, we will concentrate on the idea which e-monitoring is helpful to the bank corporation from the viewpoint of the employees and is also helpful. By circulating a questionnaire to various categories of staff, we have made an inclusion of the views of the bank staff. Our findings show the preference of a huge proportion of workers to be supervised for numerous purposes, and some of those are the removal of advice and the assessment of performance, and our research will address and examine several other causes.

### **CONSEQUENCES OF EMPLOYEES MONITORING**

From an employer's perspective and from the bank's viewpoint, e-monitoring has positive and negative consequences. From the viewpoint of workers, the most damaging consequence of employee monitoring is the threat of losing the jobs or punishment [10]. Additionally, to ethical and social matters, some of the negative consequences are:

- Smallest involvement in the job that turns the workplace into an atmosphere of mistrust and aggressive jobs. This makes workers feel less comfortable with their work and start searching for other healthy jobs.
- Absenteeism means that there is an increase in the number of workers leaving work for individual matters.
- Employees in many companies are subject to many kinds of intrusive surveillance of privacy when making a living. Such operations, nevertheless, may decrease the moral and integrity of jobs and increase stress and it may contribute to lawsuits.
- Focus on speed and quantity rather than consistency.
- Staff undergoing computer monitoring are constantly under pressure to succeed and are therefore more likely to be exposed to stress-related stress.
- The definition of employee alienation is characterized by sociologists as a loss of freedom and control of employees, intention and function, and self-engagement in their jobs.
- Constant stress can cause physical symptoms, sometimes.

In comparison to the aforementioned general negative impacts, the understanding that workers are being tracked, responded to or otherwise tracked can develop a bad working climate that undermines the moral of employees and causes a divide between employees and management. Despite leadership views of electronic surveillance as a way of enhancing quality in employee performance appraisal, employers also challenge the fairness of the usage of electronic monitoring by their employees to evaluate their performance [11]. But at the other hand, if the monitoring activities are deemed important to their jobs, an electronic surveillance system is likely to find support among employees. For many factors, those who support e-monitoring defend it.

- Software monitoring also offers direct performance feedback, helping workers to change their work ethics easily and increase productivity.

- Monitoring can offer considerable cost savings.

Our goal is to take an idea about their opinions in the benefits of e-monitoring and then we have classified our results in three categories: the benefits of e-monitoring for the employees themselves, the benefits of e-monitoring for the bank from the point of view of productivity and evolution and the effect of the e-monitoring on the relation between manager and employee.

## II. METHODOLOGY

### OBJECTIVES OF THE RESEARCH

In the current inquiry, the preceding targets are scheduled:

- To determine the effect of e-monitoring in enhancing the employees' performance in light of the current scientific progresses in commercial banks.
- To determine the degree of enabling the work for the citizens and provided services in the least time probable and the most precise way what protects time and effort.
- Analyze and compare, on the basis of the following constituent variables, the level of customer perceptions of quality of financial products.

### RESEARCH QUESTIONS AND HYPOTHESES OF STUDY

Primary data collection through questionnaire (including 65 items) was the tool used for quantitative approach. There are five various components of the questionnaire, such as: profile of respondents, PMS aspects, PMS elements, balanced scorecard as a tactical performance improvement tool and PMS satisfaction and performance of employees. Section I of the questionnaire provides basic details such as age, gender, employment, experience, bank name, division, level and description of the participants and the nominal scale was being used for this. Furthermore, section II of the questionnaire is divided into four sections. Nine statements, thirty-two comments under PMS elements, ten statements underneath a balanced scorecard and fourteen statements during the last section are included in the PMS facets. Likert Scale has been employed for all the claims under subsection five above (5-Strongly Agree and 1- Strongly Disagree). The reliability of the questionnaire was assessed by Cronbach's alpha which is commonly used as a measure of the internal consistency of reliability [24]. A commonly accepted rule of thumb for describing internal consistency using Cronbach's alpha is as "≥ 0.9 - Excellent, ≥ 0.8 Good, ≥ 0.7 - Acceptable, ≥ 0.6 - Questionable, ≥ 0.5 - Poor, < 0.5 -Unacceptable. The outcome displays that the total Cronbach's alpha (.960) is acceptable level. The non-probability convenience sampling method was used to select the banks and random sampling method was used for selecting the respondents. The target population for the current research was the Commercial bank employees. The sample banks were ICICI Bank (Industrial Credit and Investment Corporation of India), HDFC (Housing Development Finance Corporation) and Axis bank of Kollam, Kerala, India. The data was collected during November 2020 to January 2021. A suggested sample size of 200 to 500 should be adequate for the data analysis technique. For this study, due to some constraints like busy work schedule of the bank employees, unwillingness to fill up the questionnaire etc. a total of 364 questionnaires were collected out of which 51 were eliminated as these were not filled up completely and few of the respondents have given biased response to all the statements. This brought down the total sample size to 313 (ICICI-128, HDFC-110 and Axis-75).

Hypotheses of study are:

- There is no significant impact for the e-monitoring on the employees' performance in the commercial banks.
- There is no significant impact for on the employees' satisfaction in the commercial banks.

- There is no significant impact for on the employees' mental stress in the commercial banks.

### TOOLS FOR STATISTICS ASSEMBLY

In research methods, the selection of a suitable tool or procedure is a significant criterion. For the collection of employee base line data, the interview guide should be used to the degree that they are satisfied in e-monitoring of banking institutions. A sample of 51 employees are selected from 3 banks, ICICI Bank, HDFC Bank and Axis bank of Kollam, Kerala, India. and conducted a survey among selected banks employees through an interview schedule. Cronbach's Alpha method was used to find validity of variables used in the questionnaire and internal consistency of scaled data. Total hundred items were checked by using Cronbach's Alpha method. The respondents are selected by using purposive sampling method. The criterion was that the employees would be under e-monitoring services at least more than 22 days a month. These solutions range from CCTV surveillance to tools of varying sophistication that can monitor employees' devices, emails, social media, and more. We have conducted a survey that led us to believe that employee's work will be improved when he is electronically monitored. Our results suggest that electronic monitoring has been accepted by many employees as a technology tools that help in improving the employee's behavior.

### III. RESULT AND DISCUSSION

The benefits of E-monitoring in the employee's behavior: The results shown in Table 1, shows that the employees believe in the e-monitoring as a new technology that can help them to control their behavior (angry) or to adjust the incorrect behavior during their work with high probability. In addition, 52.9% of employees agree that e-monitoring ensure the job security with high probability, while 11.8% only believe the opposite. Table 1, show the employees opinion about the effects of e-monitoring in Control behavior, adjusting incorrect behavior, correcting work habits, self-control, increasing the responsibility, increase trust of oneself, ensuring job security, giving satisfaction and self realization the results shown in Table 1 are numbered respectively according to the previous points. From the Table 1 it can be seen that e-monitoring helps the loyal employee to have more satisfaction and security in himself which influences his behavior positively toward his work environment that turns in benefits for the organization. The effect of E-monitoring in the employee's performance: The results shown in Table 2 shows that e-monitoring increases the employee performance and productivity were not higher than those opposite and that is justified that in general the employees are disinterested in the productivity of the organization. And that confirms our assumption, about the disadvantage of the e-monitoring from the point of low interest in the job and that e-monitoring does not increase the worker productivity.

*Table 1: The effect of E-monitoring on the employee behavior*

S. No.	Excellent	Acceptable	Poor	Average	Standard deviation
1	64.7%	35.3%	-	3.88	0.78
2	52.9%	41.2%	5.9%	3.76	0.97
3	58.8%	29.4%	11.8%	3.71	0.98
4	58.8%	23.5%	17.7%	3.71	1.16
5	70.6%	17.6%	11.8%	3.65	0.99
6	52.9%	35.3%	11.8%	3.59	0.93
7	64.7%	17.6%	17.7%	3.59	0.99

**Table 2: The effects of E-monitoring on the employee's productivity and evolution**

S. No.	Excellent	Acceptable	Poor	Average	Standard deviation
1	41.1%	47.1%	11.8%	3.53	1.00
2	64.7%	5.9%	29.4%	3.50	1.31
3	41.1%	41.2%	17.7%	3.41	1.17
4	47.0%	35.3%	17.7%	3.41	1.12
5	52.9%	23.5%	23.6%	3.35	1.27

**Table 3: The effect of E-monitoring in the manager employee's relationship and employee's themselves**

S. No.	Excellent	Acceptable	Poor	Average	Standard deviation
1	76.5%	17.6%	5.9%	4.06	0.69
2	76.5%	17.6%	5.9%	3.88	0.78
3	75.4%	18.7%	5.9%	3.80	0.77
4	58.8%	17.6%	23.6%	3.65	1.16
5	58.8%	11.8%	29.4%	3.41	1.22
6	53.0%	23.5%	23.5%	3.35	1.11
7	53.0%	17.6%	29.4%	3.29	1.16
8	47.0%	5.9%	47.1%	3.18	1.51
9	34.4%	41.0%	23.6%	3.12	1.16
10	41.2%	29.4%	29.4%	3.12	1.05

Table 2 shows the employees opinion about the effect of e-monitoring in increasing productivity, eliminating the lazy worker, increasing creativity, eliminating the negativism and disinterest in the work and increasing self development. The results show in Table 2, are numbered respectively according to the previous points. The effects of E-monitoring in the manager-employees relationship and the employees-employees relationship are shown in Table 3. It can be concluded that the e-monitoring improves the state of the employees (discovering the contributors, equality and legality). However, 47-58% of people believe that e-monitoring can improve the relationship between employees and only 34% of people believe that e-monitoring improves the relation between employee and manager and make the work environment more trustful and more friendly that turns in positive effects for the organization. In Table 3 also, it can be noted that 5.9-29.4% of people believe that e-monitoring has low positive effects for the employees and this

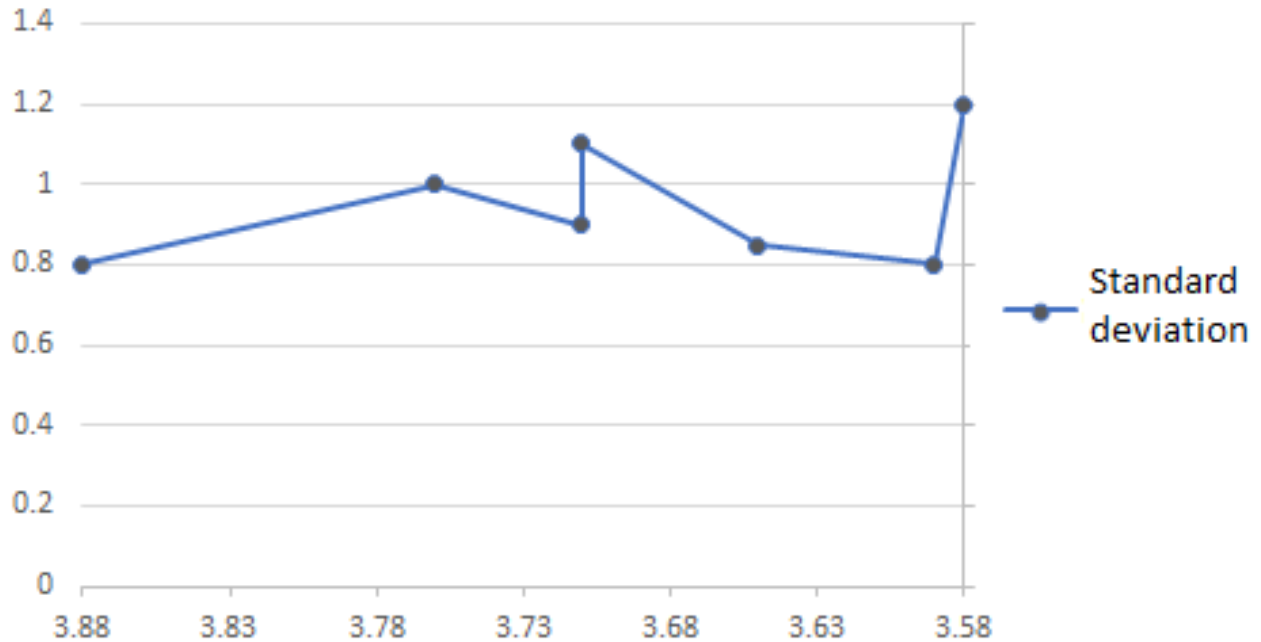
percentage is considered as the opposite to e-monitoring for the reasons mentioned. Table 3 show the employees opinion about the effect of e-monitoring in helping in discovering the contributions and performance evaluation will be objective, helping in finding a criteria that strength the relation between employees, eliminating the influences, helping in the acceptance between employees, helping in decreasing the differences in opinions, eliminating problems between employees, increasing the transparency and the clarity between employers and employees manager, eliminating the barriers between employees and manager and increase the trust between the employees themselves The results shown in Table 3 are numbered respectively according to the previous points.

#### IV. RESULTS ANALYSIS

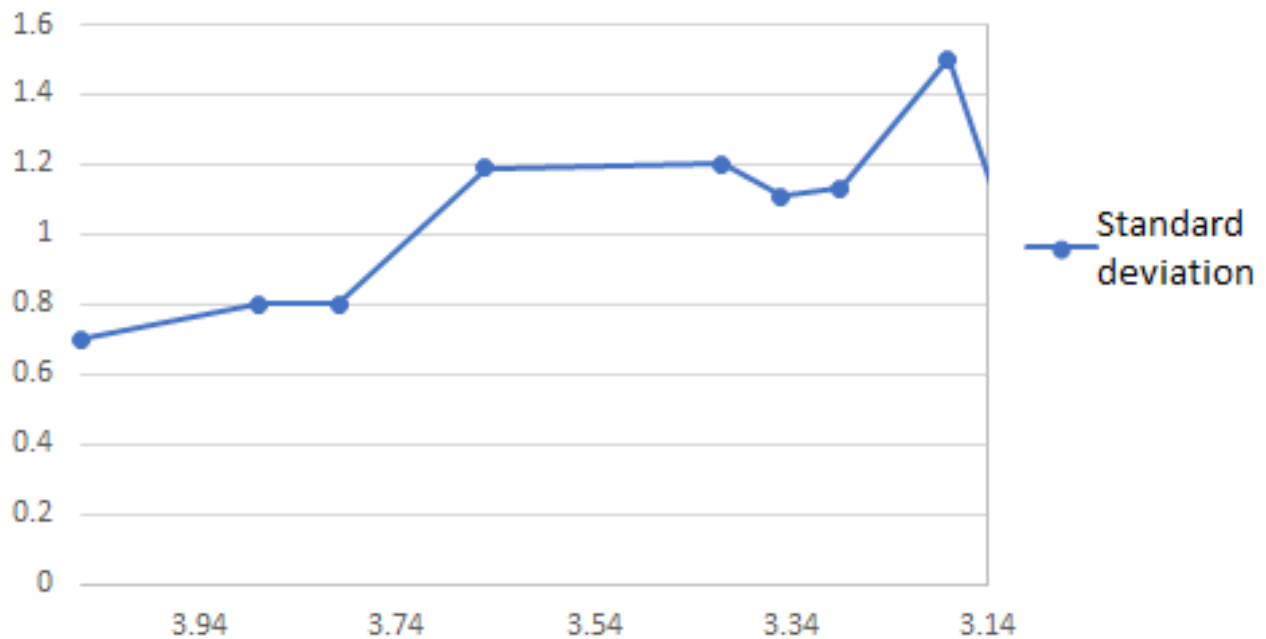
The results shown in Table 1-3 are organized in such a way that the average is in ascendant manner. By analyzing the results shown in Table 1, (column 2, 3, 4) it can be seen that a high percentage of people prefer the use of E-monitoring as a technology that helps in improving the employee behavior. That is justified by the good desire of the employees to impose their opinions in a clear manner and in this way the good employee who works all the time has been expressed in a justified manner. However, analyzing columns 5, 6 and given the Chebyshev's inequality in statistics and probability which states that in all random distribution and not just normal one the results must follow the following bounds [12]:

- At least 50% of the values are within 1.41 standard deviation from the mean
- At least 75% of the values are within 2 standard deviation from the mean

Given that, our best results in Table 1-3 that cope with Chebyshev's inequality are the results within standard deviation between 0.99-1.16 however the results must be distributed around the means (Fig. 1). So, from Table 1 and Fig. 1, we can see the results of the first question are with standard deviation outside the previous range and it is clear from the high difference between excellent and poor opinion people, considering that the same people were taken from the same environment and are in the same social level. From Table 3 and Fig. 2, we can see that the worst results are the results with the standard deviation 1.51 and that is clear because there are similar percentages of excellent and poor opinion people that represent a large deviation on the mean. This justifies that the sample are the same and the answers must fit in the same range except some particular cases that may not become a phenomenon.



*Figure 1. The relationship between the standard deviation and the mean.*



*Figure 2. The relationship of the standard deviation and the means in the relation between employee and employer.*

Our best results have shown that 58.8-70% of people are given excellent to the E-monitoring and 11.8-17.6% is impartial and 29.4-11.8% are non favorite. These values were taken to give the best standard deviation that cope with Chebyshev's inequality were 80% for the first requirement and about 75% for the second requirement held in our results.



## V. CONCLUSION

In this study, we have analyzed the use of e-monitoring from the employee point of view as a technology that helps in improving his or her behavior during the work and increase his or her productivity. Our results reveal that the employees have a high desire to be monitored to improve their behavior in the work and to improve the relationship between the employees themselves to make the work environment more peaceful and more welcome environment. However, the employees do not care about the organization performance. The results show high percentage of people who accept the e-monitoring as a scientific method that improve their behavior and can be useful for the banks but they don't like to be monitored. However, in general the e-monitoring does not increase the productivity of the banks and that is justified because the employee is not meant about the productivity of the organization and that is the role of the manager to think about increasing the bank productivity. However, given our results and given the previous statistics the manager is motivated to monitor their employees to be sure that their employees are doing a good job. Recently, most commercial banks have found that a majority of managers monitor their employees. They are motivated by concern over litigation and the increasing role that electronic evidence plays in law suits and government agency investigations. Our future research is to study the effect of e-monitoring from the society's point of view and to study the differences in the employee's opinions after being monitored.

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