

ISSN 0974-763X

UGC-CARE Listed Journal

SOUTH ASIAN JOURNAL OF MANAGEMENT RESEARCH (SAJMR)

Special Issue

Volume 15, Issue No.2



April, 2025

**CHHATRAPATI SHAHU INSTITUTE OF BUSINESS
EDUCATION AND RESEARCH (CSIBER),
KOLHAPUR, MAHARASHTRA, INDIA**

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Published by
CSIBER Press, Central Library Building

Chhatrapati Shahu Institute of Business Education & Research (CSIBER)



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**South Asian Journal of Management Research
(SAJMR)**

Special Issue

Volume 15, Issue No. 2, April 2025

Editor: Dr. Pooja M. Patil

Publisher

CSIBER Press

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Chhatrapati Shahu Institute of
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South Asian Journal of Management Research (SAJMR), is a scholarly journal that publishes scientific research on the theory and practice of management. All management, computer science, environmental science related issues relating to strategy, entrepreneurship, innovation, technology, and organizations are covered by the journal, along with all business-related functional areas like accounting, finance, information systems, marketing, and operations. The research presented in these articles contributes to our understanding of critical issues and offers valuable insights for policymakers, practitioners, and researchers. Authors are invited to publish novel, original, empirical, and high quality research work pertaining to the recent developments & practices in all areas and disciplines.

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Dr. Pooja M. Patil

Editor

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ISSN: 0974-763X

Price: INR ₹ 1,200/-

Editor: Dr. Pooja M. Patil

Distributed By

CSIBER Press

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Business Education & Research (CSIBER)

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(SAJMR)
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Human Resource Implications of the Merged Public Sector Banks in Tamil Nadu

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Abstract

This study investigates the human resource (HR) implications of the merger of public sector banks in Tamil Nadu, with a focus on the challenges and opportunities presented by this merger. The research aims to explore the effects of such mergers on employees, organizational dynamics, and overall human resource management practices. Utilizing a quantitative research methodology, the study analyzes data collected through a structured questionnaire distributed to employees of merged banks. The final sample size of 266 respondents was selected through simple random sampling. Key findings highlight both the virtues and drawbacks of mergers. On the positive side, mergers streamline operations, enhance career growth opportunities, improve employee engagement, and foster a more robust organizational culture. These benefits contribute to increased operational efficiency, financial stability, and better access to resources and technology. However, the study also identifies significant challenges, including cultural integration issues, communication gaps, inadequate training, operational disruptions, and heightened employee stress. The study underscores the critical role of strategic human resource management in addressing these challenges. Recommendations include the implementation of comprehensive training programs, robust communication channels, leadership development initiatives, and employee support mechanisms such as stress management and counselling services. The findings of this study provide suggestions to the human resource management in the context of mergers and acquisitions within the banking sector. By addressing both the opportunities and constraints, this research offers practical strategies for achieving sustainable integration and long-term success in merged public sector banks.

Keywords: Human Resource Implications, Public Sector Banks, Employee Stress, Organisational Culture, Integration Process

Introduction

Human resource management (HRM) plays a vital role in determining the efficiency and performance of organizations. This is particularly evident in service industries such as banking, where human input serves as the largest contributor to operational success. A number of studies have emphasized that HRM studies often focus narrowly on organizational strategies, overlooking broader socio-economic and institutional contexts. For instance, the state institutions and private agencies significantly influence labor practices by promoting uniformity in employer behavior, even in flexible labor markets (Heery and Frege, 2006). This perspective is supported by Kim and Wright (2011) and Boxall and Macky (2009), who advocate for a political economy approach to HRM studies, highlighting the constraints and opportunities faced by organizations in a globalized and competitive environment.

The Indian banking sector, especially public sector banks (PSBs), is undergoing significant transformations driven by technology, mergers, and globalization. The importance of aligning HR development policies with business requirements to enhance competitiveness in global markets has been emphasized, requiring the adoption of comprehensive HR practices such as recruitment, training, performance evaluation, and compensation strategies (Kumari, 2019). Similarly, Diwakar and Chaudhari (2007) emphasize the role of technology-driven human resource management systems (HRMS) in optimizing HR functions and improving organizational performance. This highlights that efficient HRMS implementation is integral to achieving business objectives in the banking sector.

Mergers of PSBs, a key reform initiative in India, have brought both opportunities and challenges. Effective HRM practices in banks directly influence organizational performance, service quality, and profitability, while public sector banks face unique HRM challenges distinct from those encountered by multinational corporations or private firms (Gulza, 2018). Additionally, the internationalization of financial institutions presents HRM challenges in adapting practices across diverse cultural and political landscapes, highlighting the need for nuanced HRM strategies tailored to the unique needs of PSBs undergoing consolidation (Jack et al., 2019). The dynamic nature of HRM is evident as practices such as recruitment, employee participation, performance appraisal, and compensation positively impact employee productivity in Nepalese commercial banks, reinforcing the importance of employee-centric HRM policies in fostering organizational success (Joshi, 2024). This is further supported by

findings that establish a strong correlation between HR practices, such as work-life policies and training programs, and financial performance in Indian private banks, providing valuable implications for PSBs in India to revisit and innovate their HRM strategies post-merger (Ahmad et al., 2020).

The study aims to explore the human resource implications of merged public sector banks in Tamil Nadu. The research aims to examine the relationship between demographic factors and HR implications, analyze the interrelation among HRM variables, and evaluate the virtues and drawbacks of these implications in the context of organizational performance and employee productivity. Addressing these objectives will contribute to a deeper understanding of HRM dynamics in the Indian banking sector amidst structural transformations.

Objectives of the Study

- To determine the relationship between the demographic factors and Human Resource Implications of Merged Public Sector Banks
- To analyse the relation among the variable of the factors of Human Resource Implications of Merged Public Sector Banks
- To investigate the virtues and drawbacks of Human Resource Implications of Merged Public Sector Banks

Conceptual Background

Human Resource Management

Gomes et al. (2014) conducted a comparative analysis of HRM practices between Indian and European multinational subsidiaries in the Southern African Development Community, highlighting regional variations. Hassan et al. (2006) assessed employee perceptions of HRD practices, emphasizing the role of quality in fostering a positive organizational culture. Similarly, Karthikeyan et al. (2010) examined how training influences employee performance, while Khera et al., (2010) analyzed HR management practices in Indian commercial banks, identifying key strategies to enhance productivity.

Mahajan and Sharma (2005) explored HRD concepts, covering recruitment, selection, training, promotion, and industrial relations within cooperative banks, while also addressing political interference. Mellacheruvu and Krishnamacharyulu (2008), who highlighted recruitment and training inadequacies in public sector banks. Jain (2006) emphasized that training, motivation, rewards, and empowerment are critical for organizational growth. Rajwinder (2013) further underscored the importance of effective HRM in maintaining competitiveness, aligning with Rizvi and Yasmeen's (2011) findings of a positive correlation between human capital development and organizational performance in mergers and acquisitions. Lastly, Sharma and Nayyar (2005) examined HRD mechanisms at the State Bank of India, focusing on job satisfaction and the HRD climate, while Stahl and Sitkin (2005) identified cultural conflicts during mergers as a significant factor influencing their success.

Banking Sector

Adhana and Raghuvanshi (2020) highlighted mergers as vital for consolidating and rescuing struggling banks, an approach also endorsed by Mohanty (2019) to enhance financial profiles and lending capacities. Agarwala & Agarwala (2019) pointed to non-performing assets (NPAs) as a challenge not confined to smaller banks, linking it to declining asset quality. Christopher (2022) observed a preference for public sector banks due to their extensive networks, while Kansal and Chandani (2014) emphasized the role of change management and effective communication during mergers.

Karolyi and Taboada (2015) argued that restrictive banking activities lead to greater efficiency, echoed by Kashyap (2021), who demonstrated the positive effects of successful mergers on the Indian banking sector. Kumar (2013) noted that large banks gain significant advantages from economies of scale, and Madrey (2020) presented mergers as a strategy for enhancing lending capacity and managing NPAs. Rajput et al., (2012) highlighted the detrimental effects of aggressive lending policies on asset quality in public sector banks, while Sai and Sultan (2013) emphasized the banking sector's role in national development. Sharma and Mahapatra (2022) compared public and private sector banks regarding NPAs, stressing the impact of banking reforms. Singh (2019) identified inefficiencies, poor asset quality, and weak recovery management as drivers of PSB mergers.

Mergers and Acquisitions (M&A)

Basavaraj (2019) argued that mergers alone cannot resolve banking challenges, emphasizing the need for addressing NPAs and frauds. Bhan (2009) outlined the advantages of mergers in the Indian banking sector, while Cocheo (2008) linked increased competition to liberalization and technological advancements, spurring M&A activity. Goyal and Joshi (2011) stressed the competitive nature of the banking industry, highlighting the need for sustained competence.

Gupta (2015) presented M&A as strategies for corporate restructuring, achieving market share, profitability, and economies of scale. Ishwarya (2019) discussed the challenges of employee integration and redefining roles, noting the long-term benefits of mergers. Al Jerjawi (2011) highlighted the HR manager's role in integrating practices during mergers. Kemal (2011) asserted that M&A enhance competitiveness through market share expansion, risk diversification, and economies of scale. Kjellman et al. (2014) warned against the risks of rapid expansion, while Kumari (2014) emphasized global expansion and synergy. Sharma & Mahapatra (2022) highlighted how synergy enhances shareholder value and provides tax benefits. McDill and Sheehan (2006) discussed strategic transformations in financial services due to M&A, including process and management changes. Oghuvwu and Omoye (2016) emphasized prioritizing internal processes and R&D. Pahuja and Aggarwal (2016) observed that while M&A aid corporate restructuring, their impact on profitability is limited.

Patel & Shah (2016) elaborated on M&A practices to enhance operations and expand the capital base, aligning with Prabha (2021), who outlined benefits such as improved market access and reduced bankruptcy risk. Rao-Nicholson et al. (2016) stressed focusing on home markets to avoid unnecessary diversification. Mubarak et al., (2021) cautioned that merging weaker banks with stronger ones might destabilize risk profiles. Cooke et al. (2020) discussed the need for organizational adjustments at all levels during M&A. Shaik et al. (2019) emphasized expanding customer bases and gaining a competitive edge. Shook and Roth (2011) pointed out HR professionals' lack of involvement in M&A planning, while Singh (2019) emphasized the importance of strong corporate governance to tackle merger-related challenges. Steigenberger (2017) argued that integration challenges often prevent M&A from achieving intended results.

Hypothesis in the Study

The study examines whether there is a significant relationship between demographic factors and the human resource implications of merged public sector banks, as outlined in the following hypotheses:

H0: There is a significance difference between the demographic factors and Human Resource Implications of Merged Public Sector Banks

H1: There is no significance difference between the demographic factors and Human Resource Implications of Merged Public Sector Banks

Research Methodology

The study used quantitative research technique in order to perform a thorough investigation of the influence of human resource management in merged public sector banks in Sivagangai district, Tamil Nadu, India. The use of this method will make it feasible to collect and examine numerical data, which will in turn make it possible to test hypotheses and arrive at conclusions.

Sampling

A simple random sampling technique was employed to ensure the selection of a representative sample of employees from merged public sector banks. The sample was stratified into various groups based on age, gender, designation, and years of experience to capture diverse perspectives from individual employees. A total of 300 questionnaires were distributed, of which 266 (90.33%) were completed and returned. Seventeen (5.66%) questionnaires were incomplete, while 12 (4%) were not returned. Consequently, the final sample size for the study was determined to be 266.

Instrument Development

A customized questionnaire tailored specifically for merged public sector banks will serve as the primary data collection tool. The survey will include a variety of questions designed to collect quantitative data, along with more detailed responses to facilitate a comprehensive understanding of the subject. Respondents' agreement with survey items will be measured using a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). To assess the instrument's clarity, relevance, and length, a pilot test will be conducted with a small group of participants. Feedback from the pre-test will guide necessary revisions to the final survey. To ensure the collection of reliable data on the influence of human resource management, the survey instrument will be meticulously designed and evaluated.

Data Collection

During data collection, employees of merged public sector banks completed questionnaires as part of the survey. Primary data were supplemented with secondary data from academic journals, industry reports, government

publications, and prior HRM studies. This combination enabled a comprehensive analysis of how HRM practices impacted employees in merged public sector banks, building on existing research to identify patterns and strengthen the study's foundation.

Results

Table 1. Demographic factors of Employees

Particulars		Frequency	Percent
Age	Below 25 years	8	3.0
	25 years - 35 years	81	30.5
	35 years - 45 years	64	24.1
	45 years - 55 years	96	36.1
	55 years and above	17	6.4
Gender	Male	142	53.4
	Female	124	46.6
Designation	Junior Staff	16	6.0
	Mid-level Staff	79	29.7
	Senior Staff	91	34.2
	Manager	29	10.9
	Executive	51	19.2
Years of Service	Less than 1 year	32	12.0
	1-5 years	46	17.3
	5-10 years	107	40.2
	More than 10 years	81	30.5

Source: Authors input

Table 1 provides the frequency distribution of demographic characteristics among combined public sector bank workers. The result reveals age, gender, designation, and years of service. The workers are 25–55 years old, with 30.5% 25–35, 24.1% 35–45, and 36.1% 45–55. Few are under 25 (3.0%) or over 55 (6.4%). The workforce is 53.4% male and 46.6% female. The classification distribution reveals that 34.2% of workers are senior, 29.7% are mid-level, 19.2% are executives, 10.9% are managers, and 6.0% are junior. The data shows that 40.2% of workers have been with the company for 5-10 years, while 30.5% have worked for more than 10 years. Under 1 year and 1-5 years of service make up 12.0% and 17.3%.

Table 2. One-way analysis for demographic factors of employees and Factors of HR Implications

Particulars		Sum of Squares	df	Mean Square	F	Sig.
Age	Between Groups	2.044	18	0.114	0.104	0.002**
	Within Groups	270.862	247	1.097		
	Total	272.906	265			
Designation	Between Groups	2.833	18	0.157	0.105	0.019*
	Within Groups	371.663	247	1.505		
	Total	374.496	265			
Years of Service	Between Groups	0.782	18	0.043	0.043	0.000**
	Within Groups	251.056	247	1.016		
	Total	251.838	265			

Source: Authors input

One-way analysis of variance (ANOVA) results in Table 2 for demographic factors including age, designation, and years of service of personnel in merged public sector banks demonstrate major human resource implications. The between-group sum of squares for age is 2.044, with a mean square of 0.114 and an F-value of 0.104. Sig. 0.002 indicates a statistically significant difference between age groups for the parameters analysed. For designation, the between-group sum of squares is 2.833, mean square 0.157, and F-value 0.105. A significance level (Sig.) of 0.019 implies that designation affects the parameters under consideration. The between-group sum of squares for years of service is 0.782, with a mean square and F-value of 0.043. Years of service had a very significant influence on the parameters analysed (Sig. 0.000).

Table 3. Total Variance for Virtues of HR Implications

Factors	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2.606	26.065	26.065
2	2.139	21.392	47.457
3	1.544	15.440	62.897

Source: Authors input

Rotation sums of squared loadings in Table 3 provides important insights from total variance analysis. The first component has the greatest influence, accounting for 2.606, 26.065% of the total variation. The second component provides 2.139, 21.392% of the overall variation, and 47.457% when coupled with the first factor. The third component contributes 1.544, 15.440% of the variance. When combined, these three variables explain 62.897% of variation.

Table 4. Principal Component Analysis of Virtues of HR Implications of Merged Public Sector Banks

Particulars	Factor Loadings		
	1	2	3
Career Growth and Development	0.849		
Enhanced Employee Engagement and Motivation	0.838		
Competitive Advantage	0.705		
Improved Operational Efficiency	0.638		
Financial Stability		0.902	
Improved Organizational Culture		0.837	
Access to Better Resources and Technology		0.634	
Talent Retention and Attraction		0.336	
Enhanced Customer Service			0.702
Increased Employee Stability			0.674

Source: Authors input

Note: Extraction Method - Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization, Rotation converged in 5 iterations

HR implications in merged public sector banks have three key loadings according to PCA (given in Table 4). Career growth and development (0.849), staff engagement and motivation (0.838), competitive advantage (0.705), and operational efficiency (0.638) are high-loaded first component elements. These loadings in Table 4 shows that these variables are linked and greatly influence the first primary component. The second component involves financial stability (0.902), organisational culture (0.837), more resources and technology (0.634), and talent retention and attraction (0.336). These high loadings show financial and organisational changes drive the second crucial component. Improve customer service (0.702) and staff stability (0.674) for the third important component. In merging public sector entities, customer service and personnel stability are stressed.

Table 5. Total Variance for Drawbacks of HR Implications

Factors	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	1.769	17.692	17.692
2	1.510	15.104	32.796
3	1.458	14.580	47.376
4	1.424	14.242	61.618
5	1.344	13.439	75.058

Source: Authors input

Total variance analysis for merged public sector banks' human resource disadvantages utilising rotation sums of squared loadings in Table 5 reveals several critical factors. First factor 1.769 explains 17.692% of variance. The first component seems to greatly impact the overall disadvantages. Second component gives 1.510, 15.104% of total variation, raising cumulative variance to 32.796% with first factor. With the first two variables, the third component adds 1.458, 14.580% of the variance, for a total variance of 47.376%. The fourth component accounts for 1.424, 14.242% of the total variance of 61.618%. For all five components, the total variance is 75.058% since the fifth element adds 1.344, 13.439%.

Table 6. Principal Component Analysis of Drawbacks of HR Implications

Particulars	Factor Loadings				
	1	2	3	4	5
Inadequate Training	0.819				
Regulatory Compliance	0.790				
Disruption in Operations	0.553				
Impact on Customer Service		0.921			
Leadership Gaps			0.872		
Management Challenges			0.555		
Communication Issues				0.831	
Stress and Anxiety				0.540	
Diversified Culture					0.885
Employee Focus on internal changes					0.647

Source: Statistically analysed data

Note: Extraction Method - Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization, Rotation converged in 9 iterations

Table 6 illustrates the Principal Component Analysis of Drawbacks of Human Resource Implications. Poor training (0.819), regulatory compliance (0.790), and operational interruption (0.553) load the first factor. These factors emphasise training, regulatory compliance, and operational disruption reduction in the first main component. Customer service leads the second component with 0.921 loading. Quality customer service may affect client happiness and loyalty throughout mergers. Leadership gaps (0.872) and management issues (0.555) dominate the third aspect, highlighting their relevance. Mergers need strong leadership and management to smooth transitions and address employee concerns. Communication issues (0.831) and stress and anxiety (0.540) comprise the fourth key component. Staff morale and engagement depend on communication and stress management. The sixth component is diversified culture (0.885) and staff focus on internal improvements (0.647). This emphasises cultural mixing and keeping people focused on internal changes and organisational goals throughout the merger.

Table 7. Canonical Discriminant Function Unstandardized coefficients of Factors behind HR Implications

Particulars	Function
Factors Behind Human Resource Implications	0.136
(Constant)	-10.988

Source: Authors input

In the discriminant function (given in Table 7), human resource concerns contribute 0.136. The function constant is -10.988. This tool helps separate groups by analysed factors. The negative constant term modifies the baseline value of the function, whereas the positive coefficient for variables shows that increasing them increases the discriminant score.

Based on the Canonical Discriminant Function coefficient, the linear discriminant equation is

$$Y = -10.988 + 0.136 X_1$$

The linear discriminant equation based on the canonical discriminant function coefficient is given by $Y = -10.988 + 0.136 X_1$. In this equation, the constant term -10.988 sets the baseline for the discriminant function, and the coefficient 0.136 indicates the extent to which this factor contributes to the discriminant score.

Table 8. Discriminant analysis classification results for Factors Behind HR Implications

Gender	Predicted Group Membership		Total
	Male	Female	
Male	71 (50.0)	71 (50.0)	142
Female	61 (49.2)	63 (50.8)	124

Source: Authors input

Note: 50.4% of original grouped cases correctly classified, The value within bracket refers to row percentage

The discriminant analysis classification results (Given in Table 8) for merging public sector banks' human resource implications demonstrate the model's gender-based group membership accuracy. In the male group, the model correctly categorised 71 male cases (50.0%) and misclassified 71 female instances. From 124 female

examples, the model correctly identified 63 (50.8%) and misclassified 61 (49.2%). The model recognised 50.4% of the original grouped cases, showing moderate accuracy in predicting group membership based on parameters.

Figure 1. Revised Hypothesised model of Factors Behind HR Implications

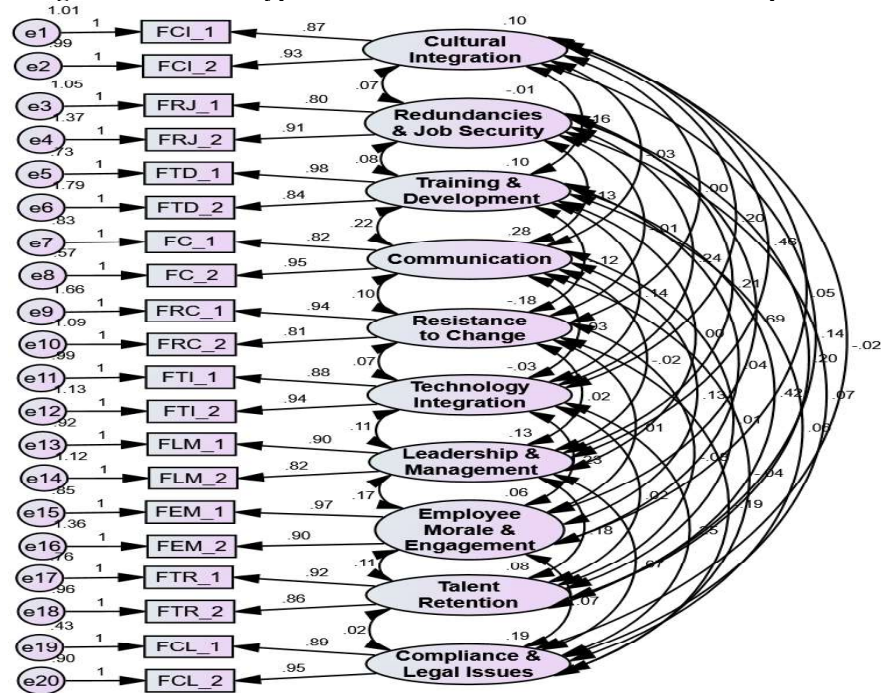


Figure 1 presents the revised hypothesised model of factors behind HR implications, visually outlining the conceptual framework used in this study.

Table 9. Measurement Model of Factors Behind HR Implications

Item(s) of Factors Behind Human Resource Implications of Merged Public Sector Banks	Factor Item	CFA Loading	Cronbach α (Item wise)	Composite Reliability (CR)	AVE
Cultural Integration					
Organizational Culture	FCI_1	0.870	0.905	0.908	0.831
Employee Adaptation	FCI_2	0.930	0.918		
Redundancies and Job Security					
Role Overlap	FRJ_1	0.800	0.896	0.892	0.805
Job Security Concerns	FRJ_2	0.910	0.898		
Training and Development					
New Roles and Responsibilities	FTD_1	0.980	0.816	0.798	0.663
Training Programs	FTD_2	0.840	0.813		
Communication					
Clear and consistent communication	FC_1	0.820	0.827	0.806	0.675
Feedback Mechanisms	FC_2	0.950	0.816		
Resistance to Change					
Fear of the Unknown	FRC_1	0.940	0.887	0.898	0.815
Change Management	FRC_2	0.810	0.918		
Technology Integration					
System Compatibility	FTI_1	0.880	0.881	0.903	0.823
Training on New Systems	FTI_2	0.940	0.933		
Leadership and Management					
Guidance and Support	FLM_1	0.900	0.812	0.791	0.654
Empathy and Direction	FLM_2	0.820	0.805		
Employee Morale and Engagement					
Work Environment	FEM_1	0.970	0.897	0.893	0.807
Recognition	FEM_2	0.900	0.900		
Talent Retention					
Retention Strategies	FTR_1	0.920	0.816	0.852	0.743

Career Development	FTR_2	0.860	0.906		
Compliance and Legal Issues					
Regulatory Requirements	FCL_1	0.890	0.838	0.872	0.773
Legal Assistance	FCL_2	0.950	0.919		

Source: Authors input

Table 9 provides the measurement model of Factors behind HR implications. Cultural integration components like staff adaptability and organisational culture are reliable with CFA loadings of 0.870 and 0.930, Cronbach's alpha values of 0.905 and 0.918, CR of 0.908, and AVE of 0.831. Redundancies and job security concerns had CFA loadings of 0.800 and 0.910, Cronbach's alphas of 0.896 and 0.898, CR of 0.892, and AVE of 0.805. New jobs and training programs had CFA loadings of 0.980 and 0.840, Cronbach's alphas of 0.816 and 0.813, CR of 0.798, and AVE of 0.663. Clear communication and feedback systems had 0.820 and 0.950 CFA loadings, 0.827 and 0.816 Cronbach's alphas, 0.806 CR, and 0.675 AVE. With dread of the unknown and change management, resistance to change has CFA loadings of 0.940 and 0.810, Cronbach's alphas of 0.887 and 0.918, CR of 0.898, and AVE of 0.815. Technology integration via system compatibility and new system training yields CFA loadings of 0.880 and 0.940, Cronbach's alphas of 0.881 and 0.933, CR of 0.903, and AVE of 0.823. Leadership and management provide advice, support, empathy, and direction with CFA loadings of 0.900 and 0.820, Cronbach's alphas of 0.812 and 0.805, CR of 0.791, and AVE of 0.654. Work environment and recognition impact employee morale and engagement with CFA loadings of 0.970 and 0.900, Cronbach's alphas of 0.897 and 0.900, CR of 0.893, and AVE of 0.807. Talent retention, which emphasises professional growth and retention, with CFA loadings of 0.920 and 0.860, Cronbach's alphas of 0.816 and 0.906, CR of 0.852, and AVE of 0.743. Finally, the rules and legal help component had CFA loadings of 0.890 and 0.950, Cronbach's alphas of 0.838 and 0.919, CR of 0.872, and AVE of 0.773, showing good reliability and validity.

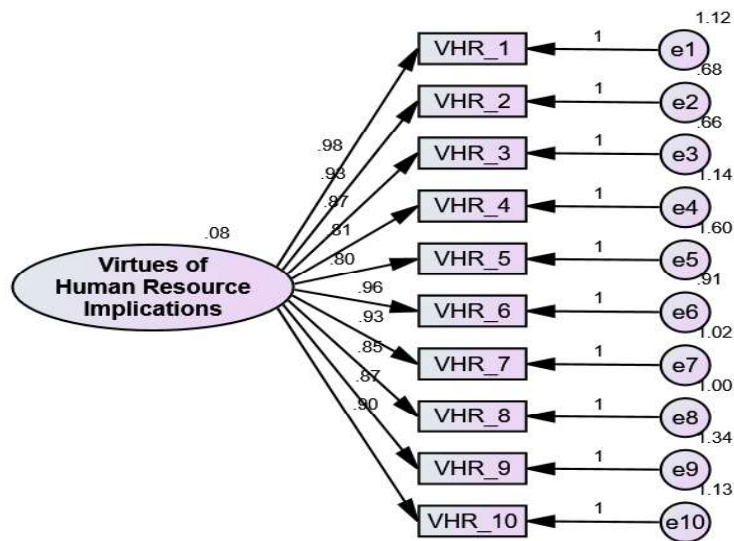
Table 10. Discriminant Validity- Fornell-Larcker criterion for Factors Behind HR Implications

	FCI	FRJ	FTD	FC	FRC	FTI	FLM	FEM	FTR	FCL
FCI	0.911									
FRJ	0.800	0.897								
FTD	0.804	0.791	0.814							
FC	0.746	0.751	0.739	0.821						
FRC	0.836	0.818	0.724	0.721	0.902					
FTI	0.825	0.862	0.717	0.750	0.804	0.907				
FLM	0.717	0.764	0.711	0.750	0.737	0.783	0.808			
FEM	0.878	0.820	0.745	0.806	0.828	0.842	0.720	0.898		
FTR	0.798	0.875	0.757	0.740	0.778	0.829	0.758	0.767	0.862	
FCL	0.836	0.826	0.780	0.771	0.812	0.808	0.797	0.798	0.833	0.879

Source: Authors Input

Fornell-Larcker discriminant validity (given in Table 10) for public sector banks' human resource implications is high for all components. Cultural Integration (FCI) has a square root of AVE of 0.911 and modest correlations to Redundancies and Job Security (FRJ) at 0.800 and Resistance to Change (FRC) at 0.836. With an AVE square root of 0.897 and modest linkages to Training and Development (FTD) at 0.791 and Technology Integration (FTI) at 0.862, FRJ has strong discriminant validity. Communication (FC) has 0.739 AVE square root and Employee Morale and Engagement (FEM) 0.745. FTD has 0.814. FC has strong discriminant validity with an AVE square root of 0.821 and modest relationships with FTI at 0.750 and Talent Retention (FTR) at 0.740. FRC has an AVE square root of 0.902 and correlations with FTI and FEM of 0.804 and 0.828. FEM at 0.842 and Compliance and Legal Issues (FCL) at 0.808 strongly correlate with FTI's AVE square root of 0.907. Leadership and Management (FLM) has good discriminant validity with an AVE square root of 0.808, FEM of 0.720, and FTR of 0.758. FEM's AVE square root is 0.898, matching FTR and FCL at 0.767 and 0.798. FTR has discriminant validity with an AVE square root of 0.862 and correlations with FCL and FRJ of 0.833 and 0.875. The final AVE square root for FCL is 0.879, with FCI and FTI at 0.836 and 0.808.

Figure 2. Revised Hypothesised model of Virtues of HR Implications



The conceptual framework illustrating the revised hypothesised model of virtues associated with HR implications is depicted in Figure 2. This figure offers a visual representation of the constructs and their interrelationships.

Table 11. Measurement Model of Virtues of HR Implications

Item(s) of Virtues of Human Resource Implications of Merged Public Sector Banks	Factor Item	CFA Loading	Cronbach α (Item wise)	Composite Reliability (CR)	AVE
Improved Operational Efficiency	VHR_1	0.980	0.856	0.970	0.763
Career Growth and Development	VHR_2	0.930	0.809		
Enhanced Employee Engagement and Motivation	VHR_3	0.870	0.876		
Improved Organizational Culture	VHR_4	0.810	0.809		
Access to Better Resources and Technology	VHR_5	0.800	0.848		
Increased Employee Stability	VHR_6	0.960	0.892		
Financial Stability	VHR_7	0.930	0.917		
Enhanced Customer Service	VHR_8	0.850	0.882		
Competitive Advantage	VHR_9	0.870	0.944		
Talent Retention and Attraction	VHR_10	0.900	0.892		

Source: Authors Input

Table 11 reveals the measurement model of virtues of HR implications with a CFA loading of 0.980, Cronbach's alpha of 0.856, CR of 0.970, and AVE of 0.763, Improvement in Operational Efficiency (VHR_1) is reliable and valid. CFA loading of 0.930 and Cronbach's alpha of 0.809 make Career Growth and Development (VHR_2) trustworthy. CFA loading of 0.870 and Cronbach's alpha of 0.876 indicate strong reliability and relevance for Enhanced Employee Engagement and Motivation (VHR_3). Improved Organisational Culture (VHR_4) contributes significantly with 0.810 CFA loading and 0.809 Cronbach's alpha. CFA loading of 0.800 and Cronbach's alpha of 0.848 make Access to Better Resources and Technology (VHR_5) reliable. Increased Employee Stability (VHR_6) has a 0.960 CFA loading and 0.892 Cronbach's alpha, indicating strong reliability and validity. Financial stability (VHR_7)'s CFA loading of 0.930 and Cronbach's alpha of 0.917 contribute significantly. CFA loading of 0.850 and Cronbach's alpha of 0.882 indicate strong dependability for Enhanced Customer Service (VHR_8). Competitive Advantage (VHR_9) is relevant and trustworthy with a CFA loading of 0.870 and Cronbach's alpha of 0.944. Talent Retention and Attraction (VHR_10) is reliable and construct-contributing with 0.900 and 0.892.

Figure 3. Revised Hypothesised model of Drawbacks of HR Implications

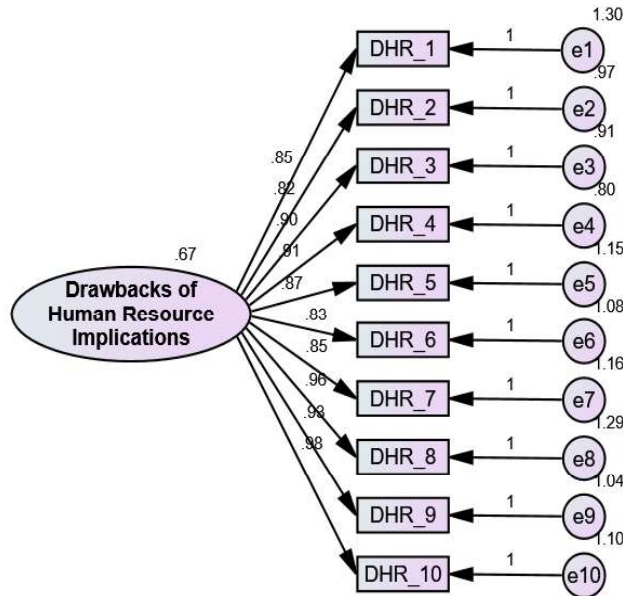


Figure 3 illustrates the updated hypothesised model outlining the drawbacks linked to HR implications, highlighting the key challenges and negative outcomes in the study.

Table 12. Measurement Model of Drawbacks of HR Implications

Item(s) of Drawbacks of Human Resource Implications of Merged Public Sector Banks	Factor Item	CFA Loading	Cronbach α (Item wise)	Composite Reliability (CR)	AVE
Diversified Culture	DHR_1	0.850	0.829	0.961	0.713
Communication Issues	DHR_2	0.820	0.849		
Inadequate Training	DHR_3	0.900	0.814		
Disruption in Operations	DHR_4	0.910	0.834		
Stress and Anxiety	DHR_5	0.870	0.861		
Leadership Gaps	DHR_6	0.830	0.833		
Management Challenges	DHR_7	0.850	0.865		
Regulatory Compliance	DHR_8	0.960	0.864		
Impact on Customer Service	DHR_9	0.930	0.865		
Employee Focus on internal changes	DHR_10	0.980	0.826		

Source: Authors Input

Measurement Model of Drawbacks of HR Implications in table 12 reveals that the Diversified Culture (DHR_1) has a 0.850 CFA loading, 0.829 Cronbach's alpha, 0.961 CR, and 0.713 AVE. This indicates good reliability and validity. CFA loading of 0.820 and Cronbach's alpha of 0.849 indicate reliability and constructive contribution for Communication Issues (DHR_2). CFA loading of 0.900 and Cronbach's alpha of 0.814 show that Inadequate Training (DHR_3) is reliable and effective. Disruption in Operations (DHR_4) has 0.910 CFA loading and 0.834 Cronbach's alpha, indicating reliability and relevance. Stress and Anxiety (DHR_5) has 0.870 CFA loading and 0.861 Cronbach's alpha, indicating reliability. With a CFA loading of 0.830 and Cronbach's alpha of 0.833, Leadership Gaps (DHR_6) is reliable and significant. With 0.850 CFA loading and 0.865 Cronbach's alpha, Management Challenges (DHR_7) adds considerably. Regulatory Compliance (DHR_8) has 0.864 Cronbach's alpha and 0.960 CFA loading, indicating strong reliability and validity. CFA loading of 0.930 and Cronbach's alpha of 0.865 make Impact on Customer Service (DHR_9) trustworthy. CFA loading of 0.980 and Cronbach's alpha of 0.826 show reliability for Employee Focus on Internal Changes (DHR_10).

Discussions

The implications of the merger of public sector banks in terms of human resources bring a mix of considerable benefits and noticeable issues. The good aspects of mergers include the streamlining of processes, the enhancement of career progression prospects, the rise of staff engagement, and the improvement of organisational culture. These positive aspects ultimately lead to improved operational efficiency, financial stability, and assistance to customers. Having access to greater resources and technology, higher employment security, and an enhanced competitive edge are all benefits that accrue to employees. The obstacles, on the other hand, include problems with cultural integration, difficulties with communication, insufficient training, interruptions to

operations, and increased stress among staff. A second complicating factor in the shift is the absence of leadership and managerial issues, in addition to the difficulties associated with regulatory compliance and the temporary effects on customer service. Through the implementation of comprehensive training programs, the maintenance of effective communication, the investment in leadership development, the promotion of cultural integration, and the provision of employee support programs, it is essential to successfully handle these issues. Additionally necessary are the following: ensuring compliance with regulatory requirements, striking a balance between concentrating on internal changes and routine responsibilities, and building effective retention tactics. Merged public sector banks are able to successfully traverse the complexity of integration and achieve long-term success by addressing both the positive and negative aspects of the merger via the implementation of focused strategies. This is beneficial to both employees and the organisation as a whole.

Conclusion

The combination of public sector banks results in a complicated mix of implications for human resources, which necessitates management that is both strategic and sensitive. The consolidation brings a number of obstacles, including cultural integration, communication concerns, and employee stress, despite the fact that it provides major advantages such as greater operational efficiency, enhanced career progression, better resource access, and a stronger competitive position. These banks are able to successfully negotiate the transformation by putting in place extensive training programs, encouraging clear communication, promoting cultural inclusion, and offering solid support for their workers. To further assist in overcoming management issues and maintaining high levels of customer service, it would be beneficial to place an emphasis on leadership development and monitoring compliance with regulatory requirements.

Future Implications

Several different aspects of human resources will be affected in the future as a result of the merger of public sector banks. The banks will be in a better position to compete in a dynamic financial climate as a result of the consolidation, which is anticipated to continue to generate operational economies and encourage a culture of innovation. Improved employee engagement tactics will promote morale and productivity, while enhanced career development possibilities and access to cutting-edge technology will attract top people since they will provide access to cutting-edge technology.

Acknowledgement

This study was funded by the RUSA, Alagappa University - Theme Based Research Project 2024 (RUSA ALU TBRP 2024). The authors gratefully acknowledge the financial support of this initiative. Nilavarasan. S and Dr. K. Ganesamurthy extends sincere thanks for the support provided through the Doctoral Fellowship, which has played a pivotal role in the development of this article.

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