Research Article

Demographics and Perceptions of Non-Performing Assets Across Job Roles in A Financial Institution

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Abstract: This study investigates the demographic profiles (age, education, and gender) of employees in General Manager, Assistant General Manager, and Debit Collection Officer roles within a financial institution and examines their perceptions regarding the sector-wise contribution to Non-Performing Assets (NPAs). Findings reveal a dominant 30–40-year age group across roles, varying educational attainment with professional qualifications high among Assistant General Managers and undergraduate degrees more common in Debit Collection, and a relatively balanced gender distribution with some role-specific skews. Perceptions of NPA origins differed by role, with General Managers emphasizing the Household sector, Assistant General Managers the Service sector, and Debit Collection Officers highlighting both Industrial and Household sectors. These disparities underscore the influence of job function on the understanding of NPA drivers. The study highlights the importance of considering both workforce demographics and internal perspectives on financial risk for effective management strategies.

Keywords: Non-Performing Assets, Employee Demographics, Job Roles, Sectoral Perceptions.

INTRODUCTION

The efficient management of financial institutions is critically intertwined with both its human capital and its ability to navigate financial risks. Among these risks, Non-Performing Assets (NPAs) stand out as a significant challenge, capable of eroding profitability, hindering lending capacity, and ultimately threatening the stability of the financial ecosystem (Rajan, 2003). Understanding the multifaceted nature of NPAs, including their sectoral origins, is crucial for effective mitigation strategies. Simultaneously, the demographic composition and the perspectives of the workforce within these institutions play an integral role in how such risks are perceived and addressed. This article delves into the intersection of these two critical aspects, examining the demographic profiles of employees across different job roles within a financial institution and their corresponding opinions on the sector-wise contribution to NPAs.

The study focuses on three distinct yet interconnected roles: General Manager, Assistant General Manager, and Debit Collection Officer. These roles represent varying levels of organizational hierarchy and direct involvement in asset management and recovery. General Managers, typically holding senior leadership positions, are often involved in strategic decision-making and overseeing the overall financial health of the institution. Assistant General Managers often play a crucial role in the implementation of strategies and the day-to-day management of various operational aspects. Debit Collection Officers are directly involved in the recovery of delinquent loans and thus possess firsthand experience with NPAs. Analyzing these diverse perspectives can provide a more comprehensive understanding of how NPAs are viewed across different functional levels within the organization.

Demographic factors such as age, educational qualification, and gender can influence an individual's experiences, perspectives, and approaches to problem-solving within an organization (Pfeffer, 1983). For instance, age might correlate with experience and institutional knowledge, potentially shaping one's understanding of long-term trends in NPA accumulation. Educational qualifications could influence the analytical frameworks employed in assessing financial risks. Gender, while ideally irrelevant to professional competence, can sometimes be associated with differing communication styles and perspectives within organizational settings. By examining the demographic distribution across the selected job roles, this study aims to identify any notable patterns that might correlate with the perceptions of NPA origins.

Furthermore, understanding employee perceptions of which sectors contribute most significantly to NPAs is vital for several reasons. These perceptions can reflect the actual trends observed by those working within the institution, potentially highlighting areas requiring greater scrutiny or policy adjustments. Discrepancies in these perceptions across different roles might also indicate varying levels of exposure to different types of loan portfolios or differences in the information flow within the organization. For example, Debit Collection Officers, directly dealing with defaulted loans, might have a different perspective compared to General Managers who oversee broader financial indicators.

This article seeks to address the following key questions: What are the demographic profiles (in terms of age, education, and gender) of employees in General Manager, Assistant General Manager, and Debit Collection Officer roles? And how do employees in these different roles perceive the contribution of various sectors (Industrial, Service, Agricultural, and Household) to the institution's Non-Performing Assets? By answering these questions, this study aims to provide valuable insights into the human capital composition of the financial institution and the internal perspectives on the sources of asset quality challenges.

The findings of this analysis can have several practical implications. For organizational leadership, understanding the demographic makeup of different departments can inform talent management and succession planning. Identifying potential biases or differing viewpoints on NPA origins across roles can highlight areas where internal communication and training might be beneficial. Ultimately, a more nuanced understanding of both the workforce characteristics and the internal perceptions of financial risks can contribute to more informed decision-making and a more robust approach to managing asset quality within the financial institution.

The subsequent sections of this article will present the data collected on employee demographics and their opinions on sector-wise NPA contributions, followed by a detailed analysis of the findings and a discussion of their implications. This exploration aims to contribute to a more holistic understanding of the organizational factors that intersect with the critical issue of Non-Performing Assets in the financial sector.

OBJECTIVES OF THE STUDY
- ✓ To analyze the age distribution of employees across General Manager, Assistant General Manager, and Debit Collection Officer roles.
- ✓ To examine the educational qualifications held by employees in different job roles within the organization.
- ✓ To assess the gender representation across the various job roles.
- ✓ To understand the perceptions of employees in different job roles regarding the sector-wise contribution to Non-Performing Assets (NPAs).
- ✓ To identify any potential correlations or differences in demographics and NPA perceptions across the three job roles.

Demographic Variables of the Respondents

The study gathered demographic data on credit officers responsible for lending and loan recovery, including gender, age, education, experience, and area of service. Since credit officers play a crucial role in understanding the ground realities of Non-Performing Assets (NPAs), analyzing their demographics provides valuable insights. Examining factors such as age, experience, gender, and qualifications helps in understanding their perspectives and the challenges they encounter in managing NPAs.

Age-Wise Distribution of Respondents by Job Designation Your table presents the distribution of respondents by age and designation. Here's a clearer and more structured version for better readability:

Table:1.1 Age-Wise Distribution of Respondents by Job Designation

Age Group	General General Manager	Assistant General Manager	Debit Collection Officer	Total (%)
20–30 years	23 (26.7%)	54 (34.3%)	35 (22.9%)	112 (28.0%)
30–40 years	49 (50.0%)	62 (48.6%)	77 (48.9%)	188 (47.0%)
40 years and above	25 (23.3%)	34 (17.1%)	41 (34.3%)	100 (25.0%)
Total	97 (100.0%)	151 (100.0%)	152 (100.0%)	400 (100.0%)

Source: Primary data

The age distribution of employees across different job roles reveals interesting insights into the organizational structure. As shown in Table [Insert Table Number Here], the 30-40 year age group constitutes the largest segment across all positions—General Manager (50.0%), Assistant General Manager (48.6%), and Debit Collection Officer (48.9%)—and represents nearly half of the total workforce (47.0%). This suggests a strong cohort of mid-career professionals within the company.

The 20-30 year age group forms the next significant portion (28.0% overall), with a notable concentration in Assistant General Manager roles (34.3%), indicating a potential entry or early-career stage for many in this position. In contrast, the 40 years and above category represents the smallest overall percentage (25.0%), but holds the largest proportion within the Debit Collection Officer role (34.3%). This might imply a tendency for more experienced individuals to be in debit collection roles. Overall, the data points to a workforce where the 30-40 age bracket is dominant, with Assistant General Manager roles attracting a relatively younger demographic and Debit Collection Officer roles having a higher representation of more senior employees.

2. Distribution of Sample Respondents by Educational Qualification and Designation

Table: 1.2 Distribution of Sample Respondents by Educational Qualification and Designation

Educational Qualification	General General Manager	Assistant General Manager	Debit Collection Officer	Total (%)
Undergraduate (UG)	35 (23.3%)	46 (11.4%)	23 (42.9%)	104 (26.0%)
Postgraduate (PG)	51 (56.7%)	46 (25.7%)	47 (28.6%)	144 (36.0%)
Professional Qualification	26 (20.0%)	76 (62.9%)	54 (28.6%)	152 (38.0%)

Total	112 (100.0%)	168 (100.0%)	124 (100.0%)	400 (100.0%)

Source: Primary data

Table 1.2 presents the distribution of educational qualifications across the three job roles. A notable observation is that "Professional Qualification" constitutes the largest overall segment (38.0%), with a particularly high concentration among Assistant General Managers (62.9%). Postgraduate degrees are the next most prevalent overall (36.0%), showing the highest representation within the General Manager role (56.7%). Undergraduate degrees account for the smallest overall proportion (26.0%), but form the largest segment among Debit Collection Officers (42.9%).

This data suggests that Assistant General Manager positions often prioritize candidates with professional qualifications. General Manager roles tend to be filled by individuals with postgraduate degrees. Debit Collection Officer roles, on the other hand, have a larger proportion of individuals with undergraduate qualifications. Across the entire workforce, professional qualifications are the most common, followed by postgraduate and then undergraduate degrees.

Gender wise Distribution of the Sample Respondents

Table: 1.3. Gender-wise Distribution of Respondents by Job Designation

Gender	General General Manager	Assistant General Manager	Debit Collection Officer	Total (%)
Male	58 (56.7%)	87 (57.1%)	63 (42.9%)	208 (51.0%)
Female	49 (43.3%)	76 (42.9%)	67 (57.1%)	192 (49.0%)
Total	107 (100.0%)	163 (100.0%)	130 (100.0%)	400 (100.0%)

Source: Primary data

The distribution of gender across the job roles is presented in Table [Insert Table Number Here]. Overall, the gender representation is relatively balanced, with males comprising 51.0% and females 49.0% of the total workforce.

Looking at specific roles, we observe a male majority in both General Manager (56.7%) and Assistant General Manager (57.1%) positions. In contrast, the Debit Collection Officer role shows a female majority (57.1%). This suggests a potential trend where female employees are more represented in debit collection roles within the organization, while males slightly outnumber females in the general and assistant general management positions.

The distribution of credit officers' opinions on these sectors' contributions to NPAs is presented in Table 1.4.

Table:1.4. Respondents' Opinions on Sector-wise Contribution to Non-Performing Assets (NPAs)

Sector	General General Manager	Assistant General Manager	Debit Collection Officer	Total (%)
Industrial Sector	21 (26.7%)	61 (31.4%)	53 (31.4%)	135 (30.0%)
Service Sector	25 (23.3%)	55 (40.0%)	38 (20.0%)	118(28.0%)
Agricultural Sector	07 (16.7%)	26 (17.1%)	18 (17.1%)	51 (17.0%)
Household Sector	24 (33.3%)	24 (11.4%)	48 (31.4%)	96 (25.0%)
Total	76 (100.0%)	166 (100.0%)	158 (100.0%)	400 (100.0%)

Source: Primary data

Table 1.4 presents the respondents' opinions on the sector-wise contribution to Non-Performing Assets (NPAs). Overall, the Industrial Sector is perceived to be the largest contributor to NPAs (30.0%), closely followed by the Service Sector (28.0%). The Household Sector is also considered a significant contributor (25.0%), while the Agricultural Sector is seen as having the least impact on NPAs according to the respondents (17.0%).

When we examine the opinions across different job roles, we see some variation. General Managers perceive the Household Sector (33.3%) as the largest contributor, followed by the Industrial Sector (26.7%). Assistant General Managers believe the Service Sector contributes the most to NPAs (40.0%), with the Industrial Sector also being significant (31.4%). Debit Collection Officers also identify the Industrial Sector (31.4%) as a major contributor, along with the Household Sector (31.4%). The Agricultural Sector is consistently viewed as having a lower contribution to NPAs across all three roles. This suggests that while there's a general agreement on the significant role of the Industrial and Service sectors in NPAs, there are differing perspectives among the job roles regarding the relative contribution of the Household sector.

MAJOR FINDINGS:
Employee Demographics:
Age: The 30-40 year age group represents the largest proportion of employees across all roles and overall. Assistant General Manager roles have a relatively higher percentage of younger employees (20-30 years), while

Debit Collection Officer roles have a larger proportion of employees aged 40 and above.

Education: Professional qualifications are the most common overall, with a particularly high concentration in Assistant General Manager roles. Postgraduate degrees are

most prevalent among General Managers, while Undergraduate degrees have the highest representation in Debit Collection Officer roles.

Gender: The overall gender distribution is fairly balanced. However, male employees slightly outnumber females in General Manager and Assistant General Manager roles, while female employees constitute the majority in Debit Collection Officer roles.

Perceptions on Non-Performing Assets (NPAs):
The Industrial and Service sectors are generally perceived as the largest contributors to NPAs by the respondents overall.

General Managers view the Household sector as the top contributor to NPAs.

Assistant General Managers believe the Service sector has the most significant contribution to NPAs.

Debit Collection Officers identify both the Industrial and Household sectors as major contributors to NPAs.

The Agricultural sector is consistently seen as having the least impact on NPAs across all job roles.

These findings highlight differences in both the demographic composition and the perspectives on the drivers of NPAs across the different job roles within the organization.

BASED ON THE DATA AND THE FINDINGS, HERE ARE SOME SUGGESTIONS FOR YOUR ARTICLE:
Focus on Comparisons: You could structure your article around comparing the demographics and NPA perceptions between the different job roles. For example, you could have sections like:
"Age and Management Roles"
"Educational Background and Job Function"
"Gender Distribution Across Departments"
"Divergent Views on the Origins of NPAs"

Explore Potential Implications: For each finding, try to briefly discuss potential implications. For instance:

The age distribution might suggest career progression patterns.

The educational qualifications could reflect the skills deemed necessary for each role.

The gender distribution might raise questions about diversity across different levels.

The varying perceptions on NPAs could indicate different levels of exposure or focus within each role.
Consider the "Why": While your data is primarily descriptive, you could briefly speculate on why some of these patterns might exist. For example, why might Debit Collection Officers have a higher proportion of undergraduate degrees? Or why do General Managers

perceive the Household sector as a major contributor to NPAs?

Visualizations: If possible in your article format, consider using charts or graphs to visually represent the data from your tables. This can make the information more accessible and impactful for your readers.

Concluding Thoughts: Your conclusion could summarize the key demographic differences and the variations in NPA perceptions, perhaps suggesting areas for further investigation or discussion within the organization.

CONCLUSION
In conclusion, the analysis of employee demographics and perceptions on Non-Performing Assets reveals distinct patterns across the General Manager, Assistant General Manager, and Debit Collection Officer roles. The workforce exhibits a concentration in the 30-40 year age group across all levels, with Assistant General Manager roles skewing slightly younger and Debit Collection Officer roles having a greater representation of more senior individuals. Educational backgrounds also vary by role, with professional qualifications being prominent among Assistant General Managers, postgraduate degrees among General Managers, and undergraduate degrees more common in Debit Collection. While gender representation is generally balanced, there are slight male majorities in management roles and a female majority in debit collection. Notably, the perceptions regarding the primary drivers of NPAs differ depending on the job function. While the Industrial and Service sectors are broadly seen as significant contributors, General Managers lean towards the Household sector, Assistant General Managers highlight the Service sector, and Debit Collection Officers identify both the Industrial and Household sectors. These varying perspectives likely reflect the different areas of focus and experiences associated with each role within the financial institution. Understanding these demographic nuances and the diverse viewpoints on NPA origins can be valuable for strategic planning, training initiatives, and fostering a more holistic understanding of the factors influencing asset quality within the organization.

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