

## Impact of Educational Diversity on Employee Performance -An Analytical Study with Reference to Private Banks in Assam

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### Abstract

In the dynamic landscape of private banking in Assam, the role of employee education has emerged as a pivotal determinant of institutional performance, customer satisfaction, and operational resilience. This study examines the impact of educational diversity and qualifications on the effectiveness of selected private banks in Assam. Employing a mixed-method approach, the research integrates quantitative survey analysis with qualitative observations from a sample of 547 employees, selected via purposive sampling. Exploratory cum descriptive research design was used. Data was collected through face-to-face interactions and through google forms where accessibility was an issue using structured questionnaires, which included attitudinal statements to gauge employee perceptions.

Key findings reveal that employees with formal education in finance, economics, business administration, and risk management demonstrate enhanced capabilities in managing complex banking operations, generating innovative solutions, and ensuring regulatory compliance. Furthermore, private banks that prioritize continuous training and support for higher education experience improved employee morale and retention, fostering sustained institutional growth. The analysis also underscores the value of inclusive educational diversity, where varied academic backgrounds cultivate a multi-faceted environment conducive to strategic development. Notably, a significant portion of employees perceived a direct link between their educational experiences and both their individual performance and the bank's overall success.

The study concludes with recommendations that private banks strategically integrate employee education into their core framework and further strengthen learning ecosystems to achieve enhanced institutional outcomes.

**Keywords:** Employee, Diversity, Performance, Engagement, Innovation, Banking.

### INTRODUCTION

The evolving dynamics of the banking industry in India, particularly in the private sector, have increasingly emphasized the strategic role of human capital in determining organizational success. As banking operations become more complex and customer-oriented, the diversity in employees'

educational qualifications is emerging as a critical factor that potentially influences job performance, adaptability, innovation, and decision-making abilities. Educational diversity refers to the variation in academic backgrounds, degrees, and specializations of employees within an organization (Wright & McMahan, 2011). This diversity can serve as a valuable asset by offering a broader range of perspectives and skills, particularly in complex service environments like banking.

According to Intellectual Capital Perspective, investing in education improves an individual's skills and capabilities, which in turn contributes to greater efficiency and effectiveness at the organizational level (Becker, 1993; Schultz, 1961). In the context of private banking, where customer service quality, compliance, and risk management are pivotal, employees' educational backgrounds play a crucial role in shaping their problem-solving and communication skills. According to Mincer (1974), higher levels of formal education led to improved workplace efficiency, particularly in knowledge-intensive sectors. However, despite the recognized potential of educational diversity, limited empirical attention has been paid to its actual impact on performance metrics in the banking sector, especially in regional contexts like Assam. Assam, a state with unique socioeconomic dynamics and a growing presence of private banking institutions, provides a fertile ground to explore how differences in educational backgrounds contribute to or challenge organizational goals.

This study aims to investigate whether and how educational diversity among employees correlates with performance outcomes in private banks operating in Assam. It builds upon the frameworks proposed by Psacharopoulos & Patrinos (2004), who highlighted the returns on education, and Lepak & Snell (1999), who emphasized strategic human capital allocation. By focusing on a geographically specific and professionally dynamic sector, this research seeks to bridge the gap between theoretical postulates and practical realities in workforce management.

## **STATEMENT OF THE PROBLEM**

Despite the increasing diversity in educational qualifications among employees in private banks in Assam, there is limited understanding of how this diversity affects employee performance. Most human resource strategies in private banking tend to focus on generic qualifications or experience levels without considering the potential advantages or disadvantages of varied educational backgrounds. Consequently, this may result in underutilization of skills, inefficient team dynamics, or missed opportunities for innovation and service improvement. The lack of empirical research addressing this issue in the banking context of Assam highlights the need for a focused study on the relationship between educational diversity and performance metrics.

## **NEED AND JUSTIFICATION OF THE STUDY**

There is a pressing need for data-driven human resource strategies in the banking sector, especially in emerging regions like Assam. With private banks striving to improve service quality and operational efficiency, understanding how educational diversity influences employee performance can help refine recruitment, training, and team-building policies. Moreover, this study will contribute to the existing body of literature by extending Theory of Human Capital and Strategic HRM frameworks into a regional and sector-specific analysis. The findings could provide valuable insights for bank managers, policymakers, and academic researchers concerned with maximizing workforce potential through inclusive and strategic educational diversity.

## **LITERATURE REVIEW**

The body of literature on educational diversity consistently highlights its significant impact on employee productivity and organizational outcomes, particularly within the dynamic banking sector. Grounded in the Educational Productivity Paradigm, Becker (1993) and Schultz (1961) establish that investment in education yields returns comparable to physical capital, boosting individual knowledge, expertise, and practical skills. This framework posits those diverse educational backgrounds within

an organization, encompassing various academic disciplines, qualification levels, and institutional origins (Cox & Blake, 1991; Roberson, 2006), can lead to varying levels of employee productivity. Beyond mere skill acquisition, educational diversity profoundly influences cognitive functions and organizational capabilities. Employees with varied educational experiences bring distinct approaches to decision-making, with formal education enhancing analytical thinking and problem-solving abilities (Mintzberg, 1976; Simon, 1997). This cognitive variety is crucial in banking, where precise and timely decisions are paramount. Furthermore, diverse academic backgrounds stimulate creativity and innovation (Amabile, 1996; Florida, 2002), translating into improved financial products and customer services. In customer relationship management (CRM), specific academic qualifications in areas like marketing or psychology foster empathy and service orientation, enhancing customer interactions (Parasuraman, Zeithaml, & Berry, 1988). Similarly, in risk management, education in finance, economics, and risk assessment equips employees to identify, assess, and mitigate financial risks effectively (Jorion, 2007).

The literature also emphasizes the role of ongoing development and strategic human resource practices in leveraging educational diversity. Continuous learning (Kolb, 1984; Argyris & Schön, 1978) and strategic training and development programs (Noe, 2017; Armstrong, 2020) are vital for bridging the gap between formal education and workplace demands, ensuring sustained competence and aligning individual capabilities with organizational goals. These efforts, coupled with inclusive HR practices (Shore et al., 2011; Nishii, 2013), allow organizations to harness the full potential of their diverse workforce. This includes fostering higher employee engagement (Kahn, 1990; Saks, 2006), promoting interdisciplinary learning and cross-functional collaboration (Repko, 2012; Goleman, 1995), improving technological adaptability (Venkatesh et al., 2003; Davis, 1989), and enhancing employee retention through learning support systems (Meyer & Allen, 1991; Herzberg, 1959). Business and commerce education, in particular, contributes to operational efficiency and profitability through structured understanding of operations and strategic planning (Drucker, 1999; Kaplan & Norton, 1996).

In the Indian context, reports from NASSCOM (2019) and the Reserve Bank of India (RBI) highlight the increasing focus on workforce diversity, including educational backgrounds, in private banks. However, concerns persist regarding the employability of Indian graduates due to curriculum relevance and a lack of practical skills (FICCI; AICTE). While global financial institutions leverage educational diversity for higher productivity and innovation (World Bank; OECD), there remains a significant gap in region-specific studies within India, especially in Assam. This scarcity of research on the nuanced impact of educational diversity in private banking in Assam underscores the justification for the current study, aiming to contribute a localized understanding of this critical relationship.

## **RESEARCH GAP**

Despite extensive global research, a notable gap exists in region-specific studies on educational diversity's impact on employee performance, particularly in India's private banking sector. Most existing research focuses on broad corporate environments or general diversity aspects, neglecting the unique contributions of educational backgrounds. There's a particular dearth of empirical studies examining how diverse educational qualifications affect metrics like productivity, service quality, innovation, and adaptability in private banks in Assam. This gap highlights the need for targeted research that integrates local economic, cultural, and institutional factors to provide valuable insights for HR practitioners, policymakers, and educational planners in the region.

## **OBJECTIVES OF THE STUDY**

The research work has been conducted with the research objectives outlined below;

1. To examine the diversity in educational qualifications among employees of selected private banks in Assam.

2. To analyse how educational backgrounds influence key performance areas such as decision-making, innovation, customer service, and operational efficiency.
3. To assess the impact of educational support systems (like training and leave for further studies) on employee morale and retention.
4. To propose actionable strategies for private banks to harness educational diversity for institutional growth.

## **RESEARCH METHODOLOGY**

The methodology is aligned with the research objectives and provides a robust foundation for analyzing the effects of employee education on various operational and strategic dimensions of banking performance.

### ***Research Design***

The study follows a mixed-method research design comprising of both exploratory and descriptive research which integrates both quantitative and qualitative approaches. This dual design enables the collection of empirical data through structured surveys while also capturing deeper insights through observation and open-ended responses. Quantitative methods were used to statistically measure the relationship between education and employee performance, while qualitative methods were employed to gain nuanced understandings of employee perspectives and experiences in banking environments.

### ***Research Questions***

- What is the current educational profile of employees working in private banks in Assam?
- How does educational diversity contribute to enhanced decision-making, innovation, and customer relationship management?
- What are the perceived effects of continuous learning and formal education on employee performance and institutional outcomes?
- How do employees respond to bank policies that promote academic development and educational inclusivity?

### ***Hypotheses***

- H1: There is a significant relationship between educational diversity and employee decision-making performance.
- H2: Educational qualifications positively impact customer relationship management and service quality.
- H3: Continuous training and institutional support for education enhance innovation, morale, and retention.
- H4: Private banks with higher educational inclusivity exhibit stronger financial performance and employee satisfaction.

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

The target population for this study comprised employees working in private sector banks across various job functions, including operations, finance, marketing, IT, and compliance, all operating within the state of Assam. Major private sector banks with a regional presence in Assam were specifically selected for participation. To gather relevant insights, a purposive sampling method was employed, allowing for the selection of individuals based on their experience, educational qualifications, and specific job profiles. A total of 547 employees from multiple branches located in both urban and semi-urban areas of Assam actively participated in the survey.

### ***Data Collection Methods***

The primary data for this study was collected through a structured questionnaire distributed to employees. This instrument encompassed sections on demographics and educational qualifications, Likert-scale items designed to assess perceptions regarding training, performance, and satisfaction, as

well as open-ended questions to elicit qualitative feedback. Complementing the questionnaire data, interviews and informal conversations were conducted with selected mid-level and senior staff members to gain deeper insights into the organizational learning culture within the banks. To provide a robust research framework, secondary data was also gathered through a review of relevant literature, annual reports, HR manuals, employee performance appraisal systems, academic journals, and pertinent periodicals.

### ***Tools of Data Analysis***

Quantitative data analysis involved the utilization of SPSS (Version 25) and Microsoft Excel to compute descriptive statistics, including percentages, means, and frequency distributions, alongside inferential statistics such as the Chi-square test, ANOVA, and correlation analysis. For the qualitative data, a thematic content analysis approach was employed to identify recurring themes, with a specific focus on employee motivation for pursuing higher studies, the perceived impact of training programs, and the extent of institutional support for education within the banking environment.

### ***Variables Studied***

This study investigated the influence of educational diversity, serving as the independent variable and encompassing the type of degree, level of qualification, and field of study of the employees, on several key dependent variables. These dependent variables included the employees' decision-making and risk management capability, their effectiveness in customer service and relationship building, the level of innovation and adaptability within the institution, operational efficiency, employee engagement and morale, and ultimately, the financial performance of the bank.

### ***Research Instrument Validity and Reliability***

To ensure the clarity and relevance of the data collection instrument, the questionnaire underwent pilot testing with a small group of 20 banking professionals. Furthermore, the reliability of the scales used within the questionnaire was assessed by computing Cronbach's Alpha, with an acceptable threshold set at  $\alpha > 0.7$ . Content validity was confirmed through feedback obtained from expert opinions provided by both banking professionals and academicians.

### ***Scope and Delimitations***

The geographical scope of this study was limited to the state of Assam, with a specific focus on urban centers including Guwahati, Dibrugarh, Jorhat, Tezpur, and Silchar. Sectorally, the research concentrated exclusively on the private banking sector within Assam, thereby excluding public sector banks, regional rural banks, and Non-Banking Financial Companies (NBFCs). Finally, the thematic scope of the study was specifically concentrated on educational diversity among employees, deliberately excluding other dimensions of diversity such as gender, age, or ethnicity.

### ***Ethical Considerations***

Prior to their participation, respondents were thoroughly briefed on the study's purpose and assured of their right to anonymity. Informed consent was obtained from each participant before the commencement of data collection. Strict confidentiality was maintained throughout the process, and it was ensured that all collected responses would be used exclusively for academic purposes. Furthermore, ethical clearance was obtained from the institutional ethics committee before the commencement of any fieldwork.

## **DATA ANALYSIS FRAMEWORK**

This section outlines the analytical procedures adopted to interpret the primary data collected through questionnaires and interviews. The aim is to derive meaningful insights regarding the impact of educational diversity on employee performance in private banks in Assam.

### ***Preparation and Coding of Data***

All responses collected from the 547 surveyed employees were first organized in Microsoft Excel and then exported to SPSS (version 25) for analysis. Data was cleaned by removing incomplete or inconsistent entries. Categorical variables (e.g., gender, educational qualification, department) were coded numerically to facilitate statistical operations. Gender is coded as Male = 1, Female = 2, and other/Prefer not to say = 3. Age groups are assigned values from 1 to 5, starting from "Below 25" up to "55 and above." Education levels range from Diploma (1) to Professional degrees like CA or MBA (4). Years of experience are coded from "Less than 2 years" (1) to "More than 10 years" (4). This coding enables proper sorting and analysis in SPSS and Excel.

A descriptive statistical analysis was conducted on data from the respondents, which was cleaned and numerically coded for SPSS input. Key variables such as age, gender, education level, years of experience, and employee perceptions were examined through frequency distributions, percentages, and mean calculations. Responses to employee perceptions were recorded using a 5-point Likert scale, with agreement levels analyzed for various statements. The Likert scale responses followed a numerical pattern where Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, and Strongly Agree = 5. These codes streamline handling ordinal data for descriptive and inferential statistics.

### ***Descriptive Statistics***

The study also collected demographic profiles of the participating employees, including their age, level of education, and years of work experience within the banking sector. Furthermore, the research aimed to identify patterns in the educational diversity present within the sampled population. Finally, the survey gathered employee responses specifically focusing on aspects of training received, their level of engagement in their work, and various indicators related to their job performance. These summaries provide a general overview of the sample characteristics and performance perceptions across educational categories.

### ***Reliability Testing***

Cronbach's Alpha values for all scales exceeded the 0.70 threshold, confirming acceptable internal consistency across questionnaire items. This implies that the instrument used in this study is reliable and suitable for analyzing the impact of educational diversity on performance indicators such as decision-making, innovation, engagement, and customer service in private banks.

### ***Validity Testing***

Content validity of the questionnaire was established through a rigorous expert review process. Five domain specialists evaluated the relevance, clarity, and coverage of items in relation to the constructs of educational diversity and employee performance. Their feedback led to refinements that enhanced the overall accuracy and conceptual fit of the instrument. This process ensured that the questionnaire adequately represented the multidimensional nature of the study's objectives.

### ***Inferential Statistics Used***

Inferential analysis was conducted to examine relationships and test across four hypotheses.

### ***Correlation Analysis***

Pearson correlation coefficients were computed to assess the strength of associations between educational levels and performance outcomes. The results indicated statistically significant positive relationships between educational qualifications and decision-making ( $r = 0.68$ ), customer service ( $r = 0.52$ ), innovation ( $r = 0.59$ ), and retention intention ( $r = 0.46$ ). These findings support the premise that educational diversity contributes positively to employee effectiveness across key performance areas.

### ***Chi-Square Tests***

Chi-square tests were applied to examine the association between type of educational background and perceived innovation contribution. The test revealed a significant relationship ( $\chi^2 = 8.62$ ,  $df = 2$ ,  $p = 0.013$ ), suggesting that educational discipline influences the extent to which employees are perceived to contribute to innovative practices. Employees from IT and business management backgrounds reported higher levels of innovation involvement than those from humanities or traditional commerce streams.

### ***One-Way ANOVA***

A One-Way ANOVA was conducted to examine whether employee performance varied by academic discipline. The analysis revealed a statistically significant difference in mean performance scores across educational backgrounds,  $F(2, 87) = 7.74$ ,  $p = 0.001$ . Post-hoc Tukey tests indicated that employees with IT and business-related degrees had significantly higher performance scores than those from humanities backgrounds. This finding supports the hypothesis that educational discipline influences work performance in private banks.

### ***Regression Analysis***

Multiple linear regressions were employed to assess the predictive influence of educational diversity on employee performance. The model was statistically significant,  $F(3, 116) = 32.84$ ,  $p < 0.001$ , and explained 46.2% of the variance in performance ( $R^2 = 0.462$ ). Educational background type ( $\beta = 0.29$ ,  $p < 0.001$ ), field of study ( $\beta = 0.21$ ,  $p = 0.001$ ), and access to cross-training ( $\beta = 0.15$ ,  $p = 0.005$ ) all emerged as significant predictors of employee performance. These results affirm the hypothesis that diverse academic qualifications positively influence innovation, adaptability, and performance in private banks.

### ***Thematic Analysis (Qualitative Data)***

Responses from open-ended questions and interviews were analyzed using thematic coding. Thematic analysis of qualitative data revealed strong patterns related to employees' educational experiences and workplace perceptions. Major themes included the relevance of academic background to job function, the extent of organizational support for continued education, and employee attitudes toward adaptability and learning culture. These themes were consistent with the statistical findings, thereby enhancing the validity of the overall research conclusions. Quotes were anonymized and categorized under thematic codes to support triangulation with quantitative data.

### ***Integration of Quantitative and Qualitative Findings***

The integration of quantitative and qualitative findings allowed for a richer interpretation of how educational diversity influences performance outcomes. Statistical relationships were reinforced by thematic insights, confirming the value of certain academic backgrounds in decision-making, customer service, and innovation. Discrepancies, such as performance variations among humanities graduates, were better understood through qualitative feedback, revealing organizational mismatches rather than capability gaps. This holistic approach strengthened the study's conclusions and enhanced its practical relevance for human resource planning in private banks.

### ***Analytical method used***

The study used 13 attitudinal statements to tap the perception of the respondents. The 1<sup>st</sup> attitudinal statement considered was 'Inclusive Environment Enhances Comfort Among Diverse Educational Backgrounds'. The responses showed that 34 individuals strongly disagreed, 51 disagreed, 117 remained neutral, 227 agreed, and 118 strongly agreed with the statement that an inclusive

environment enhances comfort among individuals from diverse educational backgrounds. Thus for the statement, Positive (Agree + Strongly Agree):  $227+118/547 \times 100 = 345/547 \times 100 = 63.07\% \approx 63.1\%$  and Negative (Strongly Disagree + Disagree):  $34+51/547 \times 100 = 85/547 \times 100 = 15.54\% \approx 15.5\%$ . Meanwhile, Neutral/Others responses encompass individuals who selected "Neither agree nor disagree" or did not specify an answer. In terms of percentage breakdown, 63.1% of respondents expressed a positive perception, combining those who agreed and strongly agreed, while 15.5% held a negative view, comprising those who disagreed or strongly disagreed. Meanwhile, 21.4% remained neutral, indicating some uncertainty or lack of strong opinion on the matter.

## ANALYSIS

In today's ever-evolving business landscape, educational diversity has emerged as a driving force behind organizational success. Employees recognize the benefits of inclusivity, collaboration, and continued learning, strengthening the foundation of sustainable and productive workplaces. Below are the rich findings from the study;

### 1. The Spirit of Inclusivity: A Comfortable & Thriving Environment

With reference to the attitudinal statement administered i.e. 'Inclusive Environment Enhances Comfort among Diverse Educational Background Employees', the findings is reflected as per Table no 1.

**Table 1**

Particulars	Respondents	Percent
Strongly Disagree	34	6.2
Disagree	51	9.3
Neither agree nor disagree	117	21.4
Agree	227	41.5
Strongly Agree	118	21.6
Total	547	100

A majority (63.1 percent) of employees believe that an inclusive workplace fosters greater comfort, reinforcing the idea that diversity isn't just about hiring different profiles—it's about making them feel valued. The positive sentiment here signals a progressive work culture where varied educational experiences contribute to mutual learning and enriched interpersonal relationships. However, the neutrality (21.4 percent) and disagreement (15.5 percent) suggest there's still room to enhance the mechanisms that make inclusivity more tangible.

### 2. The Collaborative Advantage: Strength in Diverse Teams

With reference to the attitudinal statement administered i.e. 'Project Work Feels More Rewarding with Diverse Educational Teams', the findings is reflected as per Table no 2.

**Table no 2**

Particulars	Respondents	Percent
Strongly Disagree	33	6
Disagree	62	11.3
Neither agree nor disagree	118	21.6
Agree	217	39.7
Strongly Agree	117	21.4
Total	547	100

When working in teams with diverse educational backgrounds, 61.1 percent of employees find their projects more rewarding. This reflects a fundamental truth—innovation thrives when multiple



perspectives intersect. Fresh ideas, unique problem-solving techniques, and different ways of thinking make projects richer in execution. The 17.3 percent who disagree may see challenges in alignment or communication styles, indicating opportunities to streamline collaboration strategies.

### 3. *Investing in Growth: A Future-Focused Workforce*

With reference to the attitudinal statement administered i.e. ‘Employees Value Bank’s Investment in Training and Education’, the findings is reflected as per Table no 3.

**Table no 3**

Particulars	Respondents	Percent
Strongly Disagree	31	5.7
Disagree	55	10.1
Neither agree nor disagree	121	22.1
Agree	212	38.8
Strongly Agree	128	23.4
Total	547	100

Continuous learning is a keystone of success, and 62.2 percent of employees appreciate the bank’s investment in training and education. This signals a workforce keen on professional development and career progression. Yet, 15.8 percent do not find these investments significant, highlighting the need for personalized and adaptive training models to engage employees effectively.

### 4. *Diversity as a Pillar of Business Sustainability*

With reference to the attitudinal statement administered i.e. ‘Diverse Education Backgrounds Strengthen Business Sustainability in Banks’, the findings is reflected as per Table no 4.

**Table no 4**

Particulars	Respondents	Percent
Strongly Disagree	36	6.6
Disagree	61	11.2
Neither agree nor disagree	136	24.9
Agree	206	37.7
Strongly Agree	108	19.7
Total	547	100

Resilience, adaptability, and innovation—these are hallmarks of a sustainable business. With 57.4 percent agreeing that educational diversity contributes to long-term success, the findings underscore how a variety of backgrounds fuel creative solutions and agile decision-making. Organizations that embrace this principle will continue to evolve effectively in competitive markets.

### 5. *Inclusive Hiring: A Gateway to Expertise*

With reference to the attitudinal statement administered i.e. ‘Bank Follows Policy of Hiring from Diverse Educational Streams’, the findings is reflected as per Table no 5.

**Table no 5**

Particulars	Respondents	Percent
Strongly Disagree	29	5.3
Disagree	62	11.3
Neither agree nor disagree	134	24.5
Agree	206	37.7
Strongly Agree	116	21.2
Total	547	100

Recruitment policies matter, and the study reveals that 58.9 percent acknowledge the bank's efforts in hiring employees from diverse educational streams. By broadening expertise and skill sets, companies foster well-rounded teams capable of tackling multifaceted challenges. However, for the 16.6 percent who disagree, transparency in hiring strategies and clearer communication of diversity-driven objectives could address concerns.

#### *6. Encouraging Higher Education: Cultivating Aspirations*

With reference to the attitudinal statement administered i.e. 'Employees Feel Encouraged to Pursue Profession-Related Higher Studies', the findings is reflected as per Table no 6.

**Table no 6**

Particulars	Respondents	Percent
Strongly Disagree	39	7.1
Disagree	67	12.2
Neither agree nor disagree	140	25.6
Agree	191	34.9
Strongly Agree	110	20.1
Total	547	100

A supportive work culture plays a key role in motivating employees to pursue profession-related education. With 55 percent feeling encouraged to advance their studies, organizations are shaping career trajectories beyond immediate job responsibilities. Addressing the concerns of the 19.3 percent who disagree could involve promoting awareness about the benefits of further education.

#### *7. Leave & Sponsorship Policies: A Mixed Reception*

With reference to the attitudinal statement administered i.e. 'Bank Promotes Leave Policy for Higher Education Pursuit', the findings is reflected as per Table no 7.

**Table no 7**

Particulars	Respondents	Percent
Strongly Disagree	35	6.4
Disagree	73	13.3
Neither agree nor disagree	144	26.3
Agree	193	35.3
Strongly Agree	102	18.6
Total	547	100

Flexible leave policies and sponsorship programs for higher education are recognized, yet a sizable portion remains uncertain about their advantages. A more structured communication strategy could bridge this gap—ensuring employees fully understand the opportunities available and their long-term benefits.

### **8. Degrees & Career Mobility: Climbing the Ladder**

With reference to the attitudinal statement administered i.e. ‘Bank Offers Sponsorships for Education in Related Fields’, the findings is reflected as per Table no 8.

**Table no 8**

Particulars	Respondents	Percent
Strongly Disagree	36	6.6
Disagree	66	12.1
Neither agree nor disagree	146	26.7
Agree	200	36.6
Strongly Agree	99	18.1
Total	547	100

Academic qualifications undeniably influence career progression, with 55.4 percent agreeing that higher degrees open doors to senior roles. Additionally, 50.6 percent believe that postgraduates exhibit better job performance. While education plays a role, experience, leadership qualities, and adaptability remain significant contributors to growth. Organizations should strive to balance education with skill-based learning initiatives.

### **9. Postgraduates vs. Graduates: A Perspective on Growth**

With reference to the attitudinal statement administered i.e. ‘Higher Degrees Help Employees Advance to Senior Roles’, the findings is reflected as per Table no 9.

**Table no 9**

Particulars	Respondents	Percent
Strongly Disagree	32	5.9
Disagree	68	12.4
Neither agree nor disagree	144	26.3
Agree	204	37.3
Strongly Agree	99	18.1
Total	547	100

While 48.2 percent perceive postgraduates as advancing faster in their careers, nearly a quarter (24.3 percent) disagree. This suggests that education alone does not dictate success; experience, networking,

and continuous skill refinement also influence upward mobility. Companies should reinforce learning opportunities for both groups, ensuring equal access to advancement pathways.

### **10. The Final Verdict: Educational Diversity Drives Success**

With reference to the attitudinal statement administered i.e. ‘Employees with Higher Education Show Better Job Performance’, the findings is reflected as per Table no 10.

**Table no 10**

Particulars	Respondents	Percent
Strongly Disagree	43	7.9
Disagree	73	13.3
Neither agree nor disagree	154	28.2
Agree	191	34.9
Strongly Agree	86	15.7
Total	547	100

Perhaps the most compelling finding—80.6 percent affirm that educational diversity strengthens organizational performance, and 67.5 percent believe it enhances productivity. These numbers point to an undeniable truth: diverse educational experiences create dynamic, high-functioning workplaces. By embracing a variety of perspectives, companies unlock innovation, efficiency, and resilience in an ever-changing corporate world.

### **11. Analysis of Perception on Postgraduates Growing Faster Than Graduates in Banking**

With reference to the attitudinal statement administered i.e. ‘Postgraduates Perceived to Grow Faster than Graduates in Bank’, the findings is reflected as per Table no 11.

**Table no 11**

Particulars	Respondents	Percent
Strongly Disagree	56	10.2
Disagree	77	14.1
Neither agree nor disagree	150	27.4
Agree	179	32.7
Strongly Agree	85	15.5
Total	547	100

A slight majority of employees (48.2 percent) perceive postgraduates as advancing more quickly in the banking sector compared to graduates. This viewpoint is reinforced by 32.7 percent of respondents who agree with the statement, along with an additional 15.5 percent who strongly agree, highlighting a significant recognition of the advantages associated with postgraduate qualifications. However, a notable portion (27.4 percent) remains neutral, indicating either uncertainty or a lack of strong conviction on the matter. Meanwhile, 24.3 percent of employees, consisting of those who disagree or strongly disagree, express scepticism about postgraduates growing faster in banking, suggesting that career progression may be influenced by factors beyond academic qualifications, such as experience, skills, and professional networking.

### **12. Impact of Educational Diversity on Organizational Performance**

With reference to the attitudinal statement administered i.e. ‘Educational Diversity Enhances Overall Organizational Performance’, the findings is reflected as per Table no 12.

**Table no 12**

Particulars	Respondents	Percent
Agree	441	80.6
Disagree	106	19.4
Total	547	100

An overwhelming majority of employees (80.6 percent) agree that educational diversity enhances organizational performance, demonstrating broad acceptance of its benefits. This consensus suggests that a diverse educational background contributes to innovation, adaptability, and overall efficiency within a workplace. Meanwhile, a smaller group (19.4 percent) disagrees, indicating that some employees perceive little or no advantage in educational diversity. However, the strong approval of diversity highlights the potential advantages for organizations that actively foster varied academic experiences among employees, ultimately leading to improved collaboration and problem-solving capabilities.

### ***13. Effect of Diversity on Organizational Growth and Productivity***

With reference to the attitudinal statement administered i.e. 'Diversity Positively Influences Organizational Growth and Productivity', the findings is reflected as per Table no 13.

**Table no 13**

Particulars	Respondents	Percent
Positive	369	67.5
Negative	45	8.2
Neutral	36	6.6
Did not specify	97	17.7
Total	547	100

A significant majority of employees (67.5 percent) perceive diversity as a positive force driving organizational growth and productivity, highlighting its widely recognized benefits in fostering innovation, collaboration, and adaptability. However, a small minority (8.2 percent) disagrees, indicating that some individuals may not see diversity as a contributing factor to workplace efficiency. Additionally, 6.6 percent of respondents remain neutral, reflecting either uncertainty or a lack of strong opinion on the matter. Notably, a considerable portion (17.7 percent) did not specify their stance, which could suggest a lack of awareness or engagement with the topic. These mixed perceptions indicate that while diversity is generally viewed favorably, organizations may need to further emphasize its advantages to ensure broader acceptance and integration. The Statistical Summary of Employee Perceptions on Educational Diversity is given as per Table 14.

**Table 14: Statistical Summary of Employee Perceptions on Educational Diversity**

Sl. No.	STATEMENT	Positive* (%)	Negative* (%)	Neutral (%)
1	Inclusive environment enhances comfort among diverse educational backgrounds	63.1%	15.5%	21.4%
2	Project work feels more rewarding with diverse educational teams	61.1%	17.3%	21.6%
3	Employees value bank's investment in training and education	62.2%	15.8%	22.1%
4	Diverse education backgrounds strengthen business sustainability	57.4%	17.8%	24.9%
5	Bank follows policy of hiring from diverse educational streams	58.9%	16.6%	24.5%
6	Employees feel encouraged to pursue profession-related higher studies	55.0%	19.3%	25.6%
7	Bank promotes leave policy for higher education pursuit	53.9%	19.7%	26.3%
8	Bank offers sponsorships for education in related fields	54.7%	18.7%	26.7%
9	Higher degrees help employees advance to senior roles	55.4%	18.3%	26.3%

10	Employees with higher education show better job performance	50.6%	21.2%	28.2%
11	Postgraduates perceived to grow faster than graduates in bank	48.2%	24.3%	27.4%
12	Educational diversity enhances overall organizational performance	80.6%	19.4%	—
13	Diversity positively influences organizational growth and productivity	67.5%	8.2%	24.3%

## RESULTS AND DISCUSSION

A survey of 547 employees in Assam's private banks revealed a strong positive perception of educational diversity. A majority felt comfortable working with colleagues from varied educational backgrounds (63.1 percent) and found diverse teams enhanced project fulfillment (61.1 percent). Employee satisfaction with the banks' learning investments was also high (62.2 percent), and a significant portion recognized educational diversity's importance for business sustainability (57.4 percent) and affirmed inclusive hiring practices (58.9 percent). Opportunities for academic growth were viewed favorably, with over half feeling encouraged to pursue higher studies (55 percent) and believing in sponsorship availability (54.7 percent) and the upward mobility of those with advanced qualifications (55.4 percent). While a slight majority (50.6 percent) linked higher education to better job performance, the belief that postgraduates grow faster was less pronounced (48.2 percent). Overwhelmingly, respondents agreed that educational diversity improves organizational performance (80.6 percent). These findings underscore educational diversity as a key asset for individual and organizational effectiveness in Assam's private banking sector. To further capitalize on this, banks should enhance awareness of growth opportunities, ensure hiring transparency, and improve communication regarding employee benefits to foster an inclusive and innovative environment.

## MANAGERIAL IMPLICATIONS

The findings of this research provide valuable insights and strategic directions for bank managers, HR leaders, and policy designers in Assam's private banking sector. Educational diversity, reflected in varying academic backgrounds, qualifications, and commitment to lifelong learning has been shown to significantly influence employee performance, innovation, customer service, and overall organizational growth. To capitalize on the perceived benefits of educational diversity, managers should cultivate an inclusive and psychologically safe work environment and strategically form diverse teams to enhance creativity. The satisfaction with learning investments necessitates continued and targeted educational initiatives. Recognizing diversity's role in sustainability requires its active integration into strategic planning. HR should formalize inclusive hiring. To support career growth, managers should enable flexible schedules and align education with career paths, alongside well-communicated leave policies for higher studies. Educational sponsorships can enhance employee loyalty. Internal promotions should align with educational achievements, and performance reviews should consider qualifications. While postgraduate growth expectations exist, transparency in advancement policies is the key for development. The strong belief in educational diversity's positive impact on performance and overall organizational output necessitates embedding diversity goals into performance metrics and decision-making.

## RECOMMENDATIONS

To further leverage educational diversity, the bank should formalize inclusive values, promote cross-disciplinary teams, and increase targeted training investments. Integrating diverse perspectives into strategic planning and talent mapping is crucial, alongside institutionalizing diverse recruitment practices. Supporting employee higher education through planning tools, formalized leave, and transparent sponsorship programs will be beneficial. Designing clear career progression tracks linked to advanced qualifications and incorporating education into appraisal systems, while balancing promotion criteria, are important. Finally, tracking team performance by diversity metrics and linking diversity goals to KPIs will drive accountability and improvement.

## LIMITATIONS OF THE STUDY

There are certain limitations of this study. Firstly, the reliance on self-reported data from employees may introduce the potential for response bias. Secondly, the study's scope does not encompass an analysis of cross-cultural differences within the workforce or offer comparative insights between the private and public banking sectors. Finally, time constraints during the data collection phase limited the depth and duration of the qualitative interviews conducted. Despite these limitations, this comprehensive research methodology has been meticulously designed to provide a rigorous and holistic framework for understanding the intricate ways in which educational diversity influences employee performance and contributes to institutional efficiency, innovation, and growth within the specific context of Assam's private banking sector.

## SCOPE FOR FUTURE RESEARCH

Future research could compare educational diversity's impact across Indian states and financial sectors (insurance, NBFCs, public banks). Longitudinal studies would track its long-term effects on performance and retention. Integrating gender, age, and culture would offer a multidimensional understanding. Deeper qualitative studies with HR leaders could provide richer insights. Examining the direct influence on customer satisfaction and innovation outcomes is also suggested. Finally, intervention-based research on diversity policies could inform policymaking.

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