

Retaining Employees in Indian Private Banking Sector

ABSTRACT

The Indian banking industry is growing fast and needs talented workers. One of the biggest challenges for banks is recruiting and retaining staff. Attrition in India's banking industry ranks third. Research on retention strategies and banking industry factors is scarce for private banks. Employee retention strategies in selected private banks in greater are studied. HDFC and ICICI banks are among the top five private banks surveyed. It identifies the retention factors and processes that influence employees' decisions to stay with the bank, analyses the similarities in retention strategies across select private banks, groups the banks by similarities, and interprets the relationship between demographics and satisfaction with banks' retention efforts. Descriptive statistics and single proportion test, ANOVA, Chi-square, Rank sum method, Post Hoc test, and paired comparison are used to analyse primary data. Salary, training and development, bonuses, workplace relations, and Medi-claim benefits influence private sector bank employees' decisions to stay. Bank employees expect rewards for their work, reasonable goals, and better communication to stay motivated and work there.

KEYWORDS: Banking, HDFC, ICICI Bank, Retention, Employee's decision,

HR strategies

INTRODUCTION

Employee retention implies maximising employee tenure. It also involves encouraging employees to stay as long as possible. Employee retention benefits the company and the employee. Employers can urge current employees to abide by implementing rules and practices that meet their various demands. Organisational success depends on essential staff retention. Retaining the simplest workers guarantees customer satisfaction, improved product sales, satisfied colleagues and reporting staff, effective succession planning, and deeply rooted organisational knowledge and learning. Organisational concerns such as training time and investment, lost expertise, insecure staff, and costly candidate searches make employee retention important. Failure to keep a key employee can be expensive for a company.

- **Public sector banks:** -Public sector banks are those in which the government holds more than 50% of the total stock. The government formulates all the financial guidelines for public sector banks. The public sector banks operate under the government to inspire trust

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in the depositors that their money is safe. Governments always back public sector banks with a view to grow them. The security assurance of the government and fewer charges compared to private banks attract people across the country to invest or take loans from public sector banks.

- **Private sector banks:** -Banks in the private sector are those in which the shareholders, rather than the government, own the majority of the shares. These banks offer their clients complete banking services and goods. Fixed deposits, savings accounts, auto, house, and personal loans, as well as ATMs, foreign currency transactions, insurance, and net banking, are some examples of these goods. Information technology has been known to be introduced into the banking system by private banks. Private promoters oversee and operate private banks.

Bankers may be stressed by working with different banks. Privatisation in 2020 and globalisation have made several public banks private and struggling. Job conditions, family obligations, performance pressure, etc., can stress both types of bank employees. Private and public banks exist. Public and private banks may have different stress levels due to infrastructure. Public sector banks have better staff and salaries, so the workplace is friendlier and easier.

LevelsofStress

People think stress is bad and has negative effects. Focus is not always bad. Only stress level affects positive or negative outcomes.

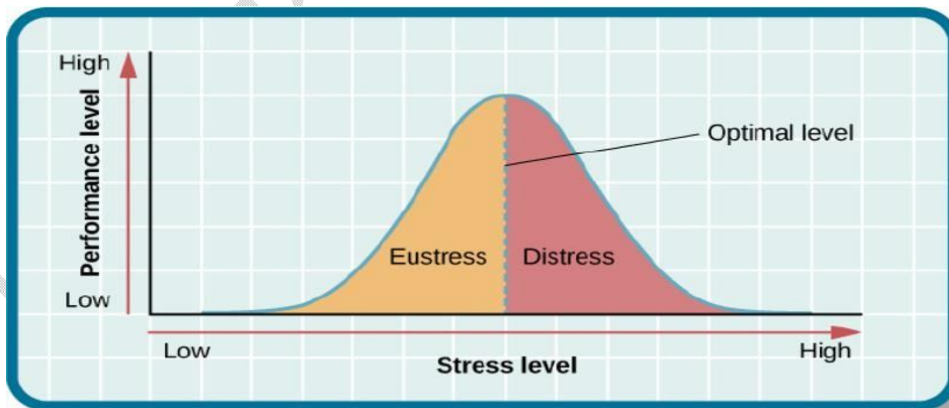


Fig.1 LevelsofStress

Source: Weiser, Eric. (2014). Stress, Lifestyle, and Health.

1. **Eustress:** -One type of stress is eustress, which is positive and developmental. Employees may improve work methods. Ideal private pressure is recommended. Under optimal stress, workers excel. They become bored, demotivated, and apathetic below this level. Bored workers in low-stress environments may withdraw mentally or physically. Psychological withdrawal leads to slips, forgetfulness, and inattention. Physical withdrawal increases tardiness and absenteeism, which can cause turnover.
2. **Distress:** - Unhealthy negative stress response. It indicates high stress that affects. His efficiency and performance suffered. Increased errors, bad decisions, insomnia, stomach issues, and psychosomatic illnesses will result. At optimal stress levels, job performance and health peak.

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Coping strategies for bankers

Examining the stress from the perspective of the bank, management may not be concerned about the low to moderate stress levels that employees are experiencing. The idea is that to improve employee performance, a certain amount of functional stress is necessary. However, persistently low-stress levels and high-stress levels justify management's response. However, when we examine stress from the perspective of the individual, even minimal levels of stress are considered undesirable.

Employee satisfaction:

In industrial psychology and organisational behaviour management, job satisfaction is crucial but controversial. Environment affects employee motivation. Researchers study job satisfaction. Over three thousand studies have examined job satisfaction in the last 30-40 years. Another term is work-related emotion. Job satisfaction is how one feels about work. Industry morality emphasises job satisfaction. Unhappy workers produce less and worse. Quality and quantity of production increase with job satisfaction. Factory morale is high when workers are happy.

Several factors affect employee company loyalty. Work satisfaction—recognition, growth, and fulfilment—is paramount. Staff value job security and long-term prospects. Workplace culture, environment, and social dynamics affect employee well-being and motivation. Relationships with superiors, colleagues, and subordinates determine an employee's sense of belonging and support. Employee well-being and work-life balance improve with flexible work and leave policies. Fair wages and salaries motivate workers. Safety and working conditions affect employees' physical and mental health, affecting retention. Finally, a simplified grievance redressal process lets employees voice concerns and feel valued, creating a positive workplace. Addressing these diverse factors comprehensively helps companies retain talent and build a

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strong workforce.

LITERATURE REVIEW

Singh (2020), Examined HR procedures in the Indian banking industry. The banking industry in India is made up of regional rural banks, cooperative banks, public and private sector banks, and foreign-owned banks. The current study is an attempt to look into the body of research on the HR policies of different Indian banks, offer some recommendations, and understand the HR policies that the Indian banking industry adheres to. It was found that private sector banks' HR procedures are marginally superior to those of other banks.

Manjunatha, Renukamurthy (2020). Investigated the source of stress in a subset of private banking staff. According to the study, employees are significantly impacted by their designations, and as a result, the other factors have no discernible effect on them. Employees of different private banks were selected for this study. According to the study, a private bank's demographic variable, such as designation, causes stress in all contexts.

Gupta (2020), Research on Work-Life Harmony Among Female Workers An analysis of Haryana's private sector banks, with a focus on ICICI, HDFC, and Axis banks. The purpose of this study is to identify noteworthy advancements in the areas of work-life balance and work-life balance practices followed by banks regarding the socio-economic background of female employees. According to this study, work-life balance is highly desired for female employees in the current environment, and it can present challenges for working women if there is a lack of consistency in their lives or job satisfaction.

Jain et al. (2018). Conducted a relationship analysis, supported by specific data from the Indian banking industry, between emotional intelligence and service quality. The article aims to investigate the relationship between emotional intelligence and service quality in the banking industry, where customer service practices have an impact on bank employees' productivity. According to this study, banks need to reassess how their clients perceive their services to assess if they are meeting, exceeding, or falling short of their clients' expectations.

Das, Misra (2018). Investigated the relationship between employee relations methods and bank customer decisions depending on workers. It focuses on client retention as a competitive advantage for three major Indian banks in the public and private sectors. The survey included SBI and ICICI as public and private sector banks. The analysis found considerable differences in ERM Strategies between the two banks. Additionally, ERM procedures contributed to competitive advantage.

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LITERATURE REVIEW

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Yadav (2017), Researched workplace stress in the banking sector. This research aims to determine the degree of stress experienced by employees, to identify the signs of stress that they exhibit, and to pinpoint the causes of stress. According to the study's findings, the majority of banking industry workers experience stress, which negatively affects their health and well-being. Both an organisational and an individual level of stress management is necessary.

Hakim, M. (2015), Explored the impact of corporate culture on workers' job satisfaction in the banking industry. The purpose of this research is to understand better how organisational culture affects employees' job satisfaction in both public and private banks. The findings showed that work satisfaction in both public and private sector banks was directly impacted by organisational culture.

Garg, Yajurvedi (2017), Evaluating the influence of stress on the work-life of bank employees: A case study in Meerut. This research analyses the operational structure of aspects such as extended work hours, inadequate incentive systems, absence of job autonomy, organisational culture, role conflict, and others. The primary factor contributing to work-life imbalance is the absence of managerial support towards employees. The study concluded that banks should proactively implement ways to mitigate staff stress and enhance productivity.

K. Suresh, & Dr. Nalini. (2018), Stress factors and coping techniques among bank employees in Coimbatore were studied. The study examines the socio-economic features of Coimbatore bank workers and their main work stressors. Individuals demand wages for food, clothing, and housing, among other things. The factor analysis showed that all 24 factors are tightly related.

Al-Suraihi & Ibrahim, I. (2021), The bank maintains performance with promoted wages and perks and claims employee retention. Company employees leave for various reasons. Job satisfaction depends on expectations. You can expect money, hours, holidays, and bonuses. Employee attrition and learned inefficiencies cost the organisation from the start when organisational and employee expectations differ.

Robinson (2016), Studied the key stressors of women bankers and the interaction between occupational stress factors. This study demonstrates that many bankers are stressed out due to excessive hours, poor reward systems, lack of job autonomy, organisational culture, and role conflict.

Garg, Nagpal (2016), Examined and compared the job satisfaction of ICICI and HDFC Bank

middle managers. The retention rate of an organisation is more affected by employee satisfaction. Middle-level managers in private sector banks are more satisfied with intrinsic job satisfaction, while ICICI Middle-Level Managers are more satisfied with intrinsic and extrinsic job satisfaction.

Gujral (2015). Studied stress management in Ludhiana private banks. The study aimed to discover stress causes and stress management programmes in Ludhiana banks. Most employees experience emotional and physical stress owing to job security and work overload. The study found that most employees find their job challenging, and few find it dull.

Bridget (2015). Examined ICICI Bank Employees' Trichy District Occupational Stress. The study examined individual, social, and organisational stress in job content for ICICI bank employees in Trichy district. The findings show that job stress affects employee behaviour and attitudes. Stress is considered an illness that harms employees' health and job performance. In summary, good HR procedures lead to stress-free work and employment happiness.

Olatona (2014). Work-related stress and coping methods among Lagos bankers were studied. Lagos State bankers' stress knowledge, prevalence, associated factors, and mechanisms were examined in this study. The study indicated significant stress levels in bank staff. Effective stress management programmes should be introduced to reduce bank worker stress. Bankers were aware of and used contraception, but more men did than women, who thought it was only for married women.

Garg (2014). Studied private bank CRM. To sustain client relations, the study examined consumer satisfaction with Private Sector Bank services. The analysis shows that sampled banks perform well. Still, these banks must train staff to better service consumers, simplify procedures, and emphasise non-banking facilities like insurance, mutual funds, share dealing, etc.

Rao, Bhanumathi (2013). Identified bank employee stressors. Climate, social, and other environmental factors can cause stress. Stress is subjective; hence, its cause might vary by individual or occupation. The study used dichotomy to compare job stress indicators across private and public sector banks and between men and women.

Bhaskar, bhal, et al. (2012). Executed a study titled "A Study of Indian Bank Mergers: Strategic HR Integration and Proactive Communication during M&A." The purpose of this study is to determine how strategic HR integration and proactive communication increase deal

success rates.

OBJECTIVES OF THE STUDY

The main objective of this study is to find out the employee retention practices adopted by selected private sector banks in Ludhiana; the specific objectives of the study are as follows:

- To study the financial and non-financial incentives for employee retention.
- To analyse the difference in satisfaction levels of males and females concerning various conditions in an organisation.
- To determine the impact of the designation on the attitude of employees towards the job.

FORMULATION OF HYPOTHESIS:

The hypothesis of the study is

Null hypothesis:

H₀₁: - There is no impact of designation on Job Security

H₀₂: - There is no impact of designation on job status

H₀₃: - There is no impact of designation on the quantum of work

H₀₄: - There is no impact of designation on working place

H₀₅: - There is no impact of designation on Appreciation

Alternate hypothesis:

H₁₁: - There is an impact of designation on Job Security

H₁₂: - There is an impact of designation on job status

H₁₃: - There is an impact of designation on the quantum of work

H₁₄: - There is an impact of designation on the working place

H₁₅: - There is an impact of designation on Appreciation

DATA ANALYSIS

Designation of the Respondents:

Table 1: Designation of the respondents

Designation	No. of Respondents	Percentage
Junior Officer	22	11 %
Marketing Representative	26	13 %
Data processing officer	24	12 %
Loan Officer	32	16 %

Deputy Manager	30	15 %
Assistant Manager	16	8%
Branch Manager	24	12 %
Internal auditor	20	10 %
Other	6	3 %

The above table depicts the designation of the respondents. The maximum number of respondents in the survey are Loan officers, 16%, followed by Deputy Managers, which is 15%. 13% of the respondents are Marketing Representatives, followed by Branch Managers. The respondents in these two categories are equal, i.e. 12% each. The remaining 3% of the respondents belong to other designations.

The attitude of employees towards the job

Table No: 2 Attitude of employees towards job

Particulars	Scale	No. of Respondents	Percentage
Job security	1-Highly dissatisfied	50	25.0%
	2-Dissatisfied	30	15.0%
	3-Neutral	64	32.0%
	4-Satisfied	32	16.0%
	5-Highly Satisfied	24	12.0%
Job-status	1-Highly dissatisfied	9	4.50%
	2-Dissatisfied	46	23.0%
	3-Neutral	45	22.5%
	4-Satisfied	57	28.5%
	5-Highly Satisfied	43	21.5%
Quantum of work	1-Highly dissatisfied	26	13.0%
	2-Dissatisfied	30	15.0%
	3-Neutral	53	26.5%
	4-Satisfied	55	27.5%
	5-Highly Satisfied	36	18.0%
Working place of organisation	1-Highly dissatisfied	27	17.0%
	2-Dissatisfied	36	24.5%
	3-Neutral	48	18.0%
	4-Satisfied	54	23.0%

	5-Highly Satisfied	35	17.5%
Appreciation	1-Highly dissatisfied	24	12.0%
	2-Dissatisfied	43	21.5%
	3-Neutral	50	25.0%
	4-Satisfied	56	28.0%
	5-Highly Satisfied	27	13.5%

Analysis of Variance (ANOVA) test was conducted to see the attitude towards the job.

Table No: 3 ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
JOB SECURITY	Between Groups	41.688	8	.5211	3.314	.001
	Within Groups	289.348	184	1.573		
	Total	331.036	192			
JOB-STATUS	Between Groups	5.223	8	.653	.454	.887
	Within Groups	264.404	184	1.437		
	Total	269.627	192			
QUANTUM OF WORK	Between Groups	4.142	8	.518	.312	.961
	Within Groups	305.277	184	1.659		
	Total	309.420	192			
WORKING PLACE	Between Groups	8.296	8	1.037	.613	.766
	Within Groups	311.061	184	1.691		
	Total	319.358	192			
APPRECIATION	Between Groups	16.326	8	2.041	1.419	.191
	Within Groups	264.689	184	1.439		
	Total	281.016	192			

Table No:4 Summary of ANOVA Test

Serial No.	Null Hypothesis	Sig.	Results
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H ₀₁	There is no impact of designation on Job Security	.001	Rejected
H ₀₂	There is no impact of designation on job status	.887	Accepted
H ₀₃	There is no impact of designation on the quantum of work	.961	Accepted
H ₀₄	There is no impact of designation on the place	.766	Accepted
H ₀₅	There is no impact of designation on Appreciation	.191	Accepted

From the above table, it can be analysed that there is no impact of designation on job status, the quantum of work, working place and Appreciation as the significance level is greater than 0.05. Therefore, the null hypothesis is accepted. On the contrary, there is an impact on job security as the significance level is less than 0.05. Thus, the null hypothesis is rejected, and the alternate hypothesis is accepted. Therefore, out of 5 variables, there is an impact of designation only on one variable.

Satisfaction level with the various conditions

Table No. 5 Satisfaction level with the various conditions

Particulars	Scale	No. of Respondents	Percentage
Recruitment policy in force	1. Highly dissatisfied	24	12.0%
	2. Dissatisfied	25	12.5%
	3. Neutral	51	25.5%
	4. Satisfied	46	23.0%
	5. Highly Satisfied	54	27.0%
Mode of selection	1. Highly dissatisfied	6	03.0%
	2. Dissatisfied	27	13.5%
	3. Neutral	37	18.5%
	4. Satisfied	80	40.0%
	5. Highly Satisfied	50	25.0%
Training programmes by organisation	1. Highly dissatisfied	12	06.0%
	2. Dissatisfied	41	20.5%
	3. Neutral	41	20.5%
	4. Satisfied	65	32.5%
	5. Highly Satisfied	41	20.5%
Promotional Policy	1. Highly dissatisfied	24	12.0%
	2. Dissatisfied	55	27.5%
	3. Neutral	41	20.5%
	4. Satisfied	48	24.0%
	5. Highly Satisfied	32	16.0%

Transfer policy	1. Highly dissatisfied	27	13.5%
	2. Dissatisfied	42	21.0%
	3. Neutral	48	24.0%
	4. Satisfied	53	26.5%
	5. Highly Satisfied	30	15.0%
Leave rules	1. Highly dissatisfied	23	11.5%
	2. Dissatisfied	48	24.0%
	3. Neutral	40	20.0%
	4. Satisfied	61	30.5%
	5. Highly Satisfied	28	14.0%
GrievanceRedressal Policy	1.Highly dissatisfied	20	10.0%
	2.Dissatisfied	33	16.5%
	3.Neutral	50	25.0%
	4.Satisfied	65	32.5%
	5.Highly Satisfied	32	16.0%

T-test to see the satisfaction level of the respondents with the various conditions.

Table No: 6T- Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig(2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Recruitment policy	Equal variances assumed	.195	.659	.559	181	.577	.10710	.19153	-.27083	.48503
	Equal variances not assumed			.558	172.010	.578	.10710	.19191	-.27170	.48590
Mode of selection	Equal variances assumed	.367	.546	-.690	181	.491	-.10420	.15106	-.40227	.19387
	Equal variances not assumed			-.692	175.733	.490	-.10420	.15048	-.40119	.19278

Training Programs	Equal variances assumed	.516	.473	.122	181	.903	.02101	.17214	-.31865	.36067
	Equal variances are not assumed.			.123	175.888	.903	.02101	.17143	-.31732	.35934
Promotional Policy	Equal variances assumed	.627	.430	.004	181	.997	.00072	.19155	-.37723	.37868
	Equal variances not assumed			.004	168.582	.997	.00072	.19280	-.37988	.38133
Leave rules	Equal variances assumed	.081	.776	-.219	181	.827	-.03972	.18139	-.39763	.31818
	Equal variances not assumed			-.219	172.110	.827	-.03972	.18172	-.39841	.31896
Grievance Redressal	Equal variances assumed	.609	.436	-.516	181	.606	-.09164	.17761	-.44210	.25881
	Equal variances not assumed			-.514	170.790	.608	-.09164	.17826	-.44352	.26023
Transfer policy	Equal variances assumed	1.922	.167	-.070	181	.944	-.01304	.18639	-.38082	.35474
	Equal variances not assumed			-.069	161.905	.945	-.01304	.18906	-.38638	.36030

Levene's Test value for all variables is more than 0.05. That means equal variances are assumed.

Table No: 7 Summary of T-Test

SerialNo.	Null Hypothesis	Sig.	Results
H ₀₁	There is no impact of gender on recruitment policy	.577	Accepted
H ₀₂	There is no impact of gender on the mode of selection	.491	Accepted
H ₀₃	There is no impact of gender on training programmers	.903	Accepted
H ₀₄	There is no impact of gender on promotional policy	.997	Accepted
H ₀₅	There is no impact of gender on transfer policy	.944	Accepted

H ₀₆	There is no impact of gender on leave rules	.827	Accepted
H ₀₇	There is no impact of gender on grievance redressal	.606	Accepted

From the above table, it can be analysed that there is no impact of gender on the above variables, as the significance level is greater than 0.05. Therefore, the null hypothesis is accepted.

Working conditions

The respondents were asked to give their opinions regarding various working conditions which affects their decision for a job. They were given different statements for it.

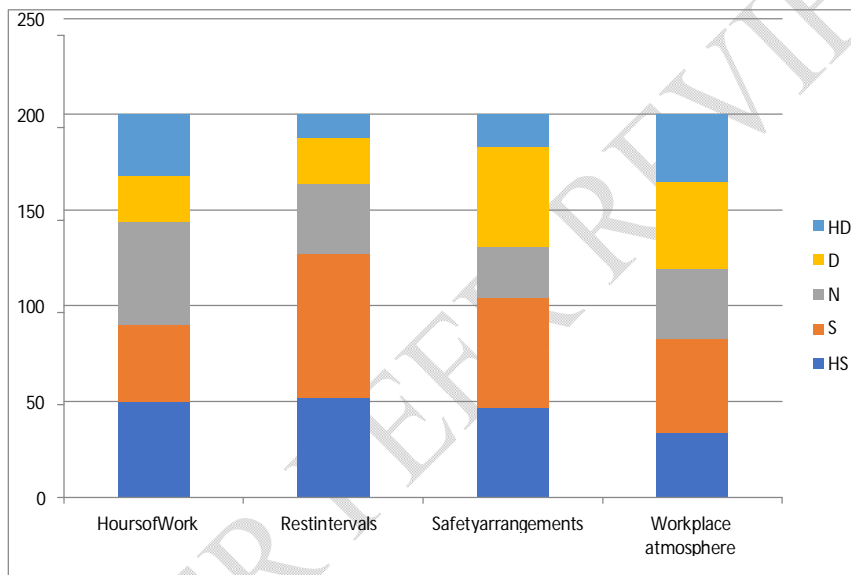


Fig no:2 Bar-graph depicting working conditions of employee

The bar graph above shows employees' working conditions, where they can choose. Approximately 27% of respondents are neutrally satisfied with their work hours. Most respondents say their jobs have proper rest breaks, lighting, and ventilation. 57% say the organisation's safety arrangements are good, while 52% say they're not. We have a good workplace atmosphere, according to 49% of respondents, and 46% disagree.

Welfare measures

The respondents were asked to give their opinion regarding the proper welfare measures which affect their decision for a job. They were given different statements for it.

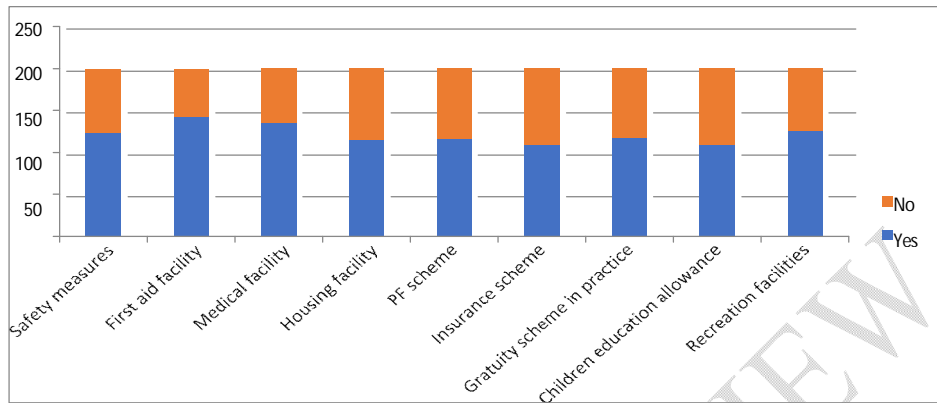


Fig. No:3 Bargraph depictingwelfaremeasuresof employee

The bar graph above shows employee welfare. The organisation's first aid facility pleases 71%. The organisation's medical facilities satisfy most respondents. Most respondents report good housing and PF. Respondents like insurance plans. Gratuity is only awarded after five years of service, but employees claim it. 63% of workers received recreation facilities.

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Satisfied with situations

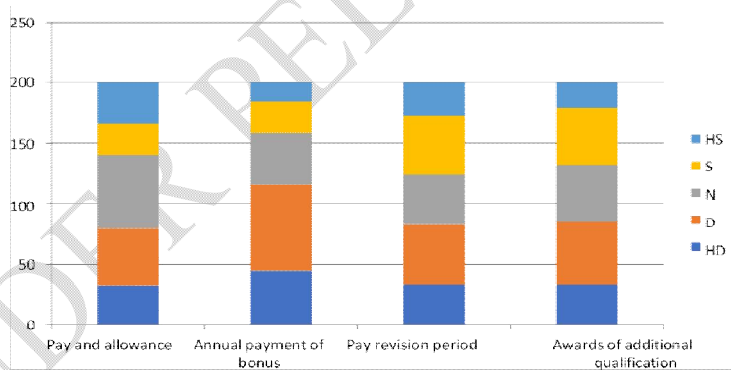


Fig.No:4Bar graphdepictingvarious situations

The above bar graph depicts the various situations of the employee. According to the data, most of the respondents say that they are neutral about their scale of pay and allowance. 35.5% of the respondents say that they are dissatisfied with the amount of annual payment of bonuses given by management. Most of the respondents are also dissatisfied with the Pay revision period. Maximum respondents say that they are not happy with Awards of additional qualification.

Worker's participation in management

Table No:8 Worker's participation in management

Worker's participation	Scale	No. of Respondents	Percentage
Safety Committee	1. Highly Dissatisfied	30	15.0%
	2. Dissatisfied	40	20.0%
	3. Neutral	69	34.5%
	4. Satisfied	21	10.5%
	5. Highly Satisfied	40	20.0%
Canteen Committee	1. Highly Dissatisfied	32	16.0%
	2. Dissatisfied	66	33.0%
	3. Neutral	54	27.0%
	4. Satisfied	36	18.0%
	5. Highly Satisfied	12	6.0%
School Committee	1. Highly Dissatisfied	35	17.5%
	2. Dissatisfied	68	34.0%
	3. Neutral	38	19.0%
	4. Satisfied	42	21.0%
	5. Highly Satisfied	17	8.50%
PF Committee	1. Highly Dissatisfied	33	16.5%
	2. Dissatisfied	64	32.0%
	3. Neutral	45	22.5%
	4. Satisfied	36	18.0%
	5. Highly Satisfied	22	11.0%
Employee Benefit Schemes	1. Highly Dissatisfied	34	17.0%
	2. Dissatisfied	50	25.0%
	3. Neutral	49	24.5%
	4. Satisfied	54	27.0%
	5. Highly Satisfied	13	6.50%

The above bar graph depicts the worker's participation in management. According to the data, most of the respondents are neutral about the Safety Committee they are having. 33% of the respondents say that they are dissatisfied with the Canteen Committee that the organisation provides. The majority of the respondents are dissatisfied with the school and PF committee provided by the organisation. Employee Benefit Schemes are not very good in the

organisation. Followed by 24.5% of respondents said that they are neutral about the Employee Benefit Schemes that are offered in the organisation.

CONCLUSION

The survey of 200 bank employees, mostly 21-30-year-olds, revealed interesting demographics and job attitudes. Most loan officers and deputy managers have graduate degrees but 2-3 years of experience. Except for job security, designation barely affected job satisfaction. Work hours and environment were mixed, with some neutrality on hours and agreement on breaks and ventilation. Insurance and gratuity plans were popular, but annual bonuses and qualification awards were disappointing. Some safety, canteen, school, and PF committees were dissatisfied, suggesting ways to improve employee well-being and support. Young, moderately satisfied workers want job security, better pay, and bank support, according to the survey.

Organisations must keep resources. HR struggles to fix this. The above measures motivate and retain workers. Employee happiness, not balance sheets, shows an organisation's wealth. The Ludhiana study examined how private and foreign bank practices and policies affect employee productivity and job satisfaction. Bank success depends on employee intelligence. Knowledge workers' intellectual development and bank technical infrastructures must be guaranteed to improve employee and bank performance. Public banks must change their HR practices to compete with private and foreign banks. Strong HR policies are needed at all banks. Every HR manager should decide. Banks should let HR executives approve HR departments. This will help recruit and retain talented, knowledgeable, and high-performing workers for current and future organisational and personal needs. Thus, Indian private-sector banks must seize many opportunities to overcome new challenges. Good employee behaviour and traits boost team productivity, so performance matters. Gender doesn't affect employee satisfaction under different conditions. Effective human resource policies that increase employee productivity and job satisfaction create a high-performance culture in any company since employee performance drives success. HR practices and policies improve bank employee productivity, organisational goals, employee satisfaction, and long-term sustainability, according to the study. All banks should fund international conferences and seminars to train qualified workers for global competition.

The findings suggest private banks should prioritise employee retention and work-life balance. Good HR practices and well-designed workplaces with adequate facilities, breaks, and work-sharing can boost employee commitment and well-being. Assistant managers saw the most safety, health, and wellness benefits from HR. Effective issue management requires strong HR

systems and modern IT to empower employees. Finally, sending talented workers to international conferences and seminars can give them a global edge. These tips can boost employee engagement and productivity, helping private banks succeed.

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Comment [I17]: Please revisit this aspect, be consistence.

Comment [I18]: font

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