



A Study on Retention Practices in Banking Industry

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ABSTRACT:- The banking sector is an industry and a section of the economy devoted to the holding of financial assets for others and investing those financial assets as a leveraged way to create more wealth. Banking has been and will always be a people business. The management of people in the organization along with handling the financial and economic risks at the wider level is the most potent challenges in front of the banking industry in any given time frame. Efficient and skilled manpower in the sector can only manage the financial risks that the banks need to take on regular basis. The Human Resource department is responsible for finding such talented manpower and placing them in right jobs in the banks. Employee retention refers to the ability of an organization to retain its invaluable people. Employee retention means efforts of business organizations to maintain a working environment which supports current staff in remaining with the company. In today's era employee retention is considered to be the most challenging task for banking sector thus the current research focuses on achieving main objectives like to find out the retention strategies for employees from some of the private and public banks in the Saurashtra, to check banks flexibility and motivational efforts to groom one's career, to check salary and fringe benefits structure which highly affect attrition rate.

KEY WORDS:- Retention, Practices, Job Satisfaction, Improvement/Development

I. INTRODUCTION & MEANING

Retention is always look for chances to promote teamwork, collaboration, and employee engagement. You can encourage active participation by clarifying company objectives, goals, and employee roles and celebrate victories as a team, whether business goals or personal successes. It uses mentorship programs to help new employees learn the ropes. This can show senior employees their expertise is valued, and provide experienced training to new recruits.

Retention encourages a healthy work-life balance. Unhappy employees are less productive, and more likely to result in turnover. Be proactive about asking employees what they need, and remain vigilant about looking for the signs of employee burnout.

In banking industry healthy retention practices are important as all to employees having important and responsible portfolio in their hand and replacement of anyone's responsibility is quit tough and time consuming.

II. LITERATURE REVIEW

1. Petriglieri (2018) have studied that attract and retain skillful and talented people in the organization every organisations in the banking industry have to have sound retention practices he elaborate that everyone have found that what is crucial things that they have to take care for the betterment of employees in the organization. He defines that it is top management and HR manager's duty to put themselves into their subordinates' shoes, and then decide and design and considering every policies and everything in organization.

2. Kamal M.Y ,(2017) in this study every banking organisation needs to utilize their best talent holistically in order to get the benefits for the development of banking industry. In the same public banking industry also needs to revise their scheme and program that relate with retain their employee on order to get the job satisfaction.

3. Dr. K. Balaji Mathimaran & Prof. Dr. A. Ananda Kumar, (2017) have investigated various available literature and research work on employee retention in which are the factors which affecting employee retention and job satisfaction among the employees. In this results and outcome suggested there are few factors which is influencing to every employee not to leave organisation those factors are like, salary, security performance appraisal and all.

4. Dr G.Balamurgan, (2016) The study suggested that it quit challenges for banking industry and HR department focus on work pressure, salary and benefits for retention practices. Every banking organisation has to provide best career enhancement opportunity to their employees so that any employee can feel or think to leave their organisation, so they have to work on them.
5. Zhang Yanjuan, (2016) In this article specified to give summary on employees turnover influence reasons and put forward counter measure from personal reason, organizational reason, work reasons, social and economic reasons.
6. Safdar Rahman (2012) he discussed that employee retention is the philosophy to retain and jeep daily wages workers in a series as a housing facility for specific period time in which he or she is giving service in the organisation, also suggested to follow best HR practices in the organisation.
7. Cole, C. L (2000), did the research on factors affecting employee retention and as per his research he concluded that career opportunities, work environment and work life balance mainly these three are the factors which is affected to employee retention if any organisation work on it then its easily to retain the employees.
8. Madan & Bajwa (2015), As per their survey motivation is the vital aspect of employee retention which helps to retain the employees in the organization so as to perform better. And for retaining the best and the most suitable employee organization needs to provide proper career opportunities, working environment, compensation benefits and supervisor support to the employees.
9. Bhatia, S.K. (2010) said employee engagement is a crucial for retention. Organisation has to work on employee engagement and design activities and create opportunities in which employee engage their self they can share their views on what they want. And if organisation increase employee engagement.
10. Sherjung (2011) mainly focused on some HR practices which affect employee retention in the organization and the identified HR practices are hiring practices, compensation and benefits, job security, training and development, opportunity for growth, and these all are mandatory for every organisation to work on it.
11. Heathfield (2011) In his research he analysed about employee retention of bottom line employees. He explained and found that if organisation gives opportunity to employees to learn where an employees wants to continue grow and develop job and career enhancing skills. So for longer period of time they work with their employer.
12. Singh & Dixit (2011), highlighted about employees" intent to leave the organization as when they do not get an opportunity to use their full potential and when they are not heard and valued at that time they continue with their relationship with their employer. If employer would not work on the same employee starts to leave them.
13. Minh (2012) did the research that there is a strong relationship between job satisfaction and retention of employees. If organisation fail to main job satisfaction of employees then it is impossible to retain to employee, so every organisation have to satisfy their employee by providing good culture, handsome salary and other all facilities.
14. Uma (2013) the perceived levels of employee retention in the company are as career development, allocation of rewards regarding work and work environment, She found above all factors which connected with retention.
15. Hassan, et al. (2013) in their study on "The Effect of Training on Employee Retention" found that job training is necessary so as to maintain encourage and loyalty among the employee working in the organization. The study suggests that employees must be given an environment where they are able to embrace career growth and get opportunities to develop their professional skill.
16. Ahmad (2014) in his paper "Impact of Training on Employee Retention" identified that there is a significant impact of training on employees" retention. The study supports the cause of training and its

effect on employee retention. The study examined the relationship between training and employee retention and agree with the relationship between these two variables.

17. Joe (2014) in his article entitled on "Training increases Employee Retention" highlights the importance of training since it helps to learn new skills, enhance their existing skills, able to grow in different position and feel good that they are doing important job for the organization. Training helps company to get increased productivity, reduced employee turnover, and minimize the need for constant supervision.

18. The relationship between employee turnover and organizational achievement is significant, and researchers have studied it in multiple contexts. As concluded that If organisation work to decrease employee turnover through different HR practices then retention should be in organisation hand.

19. Gallardo & Thunnissen (2016) Employers understand that a committed, skilful, and motivated workforce is the core of growth and necessary to stay competitive. Positive and Constructive Motivation can boost employee to be with organisation only.

20. Kumar, Ahmed, Shaikh, Hafeez & Hafeez, (2013) The purpose of this qualitative multiple-case study was to explore the strategies used by bank managers to reduce employee turnover. A relationship exists among these four elements: job satisfaction, employee work setting, pay, and organizational environment.

21. Atif, Ijaz, Abdul, & Nadeem (2011) For retaining employee, training could be an important tool; however it can be observed that the impact of training on reward of an employee could be very critical for retention.

22. Akanbi (2001) Training of Staff is an obligatory strategy to motivate employees. Every good organization must have high-quality training plan. This training program provide information and professional opportunities to trainers for improving and developing themselves, which is necessary to meet the current and upcoming challenges and requirements of job with latest office equipment, methods of business and new technique for performing in the job.

23. Akanbi (2005) highlighted that a reward is required to be given to an employee when the job is completed. The importance of reward is highlighted well and employee performance is enhanced through motivation. High productivity and efficiency totally depend on the some level of motivation and effectiveness of the performance of employees whether how much they adopted the automation and computerization. Employees' training is a requisite approach and strategy for motivating workers.

24. Quratul-Ain (2012) In the interest and devotion of the organizations, the motivated employee perform well and best which leads them towards personal growth and as well as productivity and prosperity to the company.

25. Margie & Wilhelm (2004) made research and suggested that knowledge employees control their careers with different way. The self-determination is the strength and they understand it very well. They are always to ready build their own future by developing their skills through further and higher education and developing their competences.

26. Cherry, (2013) Motivation can classify as a process that support, initiate, help, guides and maintains people for goal-oriented behaviours. Motivation comes out from a Latin word movere, which means to carry or to move. Motivation is the power and energy that constantly induce and persuade to move and perform through an employee. It involves many things and effects, such as biological, emotional, societal and cognitive forces, which activate behavior of an employee. In everyday usage, this term motivation is frequently used to express why an employee does something.

27. Akanbi (2005) highlighted that a reward is required to be given to an employee when the job is completed. The importance of reward is highlighted well and employee performance is enhanced through motivation. High productivity and efficiency totally depend on the some level of motivation and effectiveness of the performance of employees whether how much they adopted the automation and computerization. employees' training is a requisite approach and strategy for motivating workers.

28. Light (2004) Employee retention refers to policies and activities companies undertake to prevent their valuable and effective skilled employees from leaving the job. These policies include measures to encourage employees to stay in the organization for the longer period of time. Recruiting skilled labor is important but to keep them satisfied is equally important for the employer. Unfortunately many employers have underestimated the associated costs of turnover and thus not have any retention policy.

29. Green & Tsitsianis (2018) Lots of people see employee retention as the consequence of the implementation of policies and procedures that help employees to stay with the company because of a working atmosphere that fulfil their demands.

30. Guthrie (2001) suggest that exploring employee retention within the context of turnover is not sufficient; instead emphasizing should be on the process which employee retention promotes the continuation of a working firm that is able to meet the organizational demand. According to them employee turnover is important so that the unable employees can be determined to achieve the goal of the organization and thus proper retention policy focuses on the employees who are skilled for the position.

31. Igbaria and Guimaraes (2017) defined job satisfaction as the combination of psychological and environmental circumstances that drives an employee to admit that he/she is satisfied with their job.

32. (Green & Tsitsianis, 2018) Job satisfaction represents a combination of both bad and good feelings that workers have about their work. Job satisfaction is nearly linked to the behavior of the employees.

33. (Halvorsen, 2005) In other words job satisfaction is employee's sense of achievements and developments within the company. It implies doing a job that one enjoy and get rewarded for it. It entails enthusiasm and contentment of other focuses. Job satisfaction is the prime feature that leads to promotion, income, and development and above all the feeling of fulfilment.

34. (Oshagbemi, 2017) Job satisfaction can be explained as the enlargement to which a worker is content with the rewards one gets from one's job, particularly in order of intrinsic motivation.

35. (Brown & Lam, 2008) The expression job satisfaction refers to the attitudes and beliefs that people have about their job. Attractive and favourable attitudes towards the job designate job satisfaction. Negative and inauspicious outlook towards the job identify job dissatisfaction.

36. (Koys, 2001) job satisfaction is an intricate and multifaceted conception which can mean separately to separate people. Some links it with motivation but satisfaction cannot be same as the motivation. Job satisfaction is more likely to be an independent attitude an internal status. It might be, for instant be allied with an individual feeling of achievement either qualitative or quantitative.

III. RESEARCH METHODOLOGY

Research Topic

"A Study on Retention Practices in Banking Industry"

Research Objective

The main objective of the study is

- To study the retention strategies for employees in public and private banking industry.
- To find out the overall working environment for employees available at work place.
- To examine the policies of T&D, performance appraisal, salary and benefits implemented by banking management.
- To know how work life balance maintained, and understand how motivation efforts are doing for staff to do job more efficiently.

Data Interpretation and Analysis

The interpretations are listed here along with tables and write-up in the following sequence:

- Research on Retention Practices in Banking Industry
- Overall analysis
- Analysis about factors which are connected with retention practices.

Note: Total 20 Research Paper consists of different factors which gives different view on retention practices.

In this analysis I taken sample of 20 research paper in which 36 literature review and did the analysis that whats is the the factors and how its impacts on retention practices in different industries.

Tabular Form Analysis of all Literature review.

Paper	Research Problem	Findings
Trupti Sachin Gupte (International Journal Of Scientific & Technology Research) (2020)	A Study on Employee Retention Strategies Adopted by ICICI Bank”	Human Resource Department of ICICI Bank are realizing the increase in attrition rates which should be checked through new or modified HR practices. Practices like new recruits, job rotation, comfortable postings, incentives and fast track promotions and preferred location posting are some of the recommended practices. Banks could establish a high power HRM Committee at the corporate level to implement various HRM methods initiated by the Committee.
Mrs. Heena Y. Waghmare (Tactful Management Research Journal)	Employee retention strategies adopted by the banks: a case study of axis bank in kalyan city	This study was conducted to know the employees retention strategies adopted by the Axis Bank and also the employees point of view to the bank. There is a great need to recognize the importance of the employee retention in order to keep the cost of employee’s turnover low. There are many factors that are ignored by the banks but are important for the effective performance of the employees.
Dr. Jeevan Jyoti & Ms Roomi Rani (Researchgate) 2014	Talent Retention Strategies for Indian Banking Sector	The first-hand information generated through qualitative survey helped to generate information, which can be of immense use for the managers for retaining the talented employees. Branch managers revealed that only top level management is involved in this procedure for taking decision for succession planning or applying for the filling key vacant planning. But practically it is not only for top-level management, lower and middle level managers and employees are also likely to stay back and wait for their career growth. Secondly, the study shows that branch managers have talent mind set by which they participating in identification, development, engagement and retention activities for talented employees.
Abdullah Al Ahad, Md. Rahat Khan and Md. Safiar Rahman (International Journal of Social Sciences perspectives) 2020	HR Retention Strategies for Enhanced Job Satisfaction in a Highly Competitive Job Market: A Study with Private Banking Sector in Bangladesh	In general, this study has discussed about the relationship between employee retention strategies and employee satisfaction in a highly competitive job market. The objective of the study was to examine the effects of intrinsic and extrinsic satisfaction on retention intentions. Based on the findings, the study revealed employee dissatisfaction influenced on intentions to stay in the organization. In further study, the area of research still require in depth analysis on larger number of respondents to analyse more accurate findings. More specific areas will also be carried out for the future researcher to study. m
Samson Ibidunni, Omotayo Osibanjo, Anthonia Adeniji, Odunayo Paul Salau, and Hezekiah Falola (Periodica Polytechnica Social and Management Sciences) 2016	Talent Retention and Organizational Performance: A Competitive Positioning in Nigerian Banking Sector	This study tends to assist government, managers and decision makers in adopting the best strategy for motivating, satisfying and retaining talent among the existing employees. However, the results from the survey indicated that pay has positive significant implications on employees’ commitment and employees’ involvement. This suggests that decision makers should re-strategies, review and incorporate these variables (salary, bonus, incentives, reward, and profit sharing) into their employment relations strategies and policies in order to increase employees’ level of commitment and involvement, thereby having them on the job for a long period of time. In similar vein, promotion has positive impacts on employees’ commitment.
Rabia Inam Khan (International Journal of Human Resource Studies) 2016	Compensation Management: A strategic conduit towards achieving employee retention and Job Satisfaction in Banking Sector of	The current study has concluded that the compensation management has a direct and intense relation with the job satisfaction as well as job motivation. Results also revealed the changing trend of compensation plans in banking sector of Pakistan. It shows that employees and employers are getting inclined towards financial as well as non-financial rewards where appreciation, high performer certificate, delegated authority and many other mechanisms could

	Pakistan	work well keeping the salary constant.
Atif Salman, Nawaz Ahmad and Faiq Matin (European Journal of Business and Management) (2014)	Factors Affecting on Employees Retention in Banking Sector: An Investigation from Karachi	Training has no positive effect on employees' retention in the present bank" and "Employees' Development has no positive effect on employees' retention in the present bank" have now been "failed to reject". It means that both training and development have no significant effect on employees' retention. Whereas, null hypothesis "Employees' Motivation has no positive effect on employees' retention in the present bank" has proven statistically significant ie employees' motivation has positive effect on employees' retention.
Dr.Biju Roy, (International Journal of Management Studies) (2018)	Factors Determining Employee Retention: A Study in Banks	The importance of training in the corporate world has been recognized in recent times, and it is essential for all organizations to make their employees' skill based. Since banking organization is a service sector, employee dedication and attachment are the prime factors for this and training is such a weapon by which employees can learn update developments of the world and recent changes. Employee's intention to stay or leave in any organization depends on personal issue and at the same time retention is also influenced by many positive side of an origination apart from financial and non-financial benefits. The study shows that there is an intervening role associated with the variable of Career Opportunities & Development with the variables of Employee Training and Employee Retention.
Komal Khalid and Samina Nawab (SAGE Open) (2018)	Employee Participation and Employee Retention in View of Compensation	Employee compensation significantly moderated the relationship between types of employee participation and employee retention. This study further concludes that organizations of both manufacturing and service sectors should develop such practices, which could enhance employee engagement and voice within their task-related decisions. These participation practices would in turn enhance employee retention and would give organizations its aligned benefits.
Naveed Ahmada, Muhammad Sulaman Tariqb, and Alamdar Hussainc (Journal of Business and Management Research) (2015)	Human resource practices and employee retention, evidences from banking sector of Pakistan	The HR department and management staff of all banks should be establish more flexible working hours. Safe and good working environment must be there be there.
Leena James and Lissy Mathew (SCMS Journal of Indian Management) (2012)	Employee Retention Strategies: IT Industry	Employees are the assets of any organization. No Organization can afford losing their star performers. It is the challenge of HR managers to identify the right retention strategies which their employees perceive to be effective. Every employee's perception varies. Secondary data source reveals that proper communication is necessary to generate a conducive environment in the organization. Best way to enhance employee retention is to understand what the employees require from organization and provide it to them. Each employee's needs would be different, but organizations should be able to reach the limits and act accordingly. It is not feasible to satisfy every employee's demands. But organization should make the employees feel that employees are most valuable for the organization. By enforcing appropriate HR practices and policies, organization can instigate this feeling amid their employees.
Asiya Gul, Sajjad Akbar and Zeb Jan (Researchgate) (2012)	empowerment and Promotion on Employee Retention in the banking sector of Pakistan	Employee keeping is organizations should give utmost important to training and development. Employee capacity building exercises and programs be introduced to increase knowledge, skills and abilities of employees. These things add the efficacy power of the employee and he performs to the best of his abilities. Employees work hard to make business successful so they be given full autonomy and empowerment to make on job decisions which yield better result. Promotions of the employees be carefully designed in employee retention as promotion and employee retention have negative

		correlation with each other. Capacity development and employee empowerment has gained wider employee preference so managers should consider training and development and employee empowerment in retaining reliable work force.
Aida Idris (Journal of Management Research) 2012	Flexible Working as an Employee Retention Strategy in Developing Countries: Malaysian Bank Managers Speak	Based on the findings, it may be concluded that although flexible practices can to a certain extent improve employee retention in Malaysian banks, there are clearly other factors including socioeconomic and organisational characteristics which must also be considered. Despite affirming the popularity of flex time, the study has shown that at present not all types of flexible practice have received the same level of acceptance. Indeed it was discovered that certain practices particularly job sharing, flex place and flex career may be difficult to implement as long as there is a lack of trust and accountability among organisational members, compounded by inappropriate performance evaluation and reporting systems.
Ms Shahtaj Yousuf (International Journal of Human Resource Studies) 2019	Factors Influencing Employee Retention: A Karachi Based Comparative Study on IT and Banking Industry	The recommendations after conducting the survey and analysing its findings are as follows: Organizations such as IT companies and banks must consider their employee motivation, engagement and satisfaction prior to their other tasks. In economic downturn and other crisis, talent will be more beneficial than organization's products or services. As employee retention has drawn attention rapidly, organizations must focus on developing talent within the organization as talent crisis is expected in the upcoming future. The organization strategists must formulate employee retention strategy as seriously as they formulate business strategies; this can provide the basis and direction to the HR professionals and line managers in retaining talents. Strategists and Board members must align employee retention strategies with the core business strategy so that company's vision and mission should be communicated clearly at the bottom level, therefore, leading to the increased employee productivity.
Barween Al Kurdia, Muhammad Alshuridehb and Tayseer Al afaishata (GrowingScience) 2020	Employee retention and organizational performance: Evidence from banking industry	The results of this study have provided a set of both theoretical and practical implications related to many employee retentions issues. Firstly, the psychological status of employees needs more research and scrutiny within emerging markets. Managers should care about the psychological issues that their employees face and care about enhancing psychological levels over time. Secondly, the majority of organizations cared about the yearly evaluation documents and assessment reports for their employees, as these performance indicators relied on the use of tangible elements that related to work performance, but ignored others such as psychological indicators. Additional evaluation indicators that are related to psychological assessment tools are needed, especially for organizations that hire a large number of employees. Thirdly, physical job indicators and economic indicators were seen as important and influenced employee retention. Fourthly, additional investigation is required into dimensions that relate to work environment, task familiarity, work noise levels, office dimensions, healthy office space, safety elements, jobs types and hazardous work tasks. Fifthly, more studies need to explore job types and how employees themselves viewed these jobs tasks. Considering the level of challenges in performing some tasks and how employees embraced daily tasks that were seen as challenges Finally, mentoring daily work tasks and increasing innovation in these tasks is another topic that needs to be researched and monitored by managers to increase employee self-actualization and retention.
Osibanjo Adewale Omotayo, Salau Odunayo Paul and	Modelling the Relationship between Motivating Factors;	The paper examined the relationship between motivating factors (salary, promotion, incentives, award, relationship, and benefits); employee retention; and job satisfaction. This study tends to assist

Falola & Hezekiah (Journal of Management Policies and Practices) (2014)	Employee' Retention; and Job Satisfaction in the Nigerian Banking Industry	managers and decision makers in choosing the right motivating factors in retaining and satisfying their employees. However, the results from the survey indicate that salary and promotion have positive significant implications on employee retention. This suggests that decision makers should incorporate these variables (salary and promotion) into their employment relations strategies and policies in order to increase the level of job satisfaction among the employees, thereby having them on the job for a long period of time. In similar vein, incentives and benefits also have positive impacts on job satisfaction, therefore, these variables should be considered as strong factors in making employees satisfied with their jobs, which tends to lead to employee retention.
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IV. SCOPE OF FURTHER STUDY

Study will be helpful to HR managers, Branch managers, and officers in banking industry at a large. Banking organisation and HR Managers and branch managers able to know that what are the reasons of employee turnover and what are the factors if they include to make their policies and practices sound in terms of employee retention. And Employee will know that what are the factors which includes in retention practices which include by their organisation. And how it relate with employee motivation and retention Organization.

V. RESEARCH LIMITATIONS

The limitations of the study are as follow:

- Taken and cover only 20 research papers and 36 literature review.
- Research Papers which were used as source of data those are very from each other in terms of many geography context.
- Majority research worked on factors and its impact on research only.

VI. CONCLUSION

Empirical results and analysis lead to formulation of new retention policies and practices design. Some samples are highly influenced by some factors. This will lead to insights into patterns by which event affects retention practices and policies.

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