

Human Resource Practices and Job Satisfaction in Selected New Generation Private Banks: An Empirical Study of their Relationship & their Impact among Executive Employees

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Abstract

The Banking Industry in India has undergone an incredible change since Government of India has adopted the Economic, Financial and Banking Sector Reforms. The healthy Competition posed by the private sector banks has not only improved the quality of service by the Public sector banks but also through a basket of innovative diversified products. Here the role of the human resources has become the crucial most. The stay of the employees in banks largely depends upon the prevailing human resource practices and the levels of job satisfaction assumed by them. Through this paper the researcher has attempted to identify the relationship between Human Resource Practices and the job satisfaction levels of the executive employees in three new generation private sector banks in Punjab. In addition to this the impact of selected Human Resource Practices has also been studied. A sample of 115 executive employees from Kotak Mahindra, Yes Bank and Indusind Bank have been surveyed through administered questionnaire comprising 43 statements with respect to Human resource Practices and standardized questionnaire comprising 20 statements measurable at 5point likert scale, w r t Job Satisfaction. Factor Analysis, Descriptive analysis, Correlations and Multiple Regression Analysis have been used. A positive relationship has been observed between Human resource Practices and Job satisfaction and Employee benefits and performance appraisal were found to carry highest impact on the job satisfaction levels among executive employees in selected new generation private banks.

Keywords: New Private Sector Banks, Job Satisfactions, Executive Employees, HR Practices

Introduction

The banking sector of the Indian Economy has undergone incredible change since the adoption of economic reforms. The impact of Privatization and Liberalization has been very effective and strong. The Banking Industry in India is being nurtured for an exponential growth, since the private sector players have been allowed to operate in this industry. The healthy Competition posed by the private sector banks has not only improved the quality of service by the Public sector banks but also created an environment where a range of innovative products have been introduced by way of basket of diversified services. RBI guidelines for safeguarding interest of the customers have provided a challenge for both the private and the public sector banks to remain updated in all operational aspects. The banking

industry in India is now customer focused as never before.

The consequence of privatization is that this industry has become one of the largest services providing industry of the economy. The use and application of modernized technology has brought such fruitful results for the customers that it has created a very competitive environment for the bankers. Globalization has also provided an easy access for the foreign banks into the Indian Banking Market, which in turn has set up new benchmarks every operator in the industry. Like any other service sector industry, the success of the banking sector largely depends upon an efficient management of its funds as well as its human capital.

The researcher believes that Banking Companies have increasingly recognized the strengths of their workforce. It has been very well established that, the human resources of the company can be a unique asset (pool of talent or intellect) unlike the other capital assets, which its competitors cannot imitate. The HRPs can significantly affect such efforts of the employees by upgrading their skills and motivating them for the better performance and accomplishment of set goals. It is felt that even the proper designing of organizational structures can empower the employees to control their performances as per their expected roles. This new thinking and philosophy of business think-tank has prompted the researcher to look for a relationship between firms' Human Resource Management Practices and their impact on the dependent variables like Job Satisfaction.

Human Resource Practices The word 'Practice' means a norm, rule, an activity, a process being followed, or a way of doing anything. So any practice that is related to Human Resources in an organization may be considered as HR practice.

“The contribution of Good HRPs in an organization can be seen in one or more of the three C's: Competencies, Commitment and Culture. So these practices need to be identified and implemented in a cost-effective fashion, reviewing and revising them as and when it is required to enhance effectiveness and appropriateness”. (Rao, 1999)

HRPs can play three major roles, (Yeung and Berman, 1997). In the form of:

- i) Strengthening organisational capabilities
- ii) Enhancing job satisfaction among employees
- iii) Leading to other stakeholders' satisfaction

Job Satisfaction “Job Satisfaction is the extent to which a person is a gratified or fulfilled by his or her own work”. (Moorhead and Griffin, 1999) A satisfied employee is generally found to be more regular, absent less often, resulting in making positive contributions in the

organisation, and tends to stay longer with the organisation (Cliff, 1993). Job satisfaction is one's feelings or state-of-mind regarding the nature of their work. A number of factors have influence on the level of job satisfaction of the employees e/g, the quality of one's relationship with their supervisor, the quality of the physical working conditions in which they have to work, degree of autonomy or flexibility in their work, etc (McNamara, 1999).

Review of Literature: Dutt, (2016), studied whether sales training programs have a positive impact on the growth of private sector banks in India. Data was collected using a structured questionnaire among 137 sales persons among private sector banks in Dehradun city in India. It is also highlighted that sales training programs have resulted in an increase in individual and organizational competencies. Ghosh, et.al.,(2016), examined through administration of a structured questionnaire from employees of 25 branches of public sector banks in Northern India. A final sample of 218 respondents was included in the study. The results indicated that the dimensions such as Perceived organizational support; perceived supervisor support and perceived co-worker support were found to have a significant impact on employee engagement. Employee engagement is perceived to have a positive influence on employee performance, employee retention, loyalty, productivity and customer satisfaction. Ghosh, Rai, Chauhan, Baranwal and Srivastava, (2016), explored the potential mediating role of employee engagement and rewards to employees among private bank employees in India. The results of the study concluded that rewards & recognition to employees was found to be a strong predictor of employee engagement, finally leading to better performance of banks. Goel and Rana, (2014), identified innovative steps in the HRM practices to increase employee retention at YES bank using a case study approach. It was found that various innovative HRM practices at YES bank included strong work ethics, belief in team work, understanding of customers and recognition of employee efforts. Jain and Jain, (2015), presented an evidence of training effectiveness in Indian banks. The authors measured “training effectiveness in public sector, private sector and foreign banks” operating in India. Among all the selected dimensions, commitment to training participation was found to exist in high levels in the banks selected for the research. Other dimensions were found to exist in moderate levels. Jha and Mishra, (2015), concluded that various remedial HRM measures can be taken to improve the employee performance in banks. The measures suggested include staff meetings, brain storming sessions, study circles and quality circles. Mahajan and Sharma, (2005), covered the HRD practices such as; “recruitment, selection procedure, placement, training, promotion, wage salary, financial incentive, transfers” and the HRD concepts such as: “deputation, industrial relations,

and political interference” prevailing in the cooperative banks and found that the employees in the cooperative banks had relatively low level of satisfaction with regard to HRD practices adopted by these banks. Sharma and Nayyar, (2005), examined the HRD mechanism prevailing in “State Bank of India” and concluded with a positive note that SBI being the largest bank in terms of customer or market share and human resources as well had satisfactory HRD climate on account of prevalence of well-designed training programs, Performance appraisal system, working condition and soothing organizational climate resulting in better customer service making the overall HRD climate satisfactory. Chinnadurai, (2014), explored the HRM practices prevailing in private sector banks situated in Cuddalore district of Tamilnadu and observed that the managers or the officers were found to be satisfied with the prevailing HRM practices as adopted in their respective branches. Jacob, (2012), examined the relationship between occupational stress and their job satisfaction level among women employees in banks. It was concluded on the basis of the findings of the study that majority of the respondents (working women in the banks) were found under moderate level of work stress. It was also observed that there existed negative correlation between satisfaction level of the employees and level of stress experienced. Jeet and Sayeeduzzafar, (2014), studied the impact of HR practices such as training, performance appraisal, compensation, employees' participation and team-work in the HDFC Bank limited and revealed that all the HR practices have significant impact on job satisfaction except the Employees participation. Joshi, (2016), explored the relationship between of HRM practices and the job satisfaction levels of employees in selected branches of State Bank of India (SBI) in Gujarat state of India and concluded that the management of the SBI must initiate reasonable efforts in the direction to improve factors of job satisfactions such as co-worker relations, work environment and compensation to achieve higher level of job satisfaction among the employees. Jyothsna & Kumar, (2015), Performance appraisal factors, organizational commitment and organizational citizenship behavior have a significant impact and positive impact on Job satisfaction of employees in private banks in India.

Research Gap: From the available literature it has been observed that the banking industry in India has been studied extensively vis-a-vis Human Resource Practices. But the Human resource practices undertaken by the researcher for this paper have not been studied collectively. Private Banks are exposed to a big problem of high attrition rate or employee turnover and the same may be on account of poor job satisfaction level among employees. The job satisfaction among employees depends upon the Human Resource Practices adopted and implemented by the organizations. That's why the researcher has undertaken this research.

Objectives of the Study: This research has been carried out for the following objectives;

- To study the selected Human Resource Practices in selected new generation Private Sector Banks.
- To Study and compare the level of Job Satisfaction among Executive Level Employees in Banks understudy.
- To Study the relationship between Human Resource Practices and Job Satisfaction in the Banks understudy.
- To identify the specific Human Resource Practices carrying significant impact on Job Satisfaction of Executive Employees in the Banks understudy.

Hypothesis: The following Hypotheses have been formulated for the purpose of this research.

H1: The level of Job Satisfaction is perceived to be similar among Executive Employees in selected Private Banks understudy.

H2: Well implemented Human Resource Practices put positive impact at Job Satisfaction of Executive Employees in Selected Private banks.

Research Methodology: This research has been carried on the three new generation private sector banks which are Kotak Mahindra Bank Limited, Yes Bank Limited and Indusind Bank Limited. A sample of 115 employees, working at the Executive or officers levels, have been selected from the various branches of these banks located in Amritsar, Jalandhar, Ludhiana and Patiala districts of Punjab on the basis of convenience sampling. The data pertaining to respondents perceptions was collected through administered and standardized questionnaire for 10 Human Resource Practices and Job Satisfactions Respectively. The responses collected through questionnaires were scored at 5 point likert scale. Where 5 stands for strongly agree, 4 Agree, 3 Undecided, 2 Disagree and 1 for strongly disagree. The data was put to statistical analysis using SPSS. To reach the pertinent results, Factor Analysis, Descriptive Analysis, ANOVA, Karl Pearson's Correlation and Regression Analysis were used.

Analysis and Results: The data so collected was tabulated on the excel sheet for further analysis. The 43 statements pertaining to 10 Human Resource Practices such as HR Planning, Recruitment & Selection, Training & Development, Induction, Career Planning, Performance Appraisal, Rewards & Recognitions, Compensation, Transfers & Promotions and Exit Policy. The 10 Human Resource Practices were then clubbed in four factors using Factor Analysis after calculating the eigen values of Variances and Co variances of 10 HR practices. The factors so identified and formed were.

Table 1 Factors of Human resource Practices

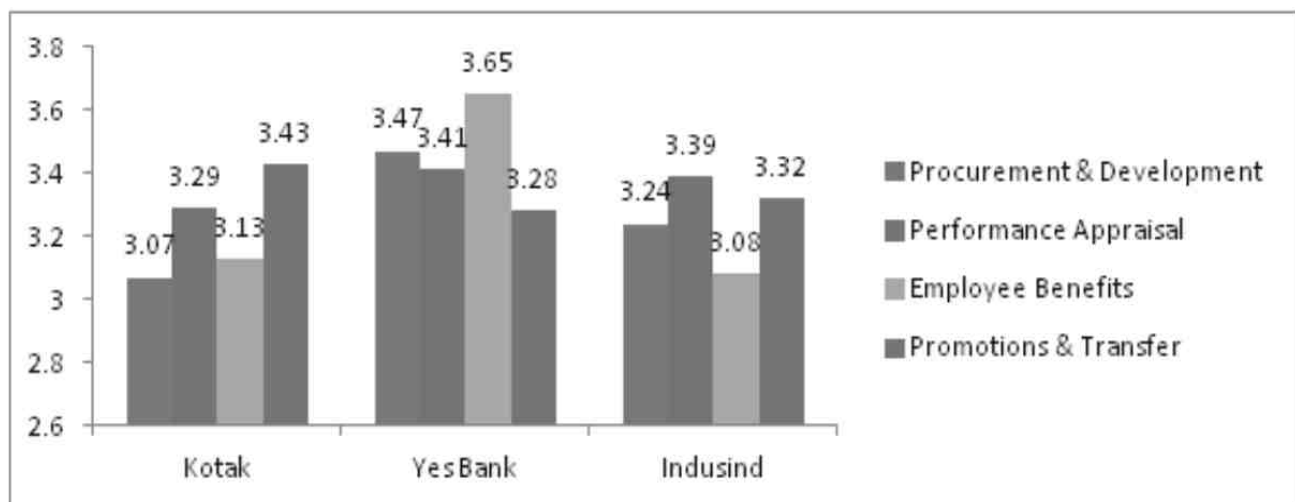
Sr. No.	Name of the Factor	Human Resource Practices covered
1	Procurement & Development	HR Planning, Recruitment & Selection, Training & Development and Induction
2	Performance Appraisal	Performance Appraisal
3	Benefits to Employees	Career Planning, reward & Recognitions and Compensation
4	Promotion & Transfer	Promotion & transfer and Exit Policy

Table 2 Means of Factors of Human Resource Practices of Banks under study

Factors		Procurement & Development	Performance Appraisal	Employee benefits	Promotion & Transfer
BANK NAMES	N	Mean	Mean	Mean	Mean
KOTAK	45	3.07	3.29	3.13	3.43
YES BANK	34	3.47	3.41	3.65	3.28
INDUSIND	36	3.24	3.39	3.08	3.32
Average	115	3.24	3.36	3.27	3.35

The table 2 above and the Graph1 in the subsequent page present the mean scores of various factors of human resource practices in the all three Private Banks understudy. All the values of means of factors of Human Resource Practices have been found on the higher side of the likert scale. Hence it is deduced that the Human Resource

Practices in all the private banks have been well implemented. The perceptions of the executive employees towards these Human Resource Practices, obtained in the form of responses, through questionnaire, are found to be on the higher side of the likert scale.



Similarly the 20 statements of the questionnaire of Job Satisfaction were also converted in 4 suitable factors in order to contact the data for the convenience in the further

analysis. The factors derived using Factor analysis after calculating eigen values, have been presented in the following table

Table 3 Factors of Job Satisfaction

Sr. No.	Name of the Factor	Statements Covered under the factor
1	Teamwork and Cooperation	1,2,7,8,15,18,19,20
2	Working Environment and Quality of Work-life	4,5,6,10,11,16,17
3	Superior Subordinate Relation	3,9,12
4	Skill Development	13, 14

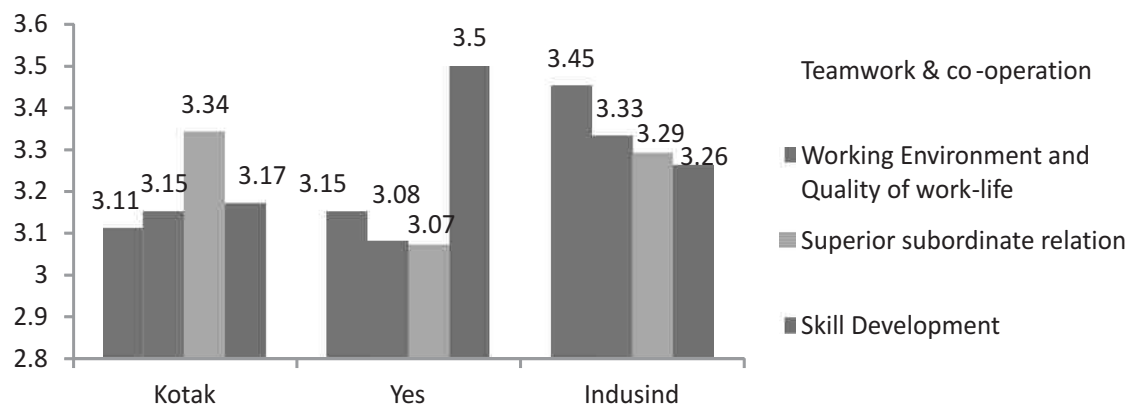
Table 4 Mean Score of the Factors of Job Satisfaction and Comparison of Job Satisfaction Levels of the Banks

		Teamwork & co-operation	Working Environment and Quality of work-life	Superior subordinate relation	Skill Development	Total
Factors	N	Mean	Mean	Mean	Mean	Means
KOTAK	45	3.11	3.15	3.34	3.17	3.19
YES BANK	36	3.15	3.08	3.07	3.50	3.20
INDUSIND	34	3.45	3.33	3.29	3.26	3.34
Average	115	3.22	3.18	3.24	3.30	3.24

The Table 4 above presents the mean values of the perceptions of Executive employees towards the Job Satisfaction levels in all Private Banks understudy. The mean scores of all the factors of Job Satisfaction have been found to be on the higher side of the 5 point likert scale.

Hence the levels of Job Satisfaction among Executive Employees in all three private banks have been found to be satisfactory. On the overall analysis Indusind has the highest score among all three Banks followed by Yes Bank and Kotak Bank in descending order.

Graph 2 Averages of Factors of Job Satisfaction in Banks understudy



From the graph 2, it is clear that all the factors of Job satisfaction have mean scores over 3 which are on the higher side of the 5 point likert scale. From here it is clear that the employees in these banks are satisfied with the Team work and the cooperation level among the employees for each other. They are also found satisfied with the working conditions where they are required to work and the Quality of work life in their respective organizations. The Employees have better relations with their superiors. The employees are of the view that their superiors properly listen to their problems and come with the solutions whenever they need the same. Majority of the respondents were satisfied with the level of skills they have acquired since they have joined that organizations. All these factors count a lot as far as job satisfaction of employees is concerned. On the whole the employees of all three banks were found to be satisfied

with the factors determining the job satisfaction therein.

All the factors of Job satisfaction in all three banks have different mean scores. In order to verify that do significant differences exist among the sample means of all the factors of job satisfaction? ANOVA has been used and the results are given below.

Analysis of Variance (ANOVA) of Factors of Job Satisfaction in Banks Under study.

In this study, the researcher tested for the significance of the difference among the sample means through Analysis of Variance (ANOVA). This was done by F-test for testing the significance of the difference of one factor in all three Banks understudy. The results of the analysis through this test using SPSS have been explained below:

Table 5 Analysis of Variance (ANOVA) of factors of Job Satisfaction in Banks Under study

ANOVA						
		Sum of Squares	Df	Mean Square	F	Sig.
Teamwork & Cooperation	Between Groups	26.02	2	5.364	9.406	0
	Within Groups	106.602	112	0.589		
	Total	132.622	114			
Working Environment (QWL)	Between Groups	14.055	2	4.181	5.827	0
	Within Groups	107.307	112	0.591		
	Total	121.362	114			
Superior subordinate relation	Between Groups	30.006	2	5.731	9.619	0
	Within Groups	107.065	112	0.587		
	Total	137.071	114			
Skill Development	Between Groups	18.201	2	4.106	5.234	0
	Within Groups	139.553	112	0.663		
	Total	157.754	114			

$$H_0 : \bar{X}_{KM} = \bar{X}_{YB} = \bar{X}_{IND} ; H_0 \text{ accepted, when probability is } \geq 0.05$$

$$H_{1a} : \bar{X}_{KM} \neq \bar{X}_{YB} \neq \bar{X}_{IND} ; H_{1a} \text{ accepted, when probability is } < 0.05$$

$$H_{1b} : \bar{X}_{KM} \neq \bar{X}_{YB} \neq \bar{X}_{IND} ; H_{1b} \text{ accepted, when probability is } < 0.05$$

$$H_{1c} : \bar{X}_{KM} \neq \bar{X}_{YB} \neq \bar{X}_{IND} ; H_{1c} \text{ accepted, when probability is } < 0.05$$

$$H_{1d} : \bar{X}_{KM} \neq \bar{X}_{YB} \neq \bar{X}_{IND} ; H_{1d} \text{ accepted, when probability is } < 0.05$$

Where, \bar{X}_{KM} , \bar{X}_{YB} , \bar{X}_{IND} are the Mean of factors of Job satisfaction of Kotak Mahindra, Yes Bank & Indusind Bank respectively.

Since the probability values for all four factors of Job Satisfaction are 0 which are lesser than 0.05. Hence, it is inferred that at 5% level of significance, the levels of Job Satisfaction among executive employees in all three banks are significantly different and this difference is not by chance. All four sub hypotheses were accepted since the p values are lesser than 0.05. Thus main Hypothesis H1 that is “The level of Job satisfactions among executive level

employees in all banks understudy is perceived to be similar” is established as rejected.

In order to identify the relationship between Human Resource Practices and Job satisfaction of executive employees in all private banks understudy, the Karl Pearson's correlation was calculated and the same has been presented below in table 6.

Table 6 Correlation between Factors of HR Practices and Factors of Job Satisfaction

Correlations									
		Procurement & Development	Employee Benefits	Promotion & Transfers	Performance Appraisal	Teamwork & Cooperation	Working Environment QWL	Superior subordinate relation	Skill Development
Procurement & Development	Pearson Correlation	1	.578**	.245**	.436**	.406**	.375**	.398**	.358**
Employee Benefits	Pearson Correlation		1	.374**	.535**	.368**	.518**	.594**	.426**
Promotion & Transfers	Pearson Correlation			1	.293**	.387**	.282**	.406**	.317**
Performance Appraisal	Pearson Correlation				1	.317**	.372**	.234**	.371**
Teamwork & Cooperation	Pearson Correlation					1	.515**	.320**	.531**
Working Environment QWL	Pearson Correlation						1	.431**	.477**
Superior subordinate relation	Pearson Correlation							1	.456**
Skill Development	Pearson Correlation								1
**, Correlation is significant at the 0.01 level (2-tailed).									

Hypothesis 2 stated that Human Resource Practices if well implemented, Put positive impact on Job Satisfaction amongst executive employees. Keeping the Hypothesis in mind the researcher carried out Correlation Analysis to understand this relationship.

H0: $r = 0$ (Null Hypothesis)

H3: $r \approx 0$ (Alternate Hypothesis)

where r = Pearson Correlation

The correlation between factors of Human Resource Practices as perceived by the executive employees and the factors of Job Satisfaction i.e. Teamwork & Cooperation, Working Conditions and Quality of Work-life, Superior subordinate relations, Skill Development is highly significant at 0.01 level of significance.

Since, a positive correlation between factors of Human Resource Practices and Job Satisfaction has been found, the inference is drawn that HR Practices, if implemented well, put positive impact on the level of Job Satisfaction among executive employees in all three Banks understudy.

Therefore, the hypothesis H2: “Well implemented Human Resource Practices, put positive impact on Job Satisfaction level of the executive employees” is established as accepted.

To identify the predictive relationship between Human Resource Practices and Job satisfaction of executive employees, Multiple Regression Analysis was performed

Regression line of Job Satisfaction on the four factors of Human Resource Practices (Procurement & Development, Employee benefits, Performance Appraisal and Promotions & Transfer), as perceived by the executive employees is:

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4$$

$$Y = 1.003 + 0.028X_1 + 0.398X_2 + 0.141X_3 - 0.037X_4$$

Where Y is Job Satisfaction and X_1 , X_2 , X_3 , X_4 , are the four factors of Human Resource Practices.

From the above equation, by applying stepwise multiple regression it was evident that the factor Procurement & Development had a significance value of $0.483 > 0.05$ at 5% level of significance. As the value for the factor,

Procurement and Development was more than 0.05, thus, the Procurement and development factor of Human Resource Practices was excluded in the next step of regression analysis. The equation then derived by performing subsequent step of multiple regression is presented below:

$$Y = 1.016 + 0.416X_1 + 0.141X_2 + 0.041X_3$$

It was further observed from the multiple regression table that the Promotion and transfers factor of Human Resource Practice had its significance value to be $0.396 > 0.05$ at 5% level of significance and this was also excluded in the next step of multiple regression. Thus, finally two factors of Human Resource Practices were identified which were perceived to be the strongest predictors on the Level of Job

Satisfaction. These factors are Employee benefits and Performance Appraisal. The equation thus finally obtained showing the impact of Human Resource Practices on the dependent variable Job Satisfaction is:

$$Y = 1.051 + 0.438X_2 + 0.147X_3$$

Thus, well implemented Human Resource Practices as perceived by executive employees in order of the importance of their impact on the level of Job Satisfaction are Employee benefits and Performance Appraisal. These factors of Human Resource Practices i.e. Performance Appraisal and Employee benefits have maximum impact on the level of Job Satisfaction among executive employees in the three private banks understudy.

Regression of Job Satisfaction

Model Summary ^d										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.658 ^a	.433	.422	.45574	.433	40.215	4	113	.000	
2	.657 ^b	.431	.423	.45515	-.001	.451	1	113	.483	
3	.655 ^c	.429	.424	.45502	-.002	.881	1	114	.396	2.046
a. Predictors: (Constant), Promotions & Transfer, Procurement & Development, Employees Benefits, Performance Appraisal										
b. Predictors: (Constant), Promotions & Transfer, Employees Benefits, Performance Appraisal										
c. Predictors: (Constant), Employees Benefits, Performance Appraisal										
d. Dependent Variable: PART2_JOBSAT										

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.003	.114		8.760	.000
	Procurement & Development	.028	.042	.044	.672	.483
	Performance Appraisal	.398	.058	.489	6.870	.000
	Employees Benefits	.141	.036	.218	3.892	.000
	Transfer & Promotion	.037	.044	.052	.837	.394
2	(Constant)	1.016	.113		9.030	.000
	Performance Appraisal	.416	.051	.512	8.229	.000
	Employees Benefits	.141	.036	.219	3.914	.000
	Transfer & Promotion	.041	.043	.057	.939	.396
3	(Constant)	1.051	.106		9.897	.000
	Performance Appraisal	.438	.045	.539	9.741	.000
	Employees Benefits	.147	.036	.227	4.103	.000
a. Dependent Variable: PART2_JOBSAT						

Excluded Variables ^c						
Model		Beta In	T	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
2	Procurement & Development	.044 ^a	.672	.483	.046	.628
3	Procurement & Development	.051 ^b	.794	.428	.054	.640
	Transfer & Promotion	.057 ^b	.939	.396	.064	.718
a. Predictors in the Model: (Constant), Transfer & Promotion, Employees Benefits, Performance Appraisal						
b. Predictors in the Model: (Constant), Employees Benefits, Performance Appraisal						
c. Dependent Variable: PART2_JOBSAT						

Conclusion: In all three banks understudy, the 10 selected Human Resource Practices were clubbed into four factors and from the mean scores of all the factors, it was observed that the Human Resource Practices are found to be well implemented as perceived by the executive employees of the banks understudy. The levels of job satisfactions in the form of mean scores of the factors were also found on the higher side of Likert Scale and the values were not same for all the factors in all three banks understudy. The difference in the level of Job Satisfaction was found to be significantly different on the basis of the results of ANOVA. The well implemented Human Resource Practices had significant positive correlation with the factors of Job satisfaction and finally two factors of Human Resource Practices such as Employee Benefits and Performance Appraisal were found to be strongest predictors and carry strong impact on the job satisfaction levels of executive employees in selected three new generation private banks. Thus by bringing positive changes in these two factors of Human resources, and making others constant, the job satisfaction among executive employees can be enhanced.

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