

**TRAINING AND DEVELOPMENT OF EMPLOYEES IN PUBLIC SECTOR BANKS – A STUDY****Vishal Dongre**, Research Scholar**Dr. Narendra Shukla**, Supervisor

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**1. INTRODUCTION**

“It does not take much effort to roll a boulder downhill but if the same boulder has to be transported from the bottom of the hill to the top, it calls for tremendous exertion”.

“Organization is the Container vessel, which holds in the milk of human resources. Now churn this milk and get the cream of skill, competency and behaviour”

**- A Learned Saint.**

Shifting the boulder from the bottom to the top of the hill is surely an uphill task. But, to a great extent it is not impossible. People with the required skill and dexterity can handle this job with perfection. To get this adroitness, one must have familiarity in the same field. To achieve this, one has to be trained at the bottom line.

Churning the milk of human resources is nothing but training the people whereby the obscure cream of skill and competency become ostensible.

The above sayings present the critical importance of training in the process of development of human resources. It is ultimately the human resource that acts as a driving force behind any other resources in business. It is an accepted fact that every business organization depends on its pool of able and willing human resources for its effective functioning, managing and therefore, sustaining human resources is one of the critical success stories of the survival of business, and for this reason an overwhelming importance is given to Human Resource Management (HRM). Rockefeller, a great entrepreneur, rightly emphasized the human factors in the work situation. The people are the living, thinking and feeling beings who constitute the internal social-human sub-system of an organization. The human resource in an organization is, therefore, the most crucial. To quote Rockefeller, “I will pay more for the ability to deal with

people than any other ability under the sun”, highlights the significance of human asset. According to Leon C Megginson, the term human resource can be thought of as “the total knowledge, skills, creative abilities, talents and aptitudes of an organisation’s work force, as well as the values, attitudes and beliefs of the individuals involved”.

**2. REVIEW OF LITERATURE AND RESEARCH GAP**

In every study a good literature review does not only provide knowledge about what has been done in the research area but also strengths and weaknesses upon which one can also build an insightful and purposeful study.

**Muhammad Imran et. al.** presented the study started from highlighting the importance of Training & Development for business in the present day. It was being evidenced through previous researches that training the workforce is inevitable for all the organizations keeping aside their size, scope, and geographical boundaries. This is much due to the increased need for innovation and increase expectations from the customers. The globalization and industrial revolution have initiated a war of competition among the corporate players. Most of the companies have added the T & D into their philosophy for translating their mission and vision into reality. We saw in the literature review that there is a clear link between T & D and capability enhancement of the employees. This capability is increased in terms of improving various existing skills and introducing new skills that aid in the job tasks. We created a relation between employee performance and the improved skills.

**Suman Devi et. al.** proposed the present study has been designed with a view to investigate the satisfaction level of employees of Public Sector and Private Sector Banks, to find out the effect of

various aspects of job satisfaction and difference in the level of job satisfaction between the employees of Public Sector Banks and Private Sector Banks. Sampling used in this research is simple random sampling. The survey is conducted on employees of Public Sector Bank and Private Sector Bank. The target audience was managers, officers and clerks. The diversity of the study is that it involves Bankers of all age groups and career levels. The study covers four Commercial Banks in all, taking two from Public Sector namely State Bank of India and Canara Bank and two from Private Sector, HDFC and Axis Bank. One hundred ten employees of selected Banks located at various place in Kurukshetra have been approached to ascertain their views on job satisfaction. The results indicate that significant differences exists between employees of Public Sector and Private Sector Banks regarding various aspects of job satisfaction, pay and fringe benefits, supervision, training and development. But they are significant in case of the aspects, relation with co-workers, employee's empowerment, supervision, performance appraisal and nature of job

### 3 RESEARCH DESIGN

The review of the pertinent literature presented in Review of Literature Chapter 2 and brief introduction in the chapter 1 forms the base for the research design and methodology presented in this chapter. Research design considered for this study is survey. Survey research is one of the most contributing areas of measurement in social sciences mostly through rigorous sampling procedures, the implementation of the design, the specification of the research problem, the analysis and interpretation of the data (Kerlinger & Lee, 2000). A research design is "a strategic framework for action that serves as a bridge between research questions and the execution or implementation of the research" (Terre Blanche et al., 2006).

#### 3.1 Research Approach

A quantitative research approach was used for this study, since this research approach will be systematic, controlled and the information obtained is not subject to ethical evaluation. Using

quantitative approach builds more reliability to the study, since a predetermined process will be followed and can therefore be replicated.

#### 3.2 Population

The survey focused on lower and middle level management back end operations employees of top 5 Indian Public sector banks in Jabalpur. This was based on the assumption that, these groups of employees are critical for the day to day banking operational activities. They help in performing critical banking operations for the seamless customer service and for smooth functioning of banking operations. The total populations of this staff in all the Five banks chosen are 498. Further the purposive sampling was chosen to eliminate the population who do not matter in the research (senior level Management).

#### 3.3 Type of Study

Type of study undertaken for this research is of descriptive type. The case unit taken for the study is top 5 Indian Public sector banks in Jabalpur. In this study the training and development, employee empowerment and job embeddedness of employees in Public banks back end operations were analyzed in depth.

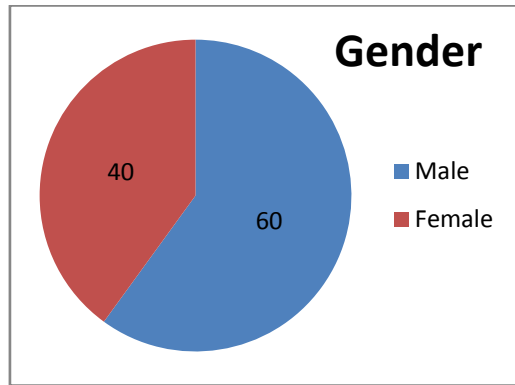
### 4 DESCRIPTIVE STATISTICS

This section presents the descriptive analysis and results of demographic factors, organizational links, community links and variables considered for the study.

#### 4.1. Descriptive Statistics Demographical Factors

**Table 4.1 Gender**

Item	Category	Frequency	Percentage %
Gender	Male	294	60
	Female	196	40

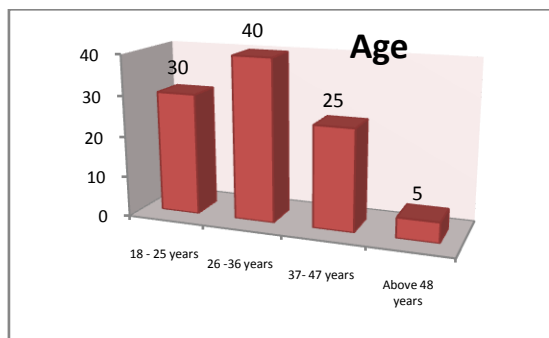


**Figure 4.1 Sample distribution by gender (N = 490).**

Results from figure 4.1, indicate that 60% of the employees were males and 40% of them were females. There is slightly 10% high composition of male employees. This implies that the gender gap in the Indian Public Sector banks back end operations is slightly negligible and equal opportunities are provided for both male and female employees.

**Table 4.2 Age**

Item	Category	Frequenc y	Percentage %
Age	18 - 25 years	147	30
	26 -36 years	196	40
	37- 47 years	122.5	25
	Above 48 years	24.5	5



**Figure 4.2 Sample distribution by age (N = 490).**

Results from figure 4.2, indicate that 40% of the employees were in the age range of 26 -36 Years, 30% of employees are around 18 - 25 years, 25% are in age groups of 37 - 47 years and rest 5% are above 48 years. This indicates that most of the lower and middle level management roles in the back end operations are filled by the employees who are lesser than 36 years in age, which implies that the Indians Public Sector banks, prefer younger groups for their lower and mid-level roles in back end operations.

## 5. DESCRIPTIVE STATISTICS AND RELIABILITY OF MEASURING INSTRUMENTS

Table 5.1 summarizes the descriptive statistics: means, standard deviation and Cronbach's Alpha coefficients for the sub scales of the measuring instruments. Cronbach's Alpha coefficients were used to assess the internal consistency reliability of the measuring instruments.

Each of the subscales on the Training & Development reflected adequately good Cronbach's Alpha values and had internal reliability of (0.78 – 0.90). On the employee empowerment all the Cronbach's Alpha values were good and had internal reliability of (0.86 – 0.93). On the Job embeddedness scales all the Cronbach's Alpha values were good and had internal reliability of (0.74 – 0.95).

**Table 5.1 Descriptive statistics: means, standard deviations and Cronbach's Alpha coefficients (N = 490)**

	Mini mu m	Maxi mu m	Mea n	Std. Devia tion	Cronbac h's Alpha coeffici ents
Training and Development Opportunities	1.00	5.00	3.50	0.79	0.92
Compensation	1.00	5.00	3.18	0.85	0.781
Job characteristics	1.00	5.00	3.8	0.77	0.843
<b>Total Training and Development</b>	<b>1.00</b>	<b>5.00</b>	<b>3.49</b>	<b>0.68</b>	<b>0.89</b>
Autonomy	1.00	5.00	3.64	0.75	0.86
Participation	1.00	5.00	3.53	0.74	0.88
Responsibility	1.00	5.00	3.94	0.75	0.89
<b>Total Employee Empowerment</b>	<b>1.20</b>	<b>5.00</b>	<b>3.68</b>	<b>0.66</b>	<b>0.95</b>
FIT Organization	1.00	5.00	3.63	0.77	0.95
Sacrifice Organization	1.00	5.00	3.34	0.74	0.90
<b>Total FIT &amp; Sacrifice Organization</b>	<b>1.09</b>	<b>4.96</b>	<b>3.50</b>	<b>0.70</b>	<b>0.95</b>
FIT Community	1.00	5.00	3.65	0.78	0.86
Sacrifice Community	1.00	5.00	3.55	0.79	0.71
<b>Total FIT &amp; Sacrifice Community</b>	<b>1.00</b>	<b>5.00</b>	<b>3.60</b>	<b>0.68</b>	<b>0.85</b>
<b>Total Job Embeddedness</b>	<b>1.05</b>	<b>4.95</b>	<b>3.52</b>	<b>0.65</b>	<b>0.99</b>

### 5.1 Descriptive statistics: Training and Development

In terms of means and standard deviations, Table 4.5 shows that the total Training & Development mean average score was (M = 3.49; SD = 0.68). The

highest mean score obtained was on the Job Characteristics ( $M = 3.8$ ;  $SD = 0.85$ ), and the Training and Development Opportunities subscales ( $M = 3.50$ ;  $SD = 0.79$ ). The lowest mean score was obtained on the compensation subscale ( $M = 3.18$ ;  $SD = 0.85$ ).

### 5.1.1 Descriptive statistics: Employee Empowerment

In terms of means and standard deviations, Table 4.5 shows that the total employee empowerment mean average score was ( $M = 3.68$ ;  $SD = 0.66$ ). The highest mean score obtained was on the Responsibility ( $M = 3.94$ ;  $SD = 0.75$ ), and the Autonomy subscales ( $M = 3.64$ ;  $SD = 0.75$ ). The lowest mean score was obtained on the participation subscale ( $M = 3.53$ ;  $SD = 0.74$ ).

### 5.1.2 Descriptive Statistics: Job Embeddedness

In terms of means and standard deviations, Table 4.5 shows that the total Job Embeddedness mean average score was ( $M = 3.52$ ;  $SD = 0.65$ ). The total organizational factors fit & sacrifice mean average score was ( $M = 3.50$ ;  $SD = 0.70$ ). The highest mean score obtained was on FIT organizational subscale ( $M = 3.60$ ;  $SD = 0.78$ ), the lowest mean score was obtained on the sacrifice organizational subscale ( $M = 3.34$ ;  $SD = 0.74$ ). The total community factors fit & sacrifice mean average score was ( $M = 3.60$ ;  $SD = 0.68$ ). The highest mean score obtained was on the FIT community sub scale ( $M = 3.65$ ;  $SD = 0.78$ ), the lowest mean score was obtained on the sacrifice community subscale ( $M = 3.55$ ;  $SD = 0.79$ ).

### 5.1.3 Descriptive Statistics on Employee Intent to Stay or Quit the Current Organization and Their Reasons to Stay or Quit

Table 5.6 summarizes the employee intent to stay or quit the current organization. Majority 55.8% of employees have stated they have no thoughts on leaving their current organization. 23.5 % of employees thought of leaving the current organization in the last 6 months, 15.2 % employees thought of leaving the current organization for past one year and the rest 5.5 % stated they have thought of leaving the organization during the past 3 years. This indicates that majority of the

employees have intent to continue with their current organizations.

### 5.2 Frequency Table To Measure The Level Of Employee Intent To Stay Or Quit The Current Organization

**Table 5.2 Descriptive Statistics to measure the level of employee intent to stay or quit the current organization**

Employee Intent to stay or quit the organization	
Responses	Frequency
No , Never	55.8
Yes , during past 6 months	23.5
Yes, sometimes during the past Year	15.2
Yes , during the past three year	5.5

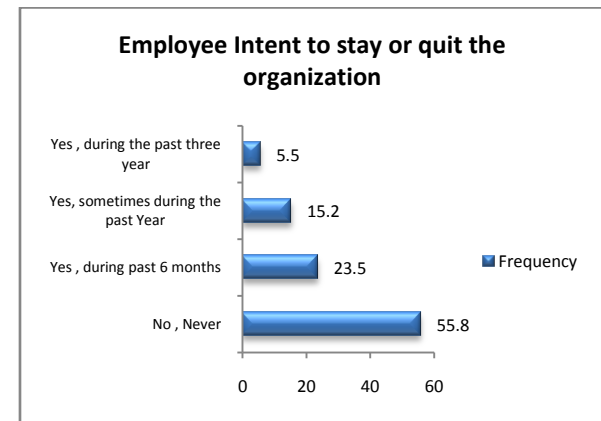


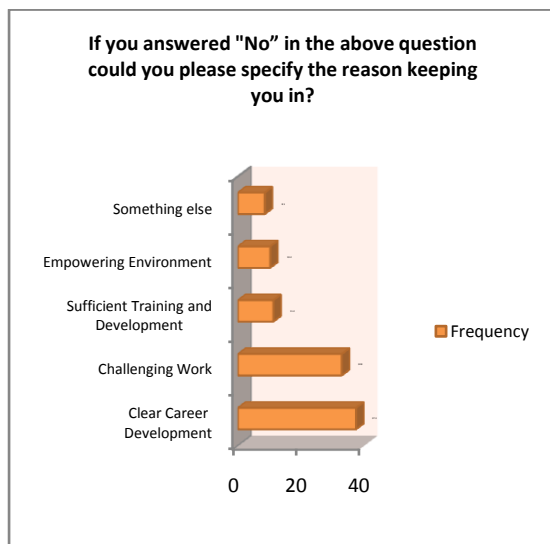
Table 5.3 summarizes the reasons that are binding employee to stay with the current organizations. Majority 37.3% of employees have stated their reason to stay with the current organizations is for having clear career development in their current organizations. 32.8 % state their reason to stay with the current organization is challenging work, 11.2 % of employee stated their intent to stay with the current organization is due to sufficient Training and development opportunities provided by their current employer, 10.2 % stated their reason to stick with their current organization is empowering environment and rest 8.5 % have stated other factors in the organizations. This indicates that Indian Public Sector bank employees are more willing to stay in organization for a longer period if the organizations improve on providing the above stated opportunities to their current employees.



### 5.2.1 Frequency Table to Measure the Factors That are Contributing to Employee Intent to Stay with the Current Organization

**Table 5.3 Descriptive Statistics to measure the factors that are contributing to employee intent to stay with the current organization**

If you answered "No" in the above question could you please specify the reason keeping you in?	
Responses	Frequency
Clear Career Development	37.3
Challenging Work	32.8
Sufficient Training and Development	11.2
Empowering Environment	10.2
Something else	8.5

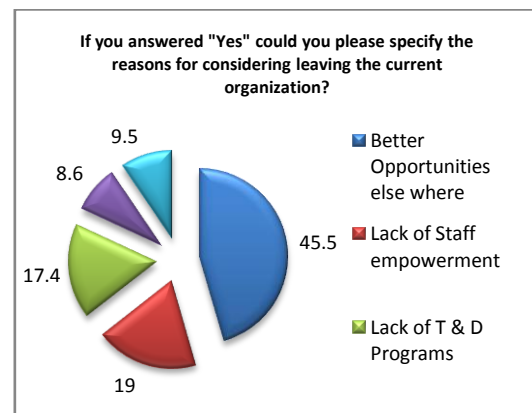


Majority 45.5% of employees have stated their intent to quit the current organization is opportunities elsewhere is better than current organization, 19 % of employees stated their intent to quit because of lack of staff empowerment, 17.4% of employees stated due to lack of T & D programs in the current organization, 8.6 % stated due to less challenging work and rest 9.5 % stated the other reasons. This indicates that Indian Public Sector bank back end operations should rework on their current retention strategies by providing better opportunities for their current employees within organization and work on policies that empower employees and provide more training opportunities in order to retain their talent workforce.

### 5.2.2 Frequency Table to Measure the Factors that are Contributing to Employee Intent to Quit with the Current Organization

**Table 5.4 Descriptive Statistics to measure the factors that are contributing to employee intent to quit with the current organization**

If you answered "Yes" could you please specify the reasons for considering leaving the current organization?	
Responses	Frequency
Better Opportunities else where	45.5
Lack of Staff empowerment	19
Lack of T & D Programs	17.4
Less Challenging Work	8.6
Something else	9.5



### 5.2.3 Descriptive Statistics: Cross Tabulation between Demographic Factors and Employee Intent to Stay or Quit the Current Organization

Table 5.5 summarizes the difference in responses between gender groups with regard to intent to stay or quit the current organization. Male employees appear to count higher when asked their intent to stay or quit the current organization, 60% of male employees responded they have not thought of leaving the current organizations on the other hand 40% male employees responded they thought of leaving the organization in the present and the past. Whereas women employees count appears to be less when posed with same question 49% women employees not thought of leaving current organization and rest 51% of employees considered leaving the organization in the past and the present. This indicates that men employees have slightly more intentions to stay within the organization and also have slightly higher intention to quit the current organization.

**Table 5.5 Cross tabulation between Gender and employee intent to stay or quit the current organizations**

Employee Intent to stay or quit the organization		
Gender	No , Never	Yes
Male	60%	49%
Female	40%	51%

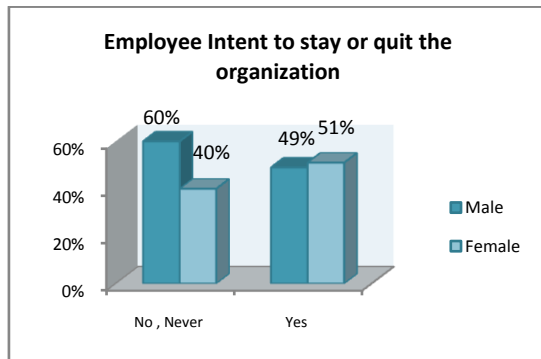


Table 5.6 summarizes the difference in responses between age groups with regard to intent to stay or quit the current organization. With regard to employee intent to stay with the current organization, majority 48 % of employees with age group 26 – 36 responded they never thought of leaving the current organization, 30% between age group 18 - 25 , 9 % between the age groups 37 -37 and above 48 years . With regard to employee intent to quit the current organization , majority 42% of employees with age group 26 -36 expressed their intention to quit their current organization in the present and the past , 40% between the age group 18 -25 , 12%between the age group 37 - 47 and 5% above 48 years . This infers that among age groups, 18 – 25 & 26 – 36 are the groups who have expressed their major intention to leave their current organizations. This indicates Indian Public Sector banks have to shift their major focus on this specific age group in case if they intent to retain talent workforce.

**Table 5.6 Cross tabulation between Age and employee intent to stay or quit the current organizations**

Employee Intent to stay or quit the organization			
Age		No, Never	Yes
	18 -25	30%	40%
	26 -36	48%	42%
	37-47	9%	12%
	Above 48	13%	6%

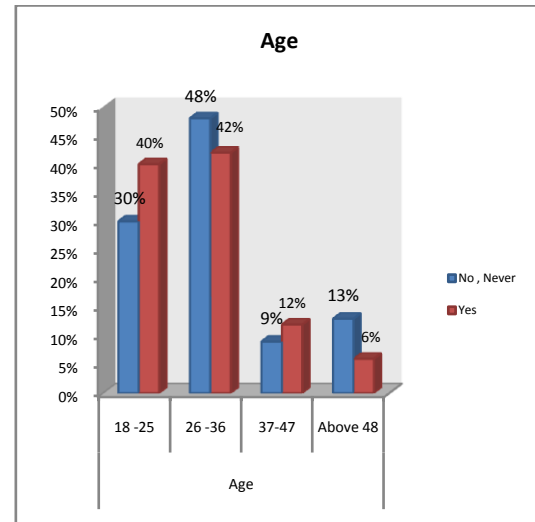


Table 5.7 summarizes the difference in responses between marital groups with regard to intent to stay or quit the current organization. With regard to employee intent to stay with the current organization, majority 58% of employees are married, 40% are single and 2% belongs to other status. With regard to employee to intent to quit the current organization, majority 63% are single, 33% are married and 4% belongs to other status. This indicates that employees who are single have expressed in majority their intent to quit the current organization and on the other hand the employees who are married expressed in majority their intent to stay with current organization.

**Table 5.7 Cross tabulation between Marital Status and employee intent to stay or quit the current organizations**

Employee Intent to stay or quit the organization		
Marital Status	No, Never	Yes
Single	40%	63%
Married	58%	33%
Others	2%	4%

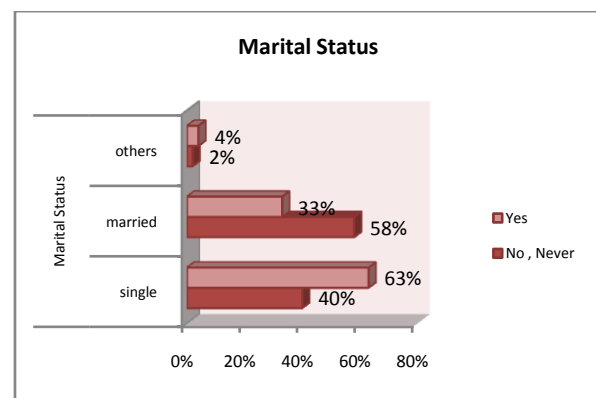


Table 5.8 summarizes the difference in responses from employee who have spouse works outside home and spouse who does not work outside home and the employee intent to stay or quit the current organization. Majority 34% of employees who have spouse working outside home have expressed they have no intention to quit the current organization and rest 40 % expressed their intent to quit the organization. On the other hand 64% of employees who have spouse who does not work outside home expressed they have not thought of leaving their current organization and the rest 36% of employees who have spouse not working outside home considered leaving the organization. This indicates employees who have spouse working outside home have slightly lesser intentions to quit their current organizations.

**Table 5.8 Cross tabulation between spouse working status and employee intent to stay or quit the current organizations**

Employee Intent to stay or quit the organization			
Spouse work status		No, Never	Yes
	Yes	64%	34%
	No	36%	40%

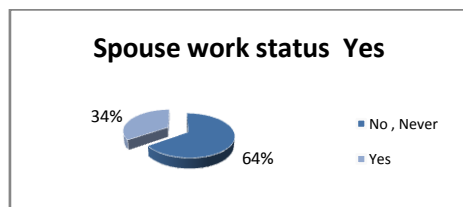
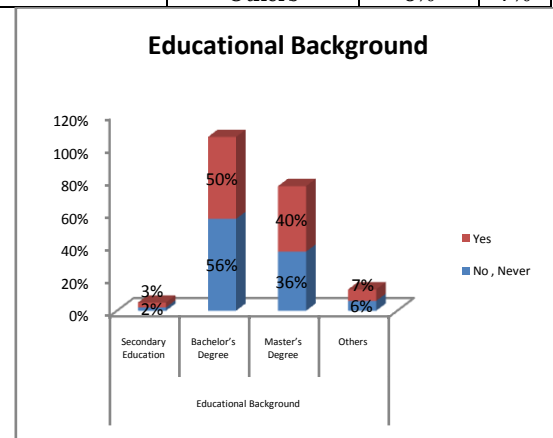


Table 5.9 summarizes the difference in responses from employee who have different educational backgrounds and their intent to stay or quit the current organization. Majority 56% of employees who have bachelor's degree have responded they have not thought of leaving their current organization, rest 36% employees with Master's degree , 6% employees with other educational background and 2 % employees with secondary education have expressed their intent to stay with the organization .However on the other side 50% of employees with bachelor's degree , 40% or employees with master's degree , 7% of employees with other degree and remaining 3 % employees with secondary

degree have expressed their intent to quit their current organization. This indicates the employees with different educational backgrounds have negligible difference with regard to their intent to stay or quit the current organization.

**Table 5.9 Cross tabulation between educational background and employee intent to stay or quit the current organizations**

Employee Intent to stay or quit the organization			
Educational Background		No, Never	Yes
	Secondary Education	2%	3%
	Bachelor's Degree	56%	50%
	Master's Degree	36%	40%
	Others	6%	7%



#### 5.2.4 Descriptive Statistics: Cross Tabulation between Community Factors and Employee Intent to Stay or Quit the Current Organization

Table 5.10 summarizes the difference in responses from employee who own a home they live in currently and their intent to stay or quit the current organization. 43% of employees who own a house responded they have not thought of leaving their current organization and the rest 32% of employees responded their intent to quit the current organization. On the other hand employees who do not own a home they currently live in, majority 68% of employees responded their intention to leave their current organizations and rest 57% responded their intent to stay with the current organizations. This indicates employees who do not live in the own house expressed slightly higher intentions to leave their current organizations.

**Table 5.10 Cross tabulation between employee home ownership and employee intent to stay or quit the current organizations**

Employee Intent to stay or quit the organization			
Own House	Employee Intent to stay or quit the organization		
		No, Never	Yes
	Yes	32%	43%
	No	68%	57%

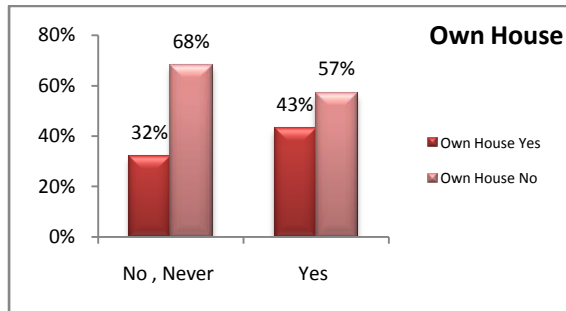


Table 5.11 summarizes the difference in responses from employee who have family members living nearby and their intent to stay or quit the current organization. Majority 68% of employees who have family members staying nearby ranging between 1 - 4 have expressed their intent to leave the organization, 23 % of employees with family members ranging from 5 -8 and remaining 9 % of employees with family members more than 8 staying nearby expressed their intent to leave the current organization. However on the other side 58% of employees who have family members ranging between 1 – 4 staying nearby, expressed their intent to stay with the organization , 31% employees with family members 5 -8 and remaining 11% employees with more than 8 family members have expressed their intent stay with the current organization. This indicates employees who have more family members staying nearby have expressed slightly higher intentions to stay with the current organization.

**Table 5.11 Cross tabulation between number of family members live nearby and employee intent to stay or quit the current organizations**

Employee Intent to stay or quit the organization			
No of Family members nearby	Employee Intent to stay or quit the organization		
		No, Never	Yes
	1- 4	68%	58%
	5-8	23%	31%
	More than 8	9%	11%

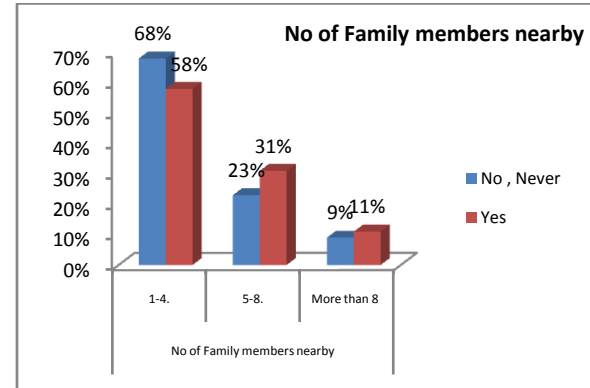
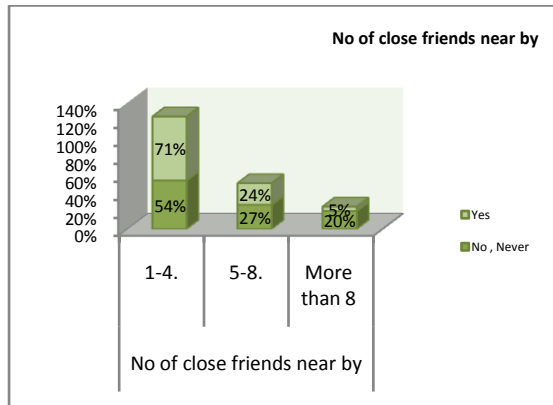


Table 5.12 summarizes the difference in responses from employee who have friends living nearby and their intent to stay or quit the current organization. Majority 71% of employees who have close friends staying nearby ranging between 1 - 4 have expressed their intent to leave the organization, 24% of employees with close friends ranging from 5 -8 and remaining 5 % of employees with close friends more than 8 staying nearby expressed their intent to leave the current organization. However on the other side 54% of employees who have friends ranging between 1 – 4 staying nearby, expressed their intent to stay with the organization , 27% employees with close friends 5 -8 and remaining 20% employees with more than 8 close friends have expressed their intent stay with the current organization. This indicates employees who have more close friends staying nearby have expressed slightly higher intentions to stay with the current organization.

**Table 5.12 Cross tabulation between number of close friends live nearby and employee intent to stay or quit the current organizations**

Employee Intent to stay or quit the organization			
No of close friends near by	Employee Intent to stay or quit the organization		
		No, Never	Yes
	1-4	54%	71%
	5-8	27%	24%
	More than 8	20%	5%





### 5.2.5 Descriptive Statistics: Cross Tabulation between Organizational Factors and Employee Intent to Stay or Quit the Current Organization

Table 5.13 summarizes the difference in responses from employee based on number of years spent in their current organization and their intent to stay or quit the current organization. Majority 45% employees who have worked for 1- 3 years in the current organization have expressed their intent to quit the current organization, 26% employees who spent 3 -5 years, 18 % of employees who spent less than 1 year, 6 % of employees who have spent 5 -10 years and 5% of employees who spent above 10 years in the current organization have expressed their intent to quit the current organization. However on the other hand 27% employees who have spent 1 -3 years, 26% of employees who have spent less than 1 year, 20% employees ranging between 3 -5 years, 13 % of employees who have spent less than 5 -10 years and 14 % employees who have spent more than 10 years in the organization have expressed their intent to stay with the organization. This indicates that the majority of employees who have spent medium span in the current organization such as 1 -3 years and 5-10 years have expressed their strong intent to quit from the organization. Employees who have spent less than one year or more than 5 years have strongly expressed their intent to stay with the current organization.

**Table 5.13 Cross tabulation between years spent in current organization and employee intent to stay or quit the current organizations**

Employee Intent to stay or quit the organization			
Tenure in the current organization		No, Never	Yes
	Less than 1 year	26%	18%
	1 - 3 Years	27%	45%
	3 - 5 Years	20%	26%
	5 -10 Years	13%	6%
	Above 10 Years	14%	5%

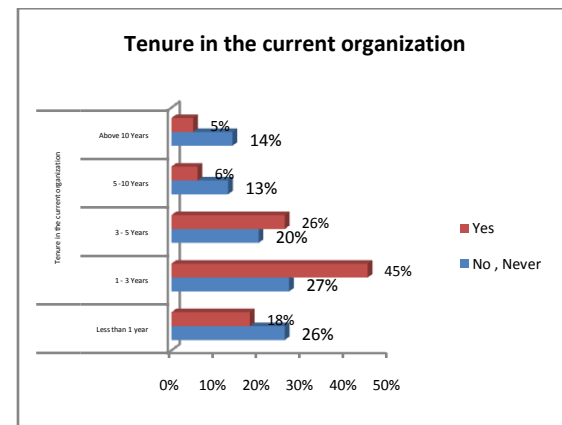
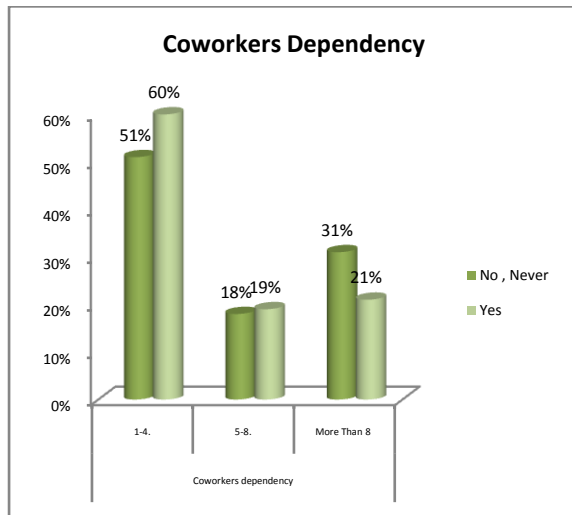


Table 5.17 summarizes the difference in responses from employee based on number of coworker dependency and their intent to stay or quit the current organization. Majority 51% employees who have 1-4 coworkers dependent on them have expressed their intent to stay with the current organization, 31% of employees having more than 8 coworkers dependency on them and 18% of employees having 5-8 coworker dependency . However on the other hand 60% employees who have coworkers dependency ranging between 1-4 have expressed their intent to quit the current organization, 21% of employees having more than 8 coworker dependency and 19% of employees having 5-8 coworker dependency on them. This indicates that employees who have lesser coworker dependency have expressed slightly higher intent towards quitting the current organization than employees with higher coworker dependency.

**Table 5.17 Cross tabulation between coworker dependency and employee intent to stay or quit the current organizations**

Employee Intent to stay or quit the organization			
Coworkers dependency		No, Never	Yes
	1-4	51%	60%
	5-8	18%	19%
	More Than 8	31%	21%



### 5.3 DESCRIPTIVE STATISTICS: CHI SQUARE ANALYSIS OF DEMOGRAPHIC & JOB FACTORS WITH EMPLOYEE INTENT TO STAY OR QUIT THE CURRENT ORGANIZATION

Table 5.17 summarizes the results of Pearson Chi square analysis with cross tabulation, to check whether there exists significant difference with demographic variables, community links, organizational link and employee intent to stay or quit the organization. The findings are as below

#### 5.3.1 Gender

It is found that p value is 0.844 which is higher than significant value of 0.05; there exist no significant relationship between gender and employee intent to leave or stay in back end operations of Public Sector banks.

#### 5.3.2 Marital Status

It is found that p value is 0.002 which is lesser than significant value of 0.05; there exist a significant relationship between marital status and employee intent to leave or stay in back end operations of Public Sector banks.

#### 5.3.3 Age

It is found that p value is 0.018 which is lesser than significant value of 0.05 there exist a significant relationship between age and employee intent to leave or stay in back end operations of Public Sector banks.

#### 5.3.4 Own Home

It is found that p value is 0.129 which is higher than significant value of 0.05 there exist no significant relationship between employees who live in own house and their intent to leave or stay in back end operations of Public Sector banks. This implies this factor of community link has no impact on employee stay or quit intentions.

#### 5.3.5 Family Members Live Nearby

It is found that p value is 0.286 which is higher than significant value of 0.05 there exist no significant relationship between number of family members live nearby to employees and their intent to leave or stay in back end operations of Public Sector banks.

#### 5.3.6 Close Friends Live Nearby

It is found that p value is 0.002 which is lesser than significant value of 0.05 there exist a significant relationship between number of close friends live nearby to employees and their intent to leave or stay in back end operations of Public Sector banks. This implies this factor of community link makes employee feel more embedded socially and makes it difficult for him/her to leave the city or community due to job change.

#### 5.3.7 Educational Background

It is found that p value is 0.030 which is lesser than significant value of 0.05 there exist a significant relationship between educational background of employees and their intent to leave or stay in back end operations of Public Sector banks.

#### 5.3.8 No of Years Spent in the Current Organizations

It is found that p value is 0.000 which is lesser than significant value of 0.05 there exist a significant relationship between number of years in the current organization and employee intent to leave or stay in back end operations of Public Sector banks.

### 5.3.9 No of Years Spent in the Current Job Profile

It is found that p value is 0.006 which is lesser than significant value of 0.05 there exist a significant relationship between number of years in the current profile and employee intent to leave or stay in back end operations of Public Sector banks.

### 5.3.10 No of Years Spent in the Current Industry

It is found that p value is 0.004 which is lesser than significant value of 0.05 there exist a significant relationship between number of years in the current industry and employee intent to leave or stay in back end operations of Public Sector banks.

### 5.3.11 No of Coworkers Interaction

It is found that p value is 0.119 which is greater than significant value of 0.05 there exist no significant relationship between number of coworkers employees interact on daily basis and their intent to leave or stay in back end operations of Public Sector banks.

### 5.3.12 Educational Background

From table 5.18, it is found that p values is 0.040 which is less than significant value 0.05, there exists a significant difference between educational background and autonomy of employee empowerment which implies employees with different educational background have different levels of perceptions towards decision making and authority. Further it also indicates that the employees with the secondary education scored significantly lower than employees with higher education background.

**Table 5.18 ANOVA – Educational Background**

Variable	Educational Background	N	Mean	SD	F Value	Sig
Autonomy	Secondary Education	20	3.5000	.83400	2.812	.040*
	Bachelor's Degree	329	3.5756	.78806		
	Master's Degree	118	3.7725	.65030		
	Others	23	3.4174	.78140		

\*\*\*  $p \leq 0.001$ ; \*\*  $p \leq 0.01$ ; \*  $p \leq 0.05$ ;

### 5.4 Conclusion Regarding The Research Hypotheses

The following conclusions with regards to the hypotheses were made, based on the results: the  $p \leq 0.05$  (5% level) confidence level was used as a criterion for accepting the hypotheses or rejecting the null hypotheses. As pointed out in the table 5.33, the null hypotheses H01: No statistically significant relationship between training and development practices and organizational factors of job embeddedness; H02: No statistically significant relationship between autonomy and organizational factors of job embeddedness;

### 6. CONCLUSIONS

The following section highlights the conclusions based on the literature review and the empirical study

#### 6.1. Conclusions Regarding the Literature Review

There were four main aims of the literature review: Firstly, it was intended to understand how Training and Development conceptualized in the literature. Secondly, it was intended to understand how Employee Empowerment conceptualized in the literature. Thirdly, it was intended to understand how Job Embeddedness conceptualized in the literature. Lastly, it was intended to explore the theoretical linkages between the concepts of Training and Development, Employee Empowerment and Job Embeddedness. These specific aims were accomplished by addressing and comprehending the specific aims of the study.

#### 6.2 Recommendations

Based on the findings of this study, recommendations are made with regard to talent work force retention within organizations and for future studies.

The results and conclusions of this study show that it is necessary to consider training and development, employee empowerment and perceived job embeddedness in order to understand employee turnover intentions. Practical recommendations in view of the argument states that the more job embedded employees display strong intention to stay with the organization and also remain attached to the organization. The

relationships observed between the three constructs with relevance to this study may offer some insights into the development of retention strategies in the following mode:

- Organizations should consider offering employees regular training and development since these can give employees the perception that their organization cares about their development. This may consequently lead to greater job embeddedness, greater organizational fit and a higher intention to stay at the organization.
- Career development opportunities within the organization should be a vital consideration, since employees may likely to consider the organization as an encouraging entity that is keen to invest in them. Therefore it is suggested that providing clear career opportunities might be used to boost overall job embeddedness which may lead to the employee higher intention to stick with the current organization.

### 6.3 Future Research

In addition to the conclusions and limitations of this study, the following recommendations are made for future research:

There is a need for further research on the relationship between Training and Development, Employee Empowerment and perceived job embeddedness within Indian context. It is recommended that future studies address the limitations identified in this study. This study was limited to an Indian private banks back end operations; it is therefore recommended that future studies include a larger, more representative sample. The sample included in this study consisted of Indian private banks back end operations professionals as it was believed that these professionals may experience career mobility due to the shortage of skills in the banking industry. It is therefore suggested that the study be undertaken with a larger, randomized sample from various industries, including professional and nonprofessional industries. Valuable insights and new dimensions may be

attained through the insertion of the analysis of other variables that influences employee intention to stay with the organization.

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