

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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Please find my submission of manuscript entitled '_____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

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INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

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10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.
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- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
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CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

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A STUDY ON EMPLOYEE RETENTION STRATEGIES AT JAMMU & KASHMIR BANK LTD, AT MISSION ROAD, BANGALORE

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ABSTRACT

Retention of key employees is critical to the long-term health and success of any organization. It is a known fact that retaining your best employees ensures customer satisfaction, increased product sales, satisfied colleagues and reporting staff, effective succession planning and deeply imbedded organizational knowledge and learning. Successful organizations realize employee retention and talent management are integral to sustaining their leadership and growth in the marketplace. Becoming an employer of choice by retaining high-caliber employees in today's labor market should be the highest priority. Employee retention matters as organizational issues such as training time and investment; lost knowledge; insecure employees and a costly candidate search are involved. Hence failing to retain a key employee is a costly proposition for an organization. Various estimates suggest that losing a middle manager in most organizations costs up to five times of his salary.

KEYWORDS

employee retention strategies, J & K Bank.

INTRODUCTION

The banking system remains, as always, the most dominant segment of the financial sector. Indian banks continue to serve the financial needs of the citizens of the country.

At the beginning of the 21st century the biggest banks in the industrial world have become complex financial organizations that offer a wide variety of services to international markets and control, controls billions of dollars in cash & assets. Supported by the latest technology, banks are working to identify new business niches, to develop customized services, to implement innovative strategies & to capture new market opportunities. With further globalization, consolidation, deregulation & diversification of the financial industry, the banking sector will become even more complex.

STATEMENT OF THE PROBLEM

The banking industry functions in very different way from any other industry. More and more banking sectors with latest technology are coming up in the market and hence the competition is also increasing.

Due to the availability of so many banking sectors in the banking industries, a lot of employee attrition is seen when compared with non banking industries. A lot of job hopping is seen and 100% retention is not achievable.

Due to the attrition the hiring cost of the bank increases and not much retention strategies are implemented in all the banks in the banking industries.

OBJECTIVES OF THE STUDY

- To find out the present strategies implemented to control employee retention.
- To know the top ten strategies which have been successful for retaining employees for the different posts in the bank.
- To conduct a study on job satisfaction and to check whether the employees are aware of the retention strategies implemented in their companies.
- To find out the general trends and the reason what motivate the employees to stay in a company and what could be the reason an employee would leave their current companies.
- To understand an employee's growth prospects.

SCOPE OF THE STUDY

- This study is limited to finding out employee retention in the Jammu & Kashmir bank, mission road branch, Bangalore.
- Population is limited to the employees of Jammu & Kashmir bank in Bangalore city.
- This study does not include any other topic of Human Resources other than what is mentioned above.

SOURCES OF DATA

The data was collected through two sources i.e. primary source and secondary source.

PRIMARY SOURCE

Original data of the project has been gathered by questionnaire method, observation method and interviewing method.

Questionnaire method consists of gathering data by interviewing limited number of people. The data, so collected is the primary source of data. It includes direct contact with the employees of the company and the questionnaires were filled by meeting the employees at their working place.

Observation method consists of observing and understanding the employees at their workplace.

Interviewing method consists of interviewing the employees personally.

SECONDARY SOURCE

Secondary source of data includes the data from previous records on the basis of information collected from various sources, both internal as well as external sources.

- Internal sources such as articles, journals, brochure of the company, etc.
- External sources such as text books, newspapers, magazines etc.
- Sources of internet and websites.

SAMPLE DESIGN

Population -----Employees of J&K bank.

Sampling method ---Convenience sampling.

Sampling area----- Bangalore city.

Sample size -----100 respondents.

LIMITATIONS OF THE STUDY

- The study was carried out with certain unavoidable limitations.

- Time constraint is one of the limitations in sampling size and the study was carried out within 6 weeks.
- Sample size: The employee's covered in this study were 100. Although all efforts were made to make it a representative of the total population of the employees of J&K bank, it is a limitation comparing the employee potential of J&K bank employees in Bangalore city.

DATA ANALYSIS AND INTERPRETATION

1. Do you feel your organization is concerned about your well being?

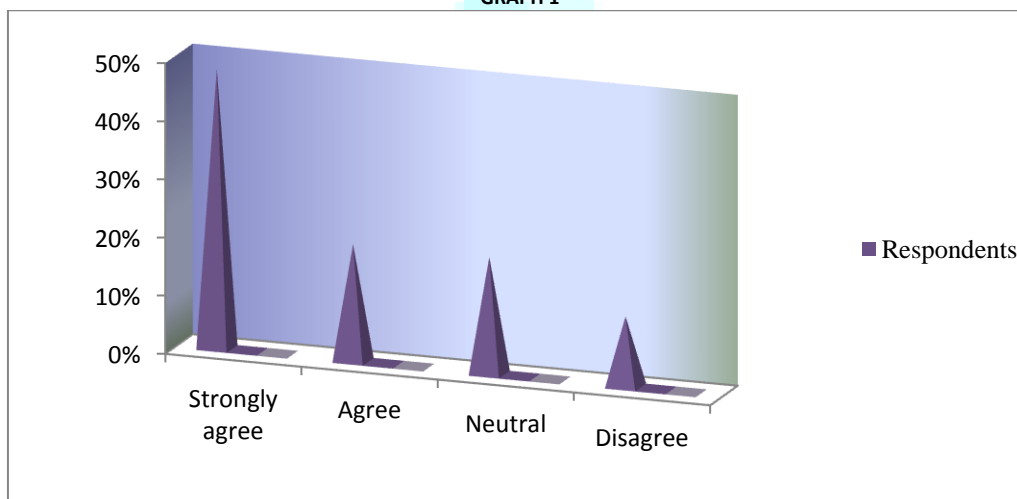
TABLE 1

Particulars	Respondents	%
Strongly agree	48	48
Agree	20	20
Neutral	20	20
Disagree	12	12
Total	100	100

ANALYSIS

From the table above, 48% of employees strongly agree for their organization is concerned about their well being whereas, 20% of the employees rated it as agree & neutral respectively & 12% of them disagree.

GRAPH 1



INTERPRETATION

From the graph above, 48% of employees strongly agree for their organization is concerned about their well being whereas, 20% of the employees rated it as agree & neutral respectively & 12% of them disagree.

2. Are you satisfied with the nature of work you have been doing?

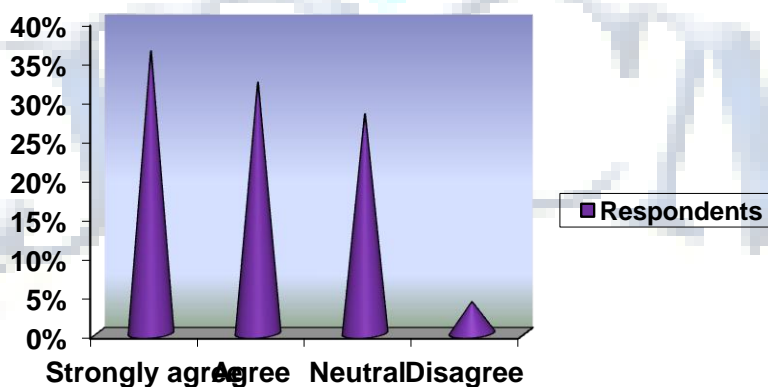
TABLE 2

Particulars	Respondents	%
Strongly agree	36	36
Agree	32	32
Neutral	28	28
Disagree	4	4
Total	100	100

ANALYSIS

From the table above, 48% of employees agree for their work load as reasonable whereas, 32% of them strongly agree. 20% of the employees have been rated as neutral and none of them disagree.

GRAPH 2



INTERPRETATION

From the graph above, 48% of employees agree for their work load as reasonable whereas, 32% of them strongly agree. 20% of the employees have been rated as neutral and none of them disagree.

3. How satisfied are you with the salary you get?

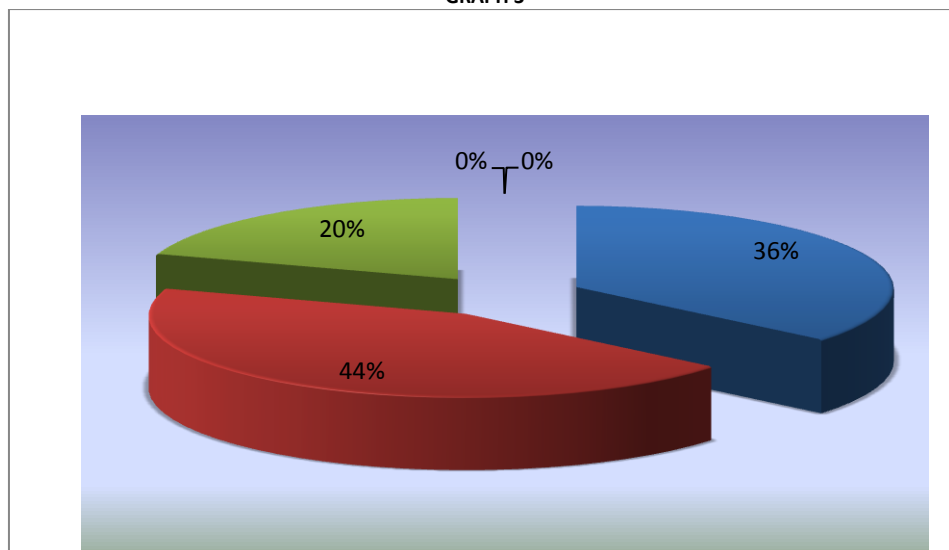
TABLE 3

Particulars	Respondents	%
Very Satisfied	36	36
Satisfied	44	44
Not Satisfied	20	20
Total	100	100

ANALYSIS

From the table above, 36% of the employees are very satisfied with their salary whereas, 44% of them are satisfied. 20% of the employees have been rated as not satisfied.

GRAPH 3

**INTERPRETATION**

From the graph above, 36% of the employees are very satisfied with their salary whereas, 44% of them are satisfied. 20% of the employees have been rated as not satisfied.

4. How would you rate the supervisors?

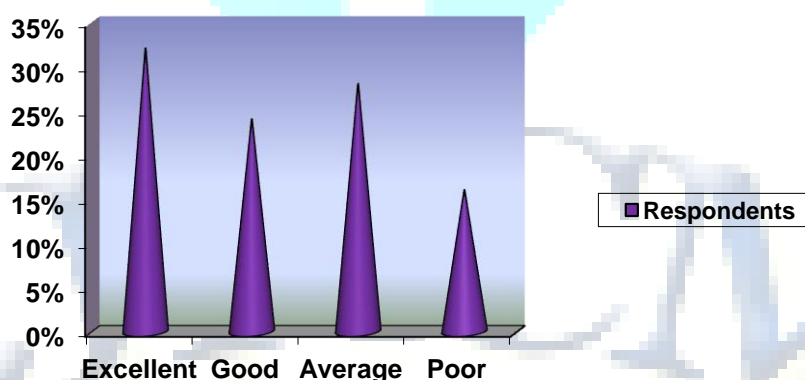
TABLE 4

Particulars	Respondents	%
Excellent	32	32
Good	24	24
Average	28	28
Poor	16	16
Total	100	100

ANALYSIS

From the table above, 32% of the employees rate as excellent, 24% of them rate it as good whereas, 28% & 16% of employees have been rated their supervisors as average & poor respectively.

GRAPH: 4

**INTERPRETATION**

From the graph above, 32% of the employees rate as excellent, 24% of them rate it as good whereas, 28% & 16% of employees have been rated their supervisors as average & poor respectively.

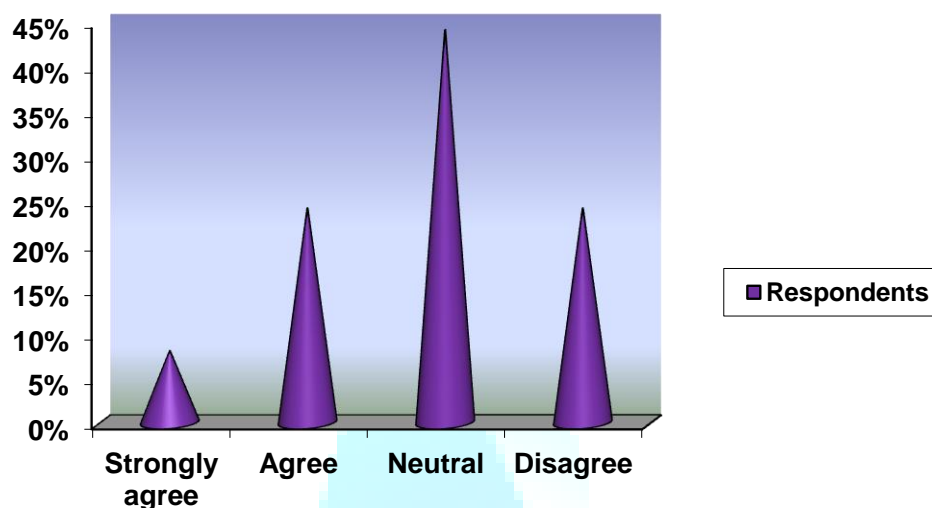
5. Does your company give enough recognition for the work done well?

TABLE 5

Particulars	Respondents	%
Strongly agree	8	8
Agree	24	24
Neutral	44	44
Disagree	24	24
Total	75	100

ANALYSIS

From the table above, only 8% of the employees believe that their company gives enough recognition for their work whereas, 24% of them rate it as agree and disagree respectively. Only 8% of them rate it as neutral.

GRAPH 5**INTERPRETATION**

From the graph above, only 8% of the employees believe that their company gives enough recognition for their work whereas, 24% of them rate it as agree and disagree respectively. Only 8% of them rate it as neutral.

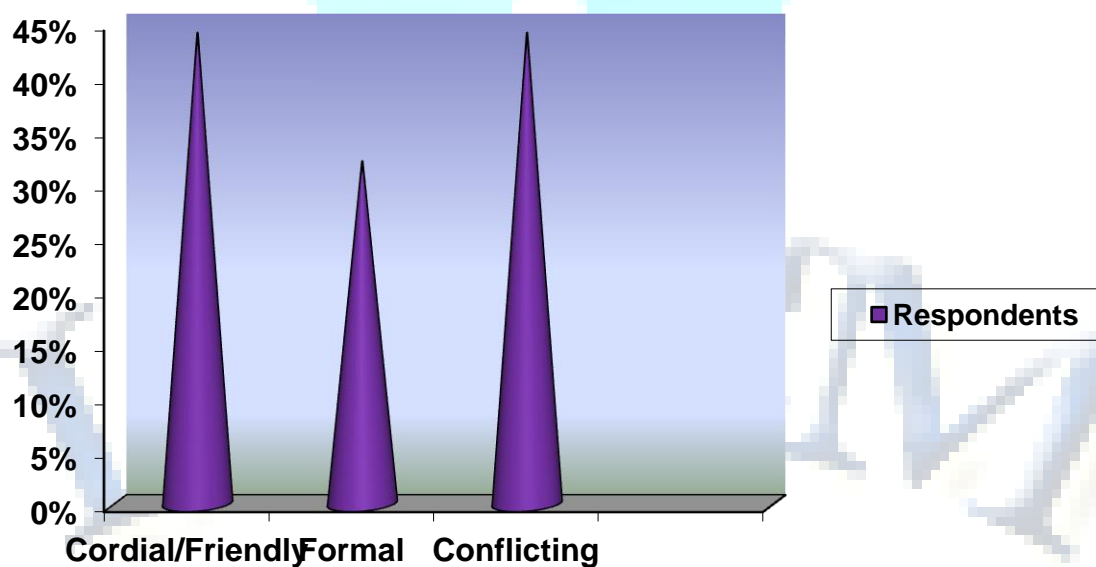
6. How is your relationship with peers/colleagues?

TABLE 6

Particulars	Respondents	%
Cordial/Friendly	44	44
Formal	32	32
Conflicting	24	24
Total	100	100

ANALYSIS

From the table above, 44% of the employees rates as cordial/friendly whereas, 32% of them rate as formal relationship. 24% of them rate as conflicting relationship.

GRAPH 6**INTERPRETATION**

From the graph above, 44% of the employees rates as cordial/friendly whereas, 32% of them rate as formal relationship. 24% of them rate as conflicting relationship.

7. How is your relationship with seniors?

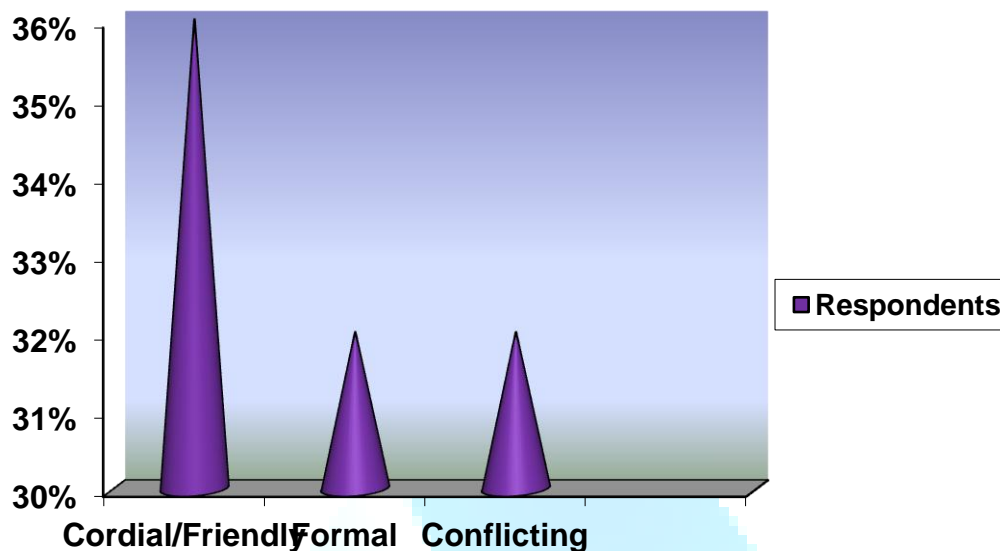
TABLE 7

Particulars	Respondents	%
Cordial/Friendly	36	36
Formal	32	32
Conflicting	32	32
Total	100	100

ANALYSIS

From the table above, 36% of the employees rates as cordial/friendly whereas, 32% of them rate as formal & conflicting relationship with their seniors.

GRAPH 7

**INTERPRETATION**

From the graph above, 36% of the employees rates as cordial/friendly whereas, 32% of them rate as formal & conflicting relationship with their seniors.

8. How is your relationship with juniors?

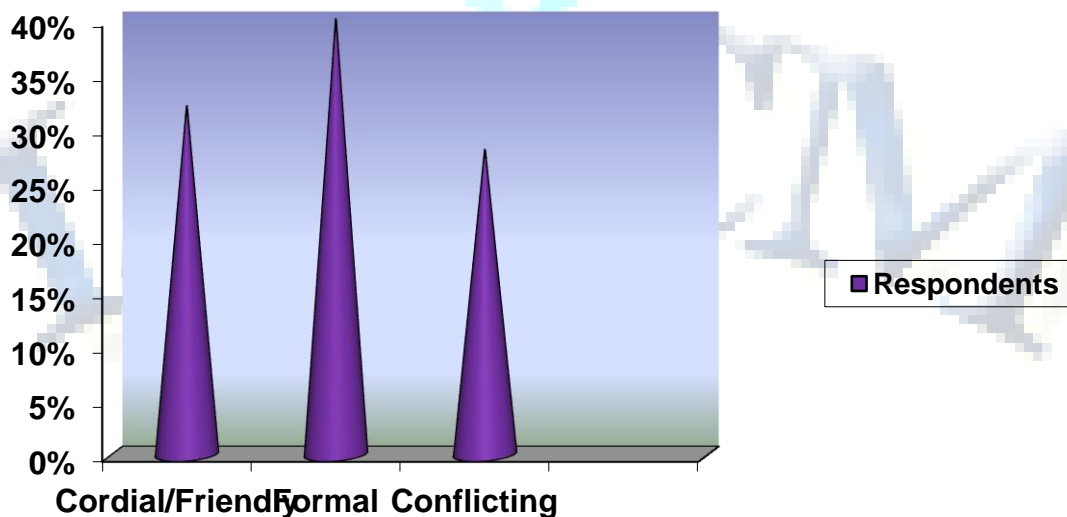
TABLE 8

Particulars	Respondents	%
Cordial/Friendly	32	32
Formal	40	40
Conflicting	28	28
Total	100	100

ANALYSIS

From the table above, 32% of the employees rates as cordial/friendly whereas, 40% of them rate as formal & 28% rate it as conflicting relationship with their juniors.

GRAPH 8



INTERPRETATION

From the graph above, 32% of the employees rates as cordial/friendly whereas, 40% of them rate as formal & 28% rate it as conflicting relationship with their juniors.

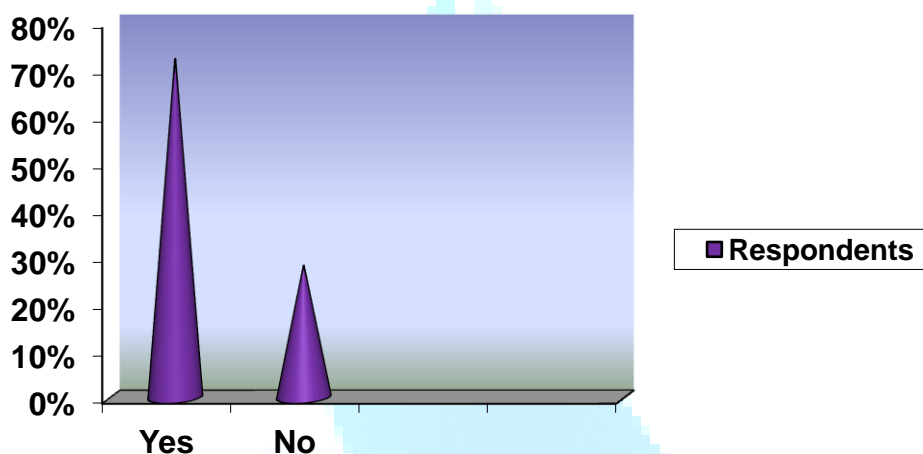
9. Does the company policies and administration make you feel secure?

TABLE 9

Particulars	Respondents	%
Yes	72	72
No	28	28
Total	100	100

ANALYSIS

From the table above, 72% of the employees feel secure and the remaining 28% of them does not feel about the company's policies and administration.

GRAPH 9**INTERPRETATION**

From the graph above, 72% of the employees feel secure and the remaining 28% of them does not feel about the company's policies and administration.

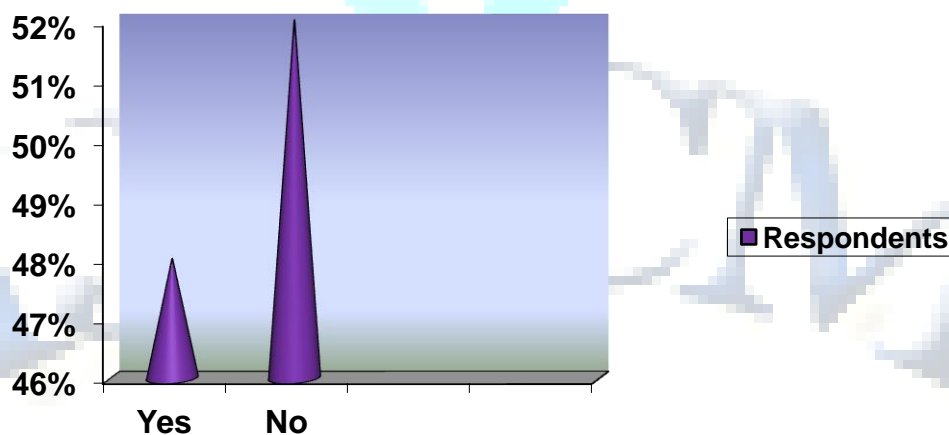
10. Does your working conditions allow you to carry out your responsibilities effectively and efficiently?

TABLE 10

Particulars	Respondents	%
Yes	48	48
No	52	52
Total	100	100

ANALYSIS

From the table above, 48% of the employees feels that their working conditions allow them to carry out their responsibilities effectively and efficiently whereas, 52% of them feel that their working conditions does not allow them to carry out their responsibilities effectively and efficiently.

GRAPH 10**INTERPRETATION**

From the graph above, 48% of the employees feels that their working conditions allow them to carry out their responsibilities effectively and efficiently whereas, 52% of them feel that their working conditions does not allow them to carry out their responsibilities effectively and efficiently.

11. Do you think monetary or non-monetary rewards should be given?

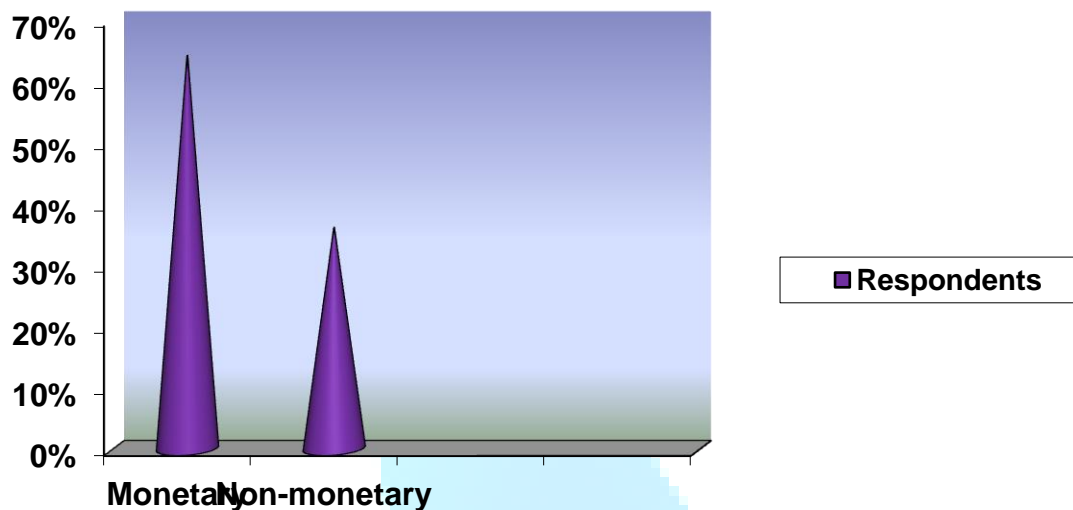
TABLE 11

Particulars	Respondents	%
Monetary	64	64
Non-monetary	36	36
Total	100	100

ANALYSIS

From the table above, 64% of the employees think that monetary rewards should be given whereas 36% of them think that non-monetary rewards should be given.

GRAPH 11

**INTERPRETATION**

From the graph above, 64% of the employees think that monetary rewards should be given whereas 36% of them think that non-monetary rewards should be given.

12. How important is your feelings being appreciated by your coworkers and supervisors?

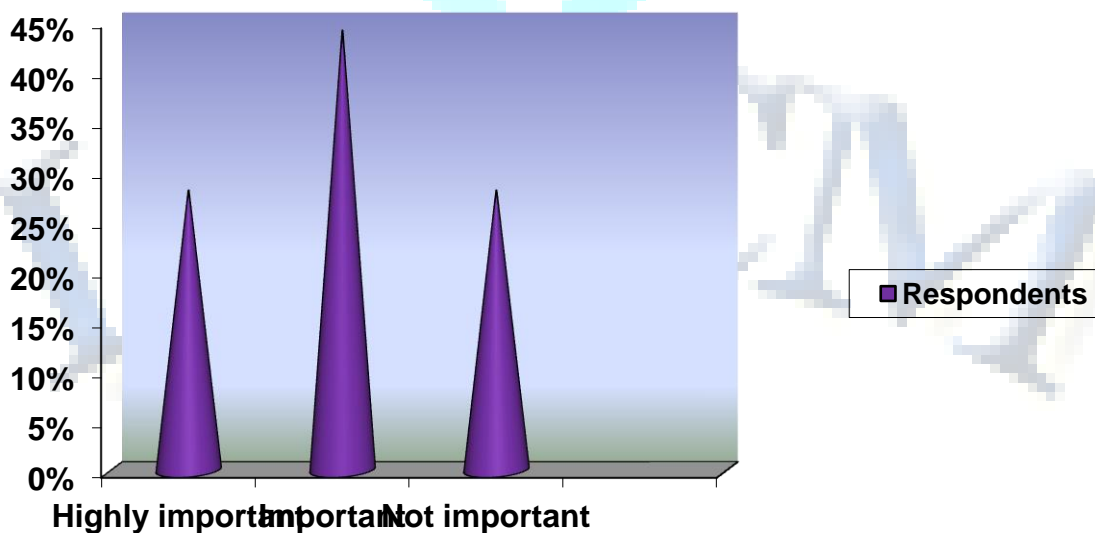
TABLE 12

Particulars	Respondents	%
Highly important	28	28
Important	44	44
Not important	28	28
Total	100	100

ANALYSIS

From the table above, 28% of the employee's rates their feelings are appreciated by their co-workers as highly important & not important respectively whereas, 44% of them rates as important.

GRAPH 12

**INTERPRETATION**

From the graph above, 28% of the employees rates as highly important & not important respectively whereas, 44% of them rates as important.

13. Are you presently considering leaving your job for another?

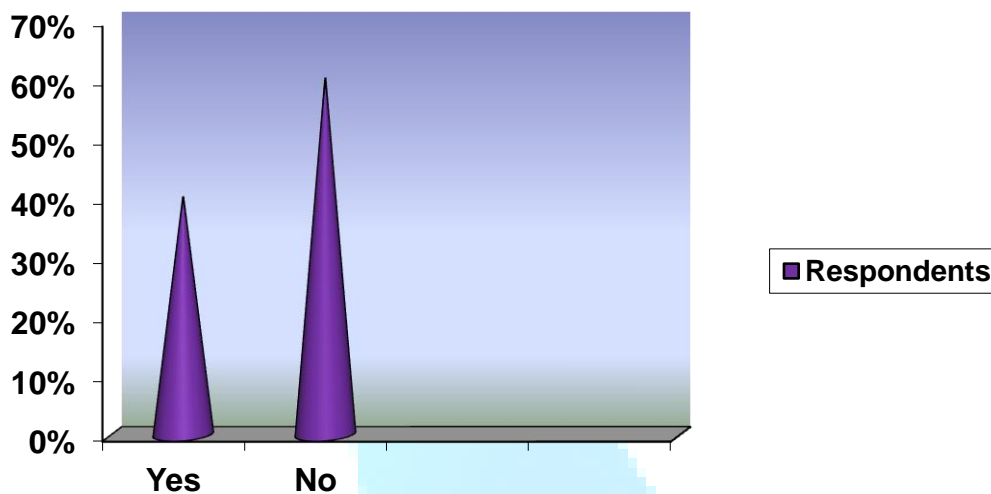
TABLE 13

Particulars	Respondents	%
Yes	40	40
No	60	60
Total	100	100

ANALYSIS

From the table above, 40% of the employees are considering leaving their job for another whereas, 60% of them are not leaving their job.

GRAPH 13

**INTERPRETATION**

From the graph above, 40% of the employees are considering leaving their job for another whereas, 60% of them are not leaving their job.

14. Which of these retention strategies that your company has?

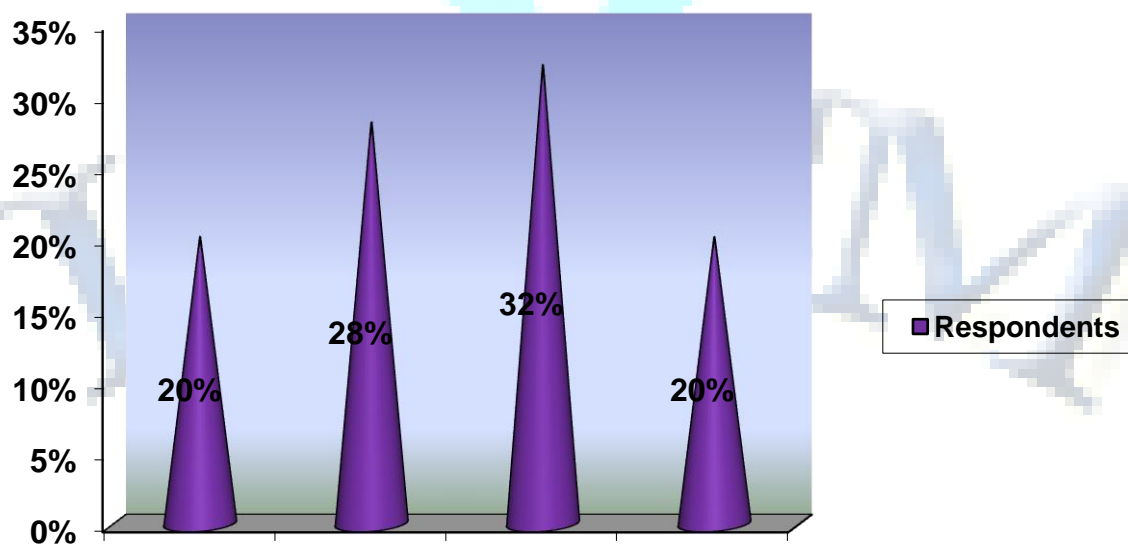
TABLE 14

Particulars	Respondents	%
Monthly & Weekly Rewards & Recognition	20	20
Half Yearly Incentives	28	28
Quarterly Awards for Best Performance	32	32
Option to buy company shares (Employee Share Purchase Plans)	20	20
Total	100	100

ANALYSIS

From the table above, 20% of the employees think that monthly & weekly rewards & recognition & Option to buy company shares (Employee Share Purchase Plans) are their company's retention strategies respectively whereas, 28% of them think it as half yearly incentives. 32% of them think as quarterly awards for best performance are their company's retention strategies.

GRAPH 14



INTERPRETATION

From the graph above, 20% of the employees think that monthly & weekly rewards & recognition & Option to buy company shares (Employee Share Purchase Plans) are their company's retention strategies respectively whereas, 28% of them think it as half yearly incentives. 32% of them think as quarterly awards for best performance are their company's retention strategies.

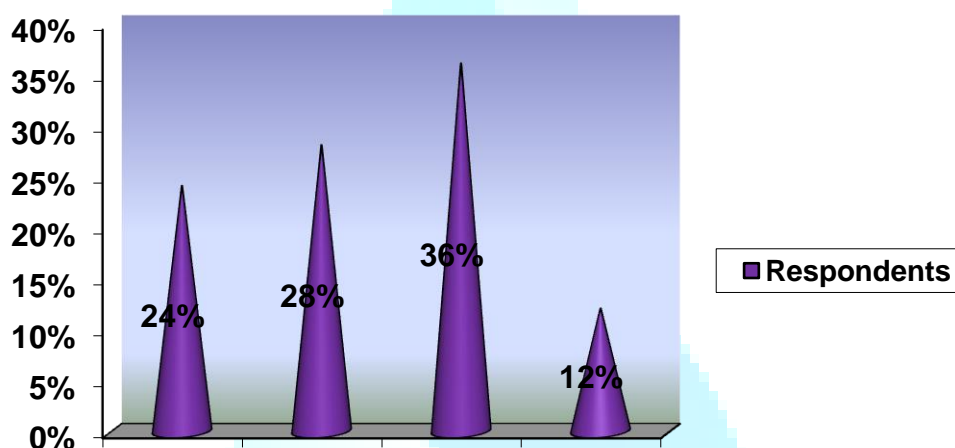
15. Which of these retention strategies that has encouraged you to stay with the company?

TABLE 15

Particulars	Respondents	%
Monthly & Weekly Rewards & Recognition	24	24
Half Yearly Incentives	28	28
Quarterly Awards for Best Performance	36	36
Option to buy company shares (Employee Share Purchase Plans)	12	12
Total	100	100

ANALYSIS

From the table above, 24% of the employees think that monthly & weekly rewards & recognition has encouraged them to stay with the company whereas, 28% of them think it as half yearly incentives. 36% of them think as quarterly awards for best performance & option to buy company shares (Employee Share Purchase Plans) encouraged them to stay with the company.

GRAPH 15**INTERPRETATION**

From the graph above, 24% of the employees think that monthly & weekly rewards & recognition has encouraged them to stay with the company whereas, 28% of them think it as half yearly incentives. 36% of them think as quarterly awards for best performance & option to buy company shares (Employee Share Purchase Plans) encouraged them to stay with the company.

SUMMARY OF FINDINGS AND CONCLUSION**FINDINGS**

1. It is found that most of employees strongly agree for their organization is concerned about their well being & some of them disagree.
2. It is found that the work load as reasonable & to some extent it is boring.
3. It is found that most of the employees are not so much satisfied with their salary & wants the organization to increase it.
4. It is found there is cordial & friendly relationship among the employees there is formal relationship between top level management & the employees.
5. It is found that most of the employees feel secure the organization's policies and administration.
6. It is found that most of the employees should be retained through monetary benefits & rewards.
7. It is found that most of the employees' feelings are appreciated by their co-workers & rated as important.
8. It is found that most of the employees are considering leaving their job for as there is no growth opportunity.
9. It is found that most of the employees think that monthly & weekly rewards & recognition has encouraged them to stay with the organization.
10. It is found that the bonus & increment is not properly given to the employees who are performing well in the organization. It is found that the promotion is also not given to the deserving employees.
11. It is found that most of the employees think their organization does not understand their needs & is not bothered to fulfill it.
12. It is found that the employees are not involved in the decision making process in order to bring the feeling of belongingness towards the organization & to make the employees remain in the organization.

CONCLUSION

From the study it was found that majority of the employees consider that monetary awards should be given in order to remain in the company. And the remaining of them thinks that their workload is not satisfactory as it is not upon their expectations.

From the study it was found that monthly & weekly rewards & recognition, half yearly incentives has encouraged the employees to stay with the company. Majority of the employees feels that their working conditions allow them to carry out their responsibilities effectively and efficiently.

RECOMMENDATIONS AND SUGGESTIONS

1. Bonus and increments should be given to the employees and promotion should be given to the employees who are performing well in their job.
2. The organization should understand the needs of the employees and try to fulfill them.
3. The employees should be provided with the facilities like transportation facilities, recreational facilities, personality development programmes in order to remain in the organization.

4. The employees should be involved in the decision making process in order to bring the feeling of belongingness towards the company & to make the employees remain in the organization.
5. Option to buy company shares (Employee Share Purchase Plans), these types of strategies should be introduced in order to retain the employees in the organization.
6. The salary of the employees should be increased in order to retain them in the organization.

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Academically yours

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