

“HRM Practices in Indian Banking Sector: A Comparative study of Public and Private sector Banks in Odisha”

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Abstract: The present study is to find out the Human Resource Management Practices in Indian banking industry. HR practices have been studied extensively among manufacturing, service and small medium enterprises. However, only a few studies have addressed the banking industry. 5 public sector banks and 4 private sector banks in Odisha extended cooperation for this study. The overall aim of the research is to look at four key areas (Training, Performance Appraisal, Retention and Recruitment policy) that shape the development of banking industry in Odisha as well as Indian as a whole. The basic purpose is to have a comparative study between public and private sector banks on above mentioned aspects. First, we have analysed different aspects of these key areas. Secondly, the researcher has conducted a comparative study on each key areas looking at the implementation of HR Policy within the bank.

Keywords: Human Resource Management Practices, Performance Appraisal, Retention, Recruitment policy, Training.

I. INTRODUCTION

Human Resource Development has assumed considerable importance in the recent years, be it business organization or a bank or an office, the development of human resource is necessary for its efficient and effective working. In an evolutionary process when developing economy struggles to attain higher levels of living it can hardly overlook the need of developing its human resources to meet the bigger and new challenges of raising the quality of the life of masses.

The concept of HRD deals with the improvement of human quality in general and development of human skills, standards, comprehensions and application in the production enterprises in particular. As such, HRD has become an important programme of all organizations not only for enhancing the production efficiency/productivity but also to bring about qualitative improvement among the workers at different levels.

Human resource management is the back born of any organisation and banking sector is not exception to it. Banking being a service sector is primarily dominated by people or customers. The success of the banking business more or less depends upon the effective and efficient human resource of the banks. The service quality and customers satisfaction can be enhanced by the behaviour and hospitality of the banking employees. This sector has undergone a metaphoric change during the last three decade with respect to their human resources management practices. Further, the importance of HR department in this

sector also has increased over the years. Employee recruitment, training and retention are considered to be most challenging task of modern time. There are many studies have been made covering different aspects of human resource management in banking sector more specifically in Indian context. A close review of those dispersed efforts at research field is attempted in the following paragraphs.

II. LITERATURE REVIEW

Kundu and Malhan (2007) analysed the HRM practices in among insurance companies in India based on the data collected from 218 respondents. The respondents were chosen from four insurance firms (two multinational firms and two Indian firms) to examine the HRM practices followed in the sample firms. Data analysis was done using factor analysis and ANOVA. Training & benefits, performance appraisal policies, selection process, HR planning & recruitment approaches were found to be the significant HRM practices followed by insurance firms in India. Additionally, workforce diversity and competitive compensation policies were also found to be among the important HRM practices followed by the insurance firms.

Pillai (2008) analysed the influence of HRM practices on the learning orientation of bank employees in Kerala state, India. A total sample of 300 respondents (managerial and clerical staff) belonging to two public sector and two private sector banks were included in the research. Data was collected through a structured questionnaire. The results of the research highlighted a strong influence of HRM practices on the learning orientation of bank employees in Kerala.

Bhaskar, Bhal and Mishra (2012) studied the influence of strategic HRM practices and proactive communication during mergers and acquisitions of Indian banks. A case study approach was used to analyse the HRM practices employed by two different banks in India (one public sector bank and one private sector bank). The analysis indicated that in the case of the public sector bank, the HRM practices and proactive communications were not efficiently followed leading to a decrease in organizational performance.

Chinnadurai (2014) studied the HRM practices in private sector banks situated in Cuddalore district (Tamilnadu) in India. The author had chosen the following HRM practices for the research – recruitment & selection; training & development; performance appraisal; career development; motivation; compensation management and grievance handling. A sample of

260 officers drawn from 52 private banks (5 officers per bank) was chosen as respondents for the research. Data analysis was undertaken using percentage analysis; one-way ANOVA and t-test. The results concluded that majority of the respondents were satisfied with the overall HRM practices adopted by various private sector banks considered for the study.

Jeet and Sayeeduzzafar (2014) studied the impact of HRM practices on employee job satisfaction among employees in HDFC bank using a case study approach. 52 respondents were contacted to obtain the information regarding HRM practices in HDFC bank using a structured questionnaire. Job satisfaction was considered as the dependent variable while training, performance appraisal, team work, employee participation and compensation were employed as independent variables. Results of regression analysis indicated that except performance appraisal, all the other independent variables exhibited a significant impact on job satisfaction of employees.

Sinha (2015) presented a comparative analysis of various HRM dimensions that lead to employee satisfaction among various public and private sector banking firms in India. Data was gathered from 100 public sector bank employees and 100 private sector bank employees using a structured questionnaire. The results of the research concluded that there is a significant difference in the perception of public and private sector bank employees regarding socio-economic and political factors affecting HRM practices in banks.

Jha and Mishra (2015) studied the impact of HRM practices on performance of employees in Indian banking industry. The authors 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.

Mittal, Gupta and Mottiani (2016) examined the link between HRM practices and customer satisfaction levels among Indian private banks. Data was collected from 203 employees in private banks. The results of the research concluded that various HRM practices have a significant and positive impact on customer satisfaction.

Ramakrishna, P. and Rao, K.S. (2017) have attempted to compare the human resource management (HRM) practices of public and private sector banks in Telangana state. They concluded that the HRM practices in the Indian banking industry have evolved over a period of time and the HRM practices of Indian private sector banks are better than the Indian public sector banks.

III. OBJECTIVE OF THE STUDY

The overall aim of the research is to look at four key areas (Training, Performance Appraisal, Retention policy and Recruitment policy) that shape the development of banking industry in Odisha as well as Indian as a whole. The basic purpose is to have a comparative study between public and private sector banks on above mentioned aspects.

The main objectives of the study are as follows:

- 1 To study the multifarious functions of human resources management in Indian Banking sector.
- 2 To study and compare the Recruitment policy, the Appraisal system, Employee retention & Training practices in public sector and private sector banks in India.

The overall aim of the research is to look at four key areas (Training, Performance Appraisal, Retention policy and Recruitment policy) that shape the development of banking industry in Odisha as well as Indian as a whole. The basic purpose is to have a comparative study between public and private sector banks on above mentioned aspects.

IV. HYPOTHESIS

The following hypothesis were framed and tested in view of the research objectives.

Hypothesis-1: The independent variables, training, performance appraisal, retention and recruitment positively influence the competitive advantage of any organization.

Hypothesis-2: Different aspects of establishing HR department ('efficiency of the organization'; managing employee' and their records'; 'recruiting the right employee for right post'; 'developing right compensation policies for employees' ; 'adopting career Planning and Promotion policies for employees' ; developing healthy Performance appraisal system for employees';) is associated with the type of the organization.

V. RESEARCH METHODOLOGY

Research Methodology is a systematic way to solve a research problem; It includes various steps that are generally adopted by a researcher in studying the problem along with the logic behind them.

Data Collection

For the present research work data have been collected both from the primary and secondary sources.

Primary Data

Primary data is a data that is gathered for a specific research in response to a particular problem through interviews, questionnaires or observations. Primary data was derived from responses of participants in the research.

Questionnaire

In the present research work, a structured questionnaire was prepared and administered among the employee respondents to get their views on 5-points likert scale: Strongly Disagree, Disagree, Neutral, Agree and Strongly Agree. These have been quantified as 5, 4, 3, 2 and 1 respectively towards the impression of the respondents on a specific question. Several questions have been put to the respondents on the aspects: Purpose of HR department, common HR practices, training, Job-satisfaction, retention, and recruitment. The first portion of the questionnaire focuses on demographic profile like:

- a) Gender: to recognize percentage of male and female employees.
- b) Age: to find the age of employees.
- c) Experience: to find that the years of employee's experience and the impact of work experience on key areas of HR department.
- d) Education: to recognize the employee's educational background

The second section of questionnaire collected the factors which have the most impact on key areas of HR department of a bank as mentioned below.

- a) Recruitment policy- The objective is to know standardized recruitment policy of the banks and its related activities.
- b) Training- The thrust areas are: training needs, regularity of training programme, quality of training programme etc.
- c) Performance Appraisal- The purpose is to know whether there is regular appraisal or not; does it stand for promotion; are there any well-defined corrective measures for under-performance etc.
- d) Retention policy- Working environments, relationship with our supervisor's carrier planning reward are to be addressed under this heading.

Sample Design

For the present study the sample design is outlined below

Sampling Population

There are 25 public sector banks with 2157 branches, 11 private sector banks with 216 branches operating in Odisha. The particular study is limited to 5 leading public sector and 4 leading private sector banks. The researcher has planned initially to include 20 public sector and 10 private sector banks but later on due to the vastness of topic and limited time, the researcher restricted the study to 5 public sector and 4 private sector banks. Twin cities Cuttack and Bhubaneswar are the heart of the state and for that reason, the researcher conducted his study in these two cities. Further, it is a survey based research work, selecting only two districts is no doubt, the limitation of the study. However, it allows the future researcher to extend the research work by covering more districts. Apart from this, time and resources are also the other constraints for which only two districts are chosen for the study. The following table depicts the details of banks included in the survey.

Table- 1.1: Banks Selected as Sample Units

Sl. No	Public Sector Banks	Total number of Branches in ODISHA	Total
1	SBI	886	1809
2	BOI	324	
3	UCO Bank	248	
4	Canara Bank	178	
5	Andhra Bank	173	
	Private Sector Banks	Total number of Branches in ODISHA	Total
1	Axis Bank	122	287
2	HDFC Bank	79	
3	ICICI Bank	65	
4	Indus Ind Bank	21	
Total	9		2096

Source: Collected from the official records Bank.

Sampling Technique

Inclusion of 1809 branches of public sector banks and 287 branches of private sector banks is not possible and so it is

decided to include 41 branches of public sector banks and 19 branches of private sector banks.

For the present research work proportionate stratified random sampling technique is used for the selection of the sample respondents from each branch. Sample respondent is drawn from each stratum by using the following rule.

$$n_h = \text{Sample size from stratum} = \frac{n \times N_h}{N}$$

N = Population size, N_h = Sub population size

n = Sample size, n_h = Size of selected bank

N = Population size = 1135

N_h = Sub population size (Branch wise)

n = Sample size = 385

n_h = Size of selected banks

A total no of 400 questioners were circulated in those banks intentionally keeping in mind non-responses. However, finally the investigator got 385 valid questionnaires having

all the required information. This is shown in table 3.2. For such type of survey work the adequacy of the sample size has been tested by the following mentioned formula.

$$N = \frac{z^2 PQ}{E^2}$$

Here we use 95% confidence level and 5% error along with the following rule for the determination of sample size

Z = 1.96 with 95% confidence interval

E = Permissible error = 5%

P = Population proportion = 0.50, Q = 1-P=0.50

$$N = \frac{z^2 PQ}{E^2} = 385(\text{approx.})$$

The details of sample banks & sample size are presented in following tables.

Table-1.2: Sample Respondents

Sl. No	Public Sector Banks	Total number of Branches included in Research (Cuttack & BBSR)	Total number of employees (N_h)	Sample Respondents (n_h)
1	SBI	12	360	122
2	BOI	10	192	65
3	UCO Bank	8	144	48
4	Canara Bank	6	83	28
5	Andhra Bank	5	62	21
Total	5	41	841	284
Sl. No	Private Sector Banks	Total number of Branches included in Research (Cuttack & BBSR)	Total number of employees (N_h)	Sample Respondents (n_h)
1	Axis Bank	9	120	41
2	HDFC Bank	5	105	36
3	ICICI Bank	3	55	19
4	Indus Ind Bank	2	14	5
Total	4	19	294	101
Grand Total	9	60	1135	385

Source: Collected from the official records

Limitations of the study

The present research work has been carried out on the basis of data collected from the respondents (Bank employees). The views expressed by the respondents may be biased one. Hence, the conclusion drawn on such information is one of the limitations of the study. The selection of two districts where the present study has been concentrated is another limitation of the study from area coverage point of view. The statistical tools and techniques used in the study do have their own limitations. Besides this, the resource and time factors are the other constraints of the study. In view of the aforesaid limitations, the users are advised to use the findings and suggestions of the study judiciously.

commercial banks has been made mainly on the basis of secondary data. The policies and practices with respect to recruitment, selection and promotion, compensation, training and development have been studied for public and private sector commercial banks. There are 26 commercial banks operating in the public sector in India. SBI and its 5 Associate banks, 19 nationalized banks and IDBI Bank appear under the public sector. Out of 21 private sector commercial banks, 14 appear under old private sector banks, while the remaining 7 are grouped under new private sector banks. The data regarding all these banks and banking sectors has been gathered from different sources like the published documents, such as annual reports of the banks, manuals, office records of different Training Institutes, divisional offices and head offices of the sample banks and from other available published sources like various annual and monthly publications of Indian Banks' Association, Bombay

VI. HRM IN INDIAN COMMERCIAL BANKS

The study of HRM policies, practices and trends in

(IBA) and RBI Bulletins and supplements to RBI Bulletin, various journals related to banking industry, websites, etc.

Following are some of the areas of concern regarding HRM policies and practices of the Indian commercial banks which have been discussed here under:

1. Selection and Recruitment
2. Compensation
3. Career Planning and Promotions
4. Training and Development.

A comparative analysis of HRM policies and practices of the Indian public and private sector commercial banks has also been done through content analysis. Total 29 different HRM areas have been identified with respect to recruitment, selection, promotion, compensation, training and development policies and practices; and these have been compared through content analysis.

6.1 COMPARATIVE ANALYSIS OF HRM POLICIES AND PRACTICES IN PUBLIC AND PRIVATE SECTOR COMMERCIAL BANKS

Nowadays, top managements of commercial banks in India are paying increased attention to HRM because they have realised that Human resources need to be closely integrated with planning & decision-making based on sound policies. As such, the HRM aims as fixed by the Indian commercial banks are explained as under:

1. To create a climate of openness and trust.
2. To build collaborative culture, whereby everyone is an important member of an effective team to promote human capabilities and competencies in the organization.
3. To bring about integration of the individual and organizational goals.
4. To improve the quality of work-life.

In this run, public sector banks lost their charm. This proved to be a threat for them. Public sector banks found it difficult to compete with them. In order to compete they needed to implement in their bank the latest technology available as well as introduce the best Human Resource policies in order to regain their manpower strength and

The respondents comprise of 32 % of the employees, who belong to the age group of 38 to 47 Years, followed by 27% of the employees who belong to the age group of 48 Years & above, but employees of below 27 years comprises only 16 % of the employees.

A majority, 33% of the employees of public sector banks and 27% of private sector banks belong to the age group

Table-1.4: Gender wise classification of Sample Respondents

Category	Sub-category	N	%	Public Sector Banks	%	Private Sector Banks	%
Gender	Male	269	70	192	68	77	76

retain the talents which are already present with them. Public sector banks still adhere to an industry-wide wage settlement, brokered by IBA once every five years. The salary structure of all public sector banks was uniform but ideally, it has not been linked to the profitability, on the lines of private and foreign banks. Public as well as private sector bank employees and officers call for better compensation package. Comparative analysis of HRM policies and practices of public and private sector commercial banks has been done through content analysis. On the whole, thirty different HRM areas with respect to recruitment, selection and promotion, compensation, training and development policies of public and private commercial banks have been identified and compared through content analysis.

6.2 PROFILE OF THE RESPONDENTS

Out of the four hundred questionnaires distributed, a data set of three hundred eighty five (385) was received. The respondents have been classified on five demographic basis- age wise, gender wise, marital status wise, education level wise, and experience wise. The detailed information of the demographic characteristics of the respondents is presented below.

Table-1.3: Age wise classification of Sample Respondents

Category	Sub-category	N	%	Public Sector Banks	%	Private Sector Banks	%
Age	less 27 Years	63	16	36	13	27	27
	28-37 Years	95	25	65	23	30	28
	38 – 47 Years	122	32	95	33	27	27
	48+ Years	105	27	88	31	17	18
Total		385	100	284	100	101	100

28-37 years. Similarly 31% of public sector banks and 18% of private banks belong to the age group 48 years and above. Only 13% of public sector banks and 27% of private sector banks belong to the age group below 27 years. It is clear that the researcher has tried to include the senior persons in the survey.

	Female	116	30	92	32	24	24
Total		385	100	284	100	101	100

It is observed from the table that a majority (70%) of the sample respondents is male and 30% are female.

It is observed from the above graph that 68% of the male respondents are from public sector banks and 76% of male are from private sector banks. Similarly, 32% of female

respondents are from public sector banks and 24% of female respondents are from private sector banks. There is the inclusion of more male candidates in the research work.

Table-1.5: Marital Status wise classification of Sample Respondents

Category	Sub-category	N	%	Public Sector Banks	%	Private Sector Banks	%
Marital Status	Married	287	75	230	81	57	56
	Un-married	98	25	54	19	44	44
Total		385	100	284	100	101	100

The respondents comprise of 75% married employees and 25% un-married employees.

And 19% of public sector employees, 44 % of private sector employees are un-married. A majority of the respondents are married.

It is marked from the table that 81% of public sector employees and 56% of private sector employees are

Table-1.6: Education wise classification of Sample Respondents

Category	Sub-category	N	%	Public Sector Banks	%	Private Sector Banks	%
Education	Under Graduate	22	6	15	5	7	7
	Graduate	40	10	31	11	9	9
	Post-graduation & above	221	57	153	54	58	57
	Professional qualification/Technical qualification	102	27	85	30	27	27

A majority, 57% of the employees are post graduate or above. Similarly 27% of respondents are professionally or technically qualified and 10% are graduate. Only 6% of the respondents are undergraduate.

Similarly 30% of public sector banks and 27% of private banks are professionally or technically qualified. Only 5% of public sector banks and 7% of private sector banks are undergraduate. It is clear that the researcher has tried to include the higher qualified person who can understand the sensitivity of the research and can answer to the question accurately.

A majority, 54% of the employees of public sector banks and 57% of private sector are post graduate or above.

Table-1.7: Experience wise classification of Sample Respondents

Category	Sub-category	N	%	Public Sector Banks	%	Private Sector Banks	%
Experience	2-5 years	103	27	66	23	37	37
	6-9 years	173	45	128	45	45	44
	10+ years	109	28	90	32	19	19
Total		385	100	284	100	101	100

A majority, 45% of the employees have (6-9 years) experience. Similarly 28% of respondents have more than 10 years experience and 27% have (2-5) years experience.

as sample respondents so that the information furnished by the respondents would be more reliable.

A majority, 45% of the employees of public sector banks and 44% of private sector have (6-9 years) experience. Similarly 32% of public sector banks and 19% of private banks employees have 10 years or more experience. And 23% of public sector banks and 37% of private banks employees have (2-5) years experience. It is clear that the researcher has tried to include the experienced employees

6.3 HYPOTHESIS TESTING

MULTIPLE REGRESSIONS (Hypothesis-1)

Hypothesis-1: The independent variables, training, Job satisfaction, performance appraisal, motivation, retention and recruitment positively influences the competitive advantage of any organization.

1. The impact of three dimensions – Training ($\beta = 0.401, t = 2.087, p < 0.05$), Job satisfaction ($\beta = 0.301, t = 1.217, p < 0.05$), Recruitment ($\beta = 0.536,$

$t=2.671$, and Motivation ($\beta = 0.322$, $t = 1.283$, $p<0.05$) are statistically significant with competitive advantage of the Public sector banks organization, at 0.05 significant levels. Therefore, Training, Job-satisfaction, Motivation and Recruitment have greater positive influence on the competitive advantage of public sector banks the organization.

2. The impact of three dimensions – Job satisfaction ($\beta = 0.546$, $t=2.025$, $p<0.05$), Performance ($\beta = 0.476$, $t = 1.977$, $p<0.05$), Recruitment ($\beta = 0.419$, $t = 1.987$, $p<0.05$) and Retention ($\beta = 0.407$, $t = 1.866$, $p<0.05$) are statistically significant with competitive advantage of the Private sector banks, at 0.05 significant levels. Therefore, Job-satisfaction, Performance, Recruitment and Retention have greater positive influence on the competitive advantage of private sector banks.

CHI-SQUARE TEST

Hypothesis-2: Different aspects of establishing HR department ('efficiency of the organization'; managing employee' and their records'; 'recruiting the right employee for right post'; 'developing right compensation policies for employees'; 'adopting career Planning and Promotion policies for employees'; developing healthy Performance appraisal system for employees'; 'developing good working environment') is associated with the type of the organization.

1. There exists significant difference between the public and private sector bank respondents in respect of opinion on 'increasing the efficiency of the organization' as the purpose of HR department.
2. There exists significant difference between the public and private sector bank respondents in respect of opinion on 'managing employee' and their records' as the purpose of HR department.
3. There exists significant difference between the public and private sector bank respondents in respect of opinion on 'recruiting the right employee for right post' as the purpose of HR department.
4. There is no significant difference between the public and private sector bank respondents in respect of opinion on 'developing right compensation policies for employees' as the purpose of HR department.
5. There is no significant difference between the public and private sector bank respondents in respect of opinion on 'adopting career Planning and Promotion policies for employees'.
6. there is exists significant difference between the public and private sector bank respondents in respect of opinion on developing healthy Performance appraisal system for employees'.

7. There is no significant difference between the public and private sector bank respondents in respect of opinion on 'developing good working environment' as the purpose of HR department.

VII. CONCLUSION

In the present competitive world, the banking sector, especially of the developing economies like India, is facing lot of tough competition, talent crunch, and skill shortage. All these have made the banks feel that the internal customer is also more important equally with external customers, so every bank is trying to devise innovative HR practices to attract best talent and give them comfortable environment to work with, that enables the banks to retain talents.

The overall opinion of the employees of public sector banks is more positive towards training practices than the privately managed sectors. It is interpreted that the private sector banks is focusing much on training and thus a positive opinion is developed among the employees towards training. Performance appraisal is done to provide better compensation and promotion to employees on the basis of their appraisal. It is observed that the system of performance appraisal is quite poor in public sector banks in comparison to private sector banks. An important aspect of all employment relations is continuity. The continuity of an employee in an organization promotes a sense of commitment and loyalty toward the organization, ultimately leading to the growth. But, it is clear from the above chart that the employees are not satisfied with the retention policy of the banks. Recruitment is a vital component of HR department of an organization. Public sector and private sector employees both agreed that recruitment is a vital component of HR department in an organization.

Training, Job-satisfaction, and Recruitment have greater positive influence on the competitive advantage of the public sector banking organization, whereas, Job-satisfaction, Performance, Recruitment and Retention have greater positive influence on the competitive advantage of the private sector banking organization. Factor analysis for Public sector banks explores four important factors such as Justice (F1), Career growth (F2), Reward (F3), Benefits (F4) and it explores five important factors such as Compensation (F1), Recruitment and Reward (F2), Incentives and values (F3), Carrier Growth (F4) and Qualification (F4) for private sector banks.

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