

**Public Service as an Employer of Choice: Study of Problems or Challenges Faced
by National Bank of Pakistan with Respect to Recruitment and Retention**

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Abstract

In today's competitive environment Human Resource Management has become a valuable part of each organization especially for banks because HRM policies are directly linked with the overall performance. The main purpose of the paper is to study the recruitment and retention policies implied by the public sector of Pakistan. By deep analysis of problems and challenges study suggest the implementation of various policies to become an employer of choice. Previous studies on recruitment and retention have been performed mainly in western context. The distinction of this paper is that it studies recruitment and retention practices merely in public sector of Pakistan. The paper proposes a conceptual framework linking various psychological factors and strategic HRM perspectives, examining how various strategies adopted by firms help in image building and recruiting and retaining talented employees. Hypotheses were developed with the help of framework. The study was conducted in 20 branches of NBP in Faisalabad and a sample size of 100 was selected. Five point likert scales were used to get the responses. Mean and standard deviation were calculated to know the relationships o variables and at last bi variate test was applied to conclude.

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Introduction

Purpose of study was to analyze the major challenges in the area of recruitment and retention faced by public sector of Pakistan, the impact of strategies have been adopted far to overcome these issues on image of the organization. For this purpose National Bank of Pakistan (NBP), the publicly owned bank was selected. Various studies are available that address the challenges of recruitment and retention, but many of them are not directly related to problems and challenges faced by public sector to recruit and retain best employees to be an employer of choice. The closest areas in which some amount of literature is available are: Employee retention in relation to customer retention (Johnston & Michel, 2008; Jamal & Adelowore, 2008; Yavas, et al., 2003) and quality service (Redman & Mathews, 1998) and how training, e-recruitment and development reduces turnover rate in banking sector. There is a well-developed 'best practice' HRM literature which argues that employment practices oriented to employee engagement deliver 'win-win' returns in employee motivation, commitment, retention and quality of work. The study highlights recruitment and retention efforts of Public sector of Pakistan to become an employer of choice in today's competitive environment. According to Halepota & Irani, (2010) Pakistan is an emerging economy in south Asia and rapidly trying to meet challenges of modern world economy and maintaining the momentum of economic constancy. Government owned institutions in Pakistan have dominated banking industry and accommodating the financial needs of the government, public enterprises and private sectors.

The history of banking sector depicts the substantial growth after the establishment of Pakistan and perhaps, the major contributing factors of this rapid growth are swift advancement in information technology, economies of scale and increased emphasis on customer satisfaction and employee retention. This growth can be studied in three eras i.e. Pre nationalization era (1941-1973) nationalization period (1974-1989) and Post nationalization era (1990 to onward). Public banks dominated the Pakistani financial market before 1990. The financial sector liberalization and deregulation started with the privatization of state-owned commercial banks and encouragement of

private sector banks to adopt a market-based approach (Storey, Cressey, Morris, & Wilkinson, 1997). As consequences, amendments were made to nationalization act 1974 and private sector was permitted to open banks. Reforms not only minimized entry and licensing barriers, but also allowed banks to be tactful in foreign currency management, and removing deposit and lending rate controls (Perera, Skully & Wickramanayake, 2010). Three nationalized banks (MCB in April, 1991, ABL in September, 1991 and UBL in 2002) were privatized.

The recent acquisitions of a local Union Bank by Standard Chartered Bank and Prime Bank by ABN Amro Bank indicate foreign interest in the domestic financial market (Kaleem & Ahmad, 2008).. According to the SBP Annual Report (2006), there were thirty five commercial banks operating in the country, which included sixteen private banks (with 797 branches), eleven foreign banks (with 82 branches), four privatized banks (with 4,141 branches) and four public banks (with 1,543 branches). The National Bank of Pakistan is one of the biggest and government owned banks in Pakistan, with a network of over 1200 branches locally, 18 overseas branches, 1 Subsidiary at Almaty (Kazakhstan) and 11 Representative Offices all over the world. It has employed more than 15,000 people world wide. The bank claims to be an employer of choice due to its heavy investment in its employees as it is offering a number of opportunities of personal and professional growth i.e. Change Management Programs, Training of new staff and benefits like excellent working conditions, job satisfaction, superior leadership, and conducive environment for growth. Training Development centers in various cities depict NBP's commitment with employees and their new proficiencies learning needs. Employees have an opportunity to excel their entire potential and overcome the challenges in their career paths. The Bank has absolutely open culture where members share and communicate freely and keep in touch with future developments; this is facilitated by HR Forum, Employee Communication Program and NBP News line.

Literature Review

Recruitment and retention of knowledgeable workers has become a global issue. In an increasingly competitive global economy, the success of a firm is dependent on its ability to attract, retain, and engage high-value employees having skills, performance, and motivation helpful in achieving firm's strategic objectives (Schweitzer & Lyons, 2008). The required skills to be effective

both in terms of profitability and performance varied time by time. Storey, Cressey & Wilkinson, (1997) discussed a distinction between the traditional retail banking with conservatism, and a risk-averse style with an emphasis on administration and rules from which new retail banking has emerged with its dynamic and creative values, acute market-orientation and profit consciousness. In the same way Cressey and Scott (1992) “contrast the old model of banking (paternalistic, cautious, staff-as-cost, loyalty, bureaucratic) with a new model (technocratic, performance-oriented, staff-as-resource, sales-oriented)”. Today as ever before, companies are striving to get and sustain competitive edge. To attain a dominated market position in today’s competitive global economy, Companies need grow fast, efficient, profitable, flexible, adaptable, and future-ready and without these qualities, it is almost impossible (Schuler & Jackson, 2001). The service sector is somehow different, according to Zheng, (2009); Budhwar et al., (2009), “services come only from people” and for success of service organizations attracting and retaining high quality employees has become a key problem. Recruitment is one of the major functions of HRM. It helps the manger to attract and select best candidates for the organization. Parry & Wilson, (2009), stated that recruitment “includes those practices and activities carried out by the organization with the primary purpose of identifying and attracting potential employees”. As success of service sector is depending upon the human capital so selecting and recruiting the right people into the service business is crucial to achieve business success (Zheng, 2009). The top management of banks is much more committed to the careers of their employees. Banks promoted unitarism, encouraging an ethos of teamwork, shared interest and loyalty, a commitment beyond the cash nexus and a concern with the “whole man” (Storey, Cressey & Wilkinson, 1997). Recruitment involves the induction of talented people in the organization but the retention of key employees has really become a big challenge in today’s competitive environment especially in service sector. Redman & Mathews, (1998); Arrowsmith & McGoldrick, (1996) identifies that retention of key strategic employees, especially managers and professionals can have a major impact on the success or failure of an organization so it has become more problematic and increasingly a response has been to “cast the net more widely”. Service industries like banking which is mostly government owned, facing a tough competition with new private entrants all over the world. “Although Asia has over four billion people and represents a very unique dynamic business

environment with thousands of MNCs operating in various countries, severe skill shortages have posed challenges to both manufacturing and service sector alike” (Zheng, 2009). Lievens et al., (2002) and Parry & Wilson, (2009) stressed that the “war for talent” means that the organizations are now focusing on the attraction of employees rather than selection, and as a result more competitive recruitment market is facing labor market shortages and recruitment difficulties. Heracleous, et al. (2009), in his book explained “how the leading Singapore Airline managed to consistently deliver service excellence by focusing on key areas of HRM, which are stringent selection and recruitment, extensive investment in training and re-training of employees, building high-performance service delivery teams, empowerment and motivation of frontline employees by rewards, and recognition”. Through effective retention plans i.e. Training and career development, compensation and benefits, Safety and health, job satisfaction and security etc. organizations aims to make sure to keep employees for a long time period and attract new employees. McKinsey in 1988 forecasted that for the next 20 years, talent would be the most important corporate resource and the one in the shortest supply (Brooks, 2007). Retention is usually symbolized with various psychological factors. Mostly, employees leave jobs for reasons like low pay, job stability, career prospects, long work hours, and benefits and the managers referred that the companies who consider its employees as valued assets and provide them training needed to assume greater responsibility, and took their opinion with regard to operational changes, improving the working environment, and career progression as means of retaining employees, turnover rates are lower (Wildes, 2007; Sergeant & Frenkel, 1998). There are numerous recruitment and retention strategies that reduce the effect of turnover, save the cost of organizations and also increase the organization’s ability to attract new talent as reported in CIPD annual survey report 2007 on recruitment, retention and turnover. Investment in training and development is used to achieve multiple objectives including enhancing the commitment of employees, developing the employability of employees, and providing employees with industry and firm-specific knowledge (Garavan et al., 2008). Additionally, the branch networks of banks increase the coordination, learning opportunities and empowerment of employees. The researchers like Tuzun, (2009) & Elanain, (2009) believes that the stronger employee relationship affects the attitudes and behaviors of the members and perceived Organizational justice in the workplace focused on

expanding conceptualization of fairness. Moreover, the employees more committed to the organization are more satisfied and who are not satisfied with their jobs will not deliver quality services so Job satisfaction is a function of the perceived relationship between wants of an employee and offers of an employer.

Theoretical Frame Work and Research Hypothesis

The preceding literature review suggests the research model which employs psychological factors i.e. Job satisfaction, Trust, Empowerment, Learning Environment, Working conditions, Compensation and Benefits, Advancement, Governance and Professionalism as independent variables and work attitudes and behaviors as dependent variables. The three work outcomes investigated in this study include Employer of choice, Recruitment and Retention. Previous research has identified numerous demographic and organizational variables as correlates of job outcomes (Elanain, 2009). The demographic variables are gender, age, and tenure in the organization, pay level, Education, and Designation.

H1. Each psychological factor (*i.e. Job satisfaction, Trust, Empowerment, Learning Environment, Working conditions, Compensation and Benefits, Advancement, Governance and Professionalism*) has a positive relationship with image as employer of choice.

H2. Each psychological factor (*i.e. Job satisfaction, Trust, Empowerment, Learning Environment, Working conditions, Compensation and Benefits, Advancement, Governance and Professionalism*) has a positive relationship with recruitment efforts.

H3. Each psychological factor (*i.e. Job satisfaction, Trust, Empowerment, Learning Environment, Working conditions, Compensation and Benefits, Advancement, Governance and Professionalism*) has a positive relationship with retention efforts.

H0. Each psychological factor (*i.e. Job satisfaction, Trust, Empowerment, Learning Environment, Working conditions, Compensation and Benefits, Advancement, Governance and Professionalism*) has a negative relationship with image as employer of choice, recruitment and retention efforts.

Sample and Data Collection

This research employed a 5-point Likert scale questionnaire to measure all items. The study was conducted in Faisalabad, the one of the largest cities in Pakistan. To generate a variety and to assure the reliability of the constructed relationships, Questionnaires were distributed to 100 personnel in different functional areas across twenty NBP branches in Faisalabad city. Overall, 100 responses were received as shown in Tables I and II respectively.

Results and Discussion

Respondents' average age was 33.33 percent (26 to 35 years), and 79 percent were men. Their average tenure in present organization was 38% (2 to 3 years) and 42% (3 to 6 years). The average income of the respondents was 26% (upto Rs. 15,000), 20% (Rs. 15,001-20,000), 24% (Rs. 20,001-25,000), 8% (Rs. 25,001-30,000) and 22% (More than 30,000) Table-2 depicts that most people (40%) are agree and 31% are strongly agree that Employee training and personal development is the priority of bank. this shows the organization is strongly committed with its employees. The second statement is relevant to the bank's efforts to provide better learning opportunities as compare to its competitors. Mean value 3.74 Std. Dev. 1.25 clearly reveals the agreement of respondents with the statement that bank is providing best learning atmosphere as compare to its competitors. The positive responses 44% respondents are agree and 29% are strongly agreeing with the statement highlights the importance of learning in public sector of Pakistan (i.e. NBP) to become an employer of choice and recruit and retain best personnel. Above half of respondents (56%) were agreed on Performance based pay is a useful tool of retention and 19% were strongly agreed. this also shows a positive relation with the dependent variables (i.e. employer of choice, recruitment and retention). Majority of respondent (43% agree and 25% strongly agree) believed that NBP is a good place for people trying to get ahead in their career means that there are frequent career opportunities are available according to the interests and needs of its employees. The results also suggest that the bank is more caring about the future of their employees. Further, the respondents were asked about job clarity and 51% are agreed and 16% are strongly agreed that they know exactly what is expected of them in their job. This statement tells how much employees are clear about their job and expectations of management and results (mean

3058, std. dev.1.11) emphasis that most people know their jobs very well and are working according to the expectations of their superiors. The next statement, senior management respects my personal rights was also responded positively as 45% were agree and 17% were strongly agree. The aim was to know about the bank's policy regarding working conditions and management style. Many of respondents have confidence in the judgment of senior management portrayed from mean 3.48 and 1.03 std. dev. means that employees have trust in their superior management's evaluation and actions. Trust may enhance the image of bank and may ease to recruit and retain knowledgeable persons in the bank. Management has empowered its employees and welcomes the good ideas from them, believed by 56% participants. The ratio describes the implementation of empowerment through decentralization and its positivistic approach towards outcomes o study. the opinion of employees was taken to know the nature of relationships management and staff and 61% (45% agree and 16% strongly agree) respondents admitted that there is a friendly relationship among management and employees. Therefore, the strong management employee relationships are also constructing NBP's image as an employer of choice and positively affecting its recruitment and retention opportunities. Then to know the degree of employee influence on decision making a question was asked which was responded positively by 58% respondent and 21% were neither agree nor disagree with the statement. The large number of respondent (69% agree and strongly agree) provide evident of professionalism in the bank by answering the question i.e. this is just a place to work and is separate from my personal interests. So we may say that professionalism also enhance the image and widen recruitment and retention possibilities. Pay is an important tool to motivate ad retain best workers, the responses about next statement has proved this. 53% believed that they will leave their current jobs if they found an opportunity with better pay and benefits. Most people (46% agree and 18% strongly agree) are sure about the commitment of top management with bank's strategic goals or policies. The question was asked to know the governance system and results shows it is very much strong and effective. Std. dev. of 1.42 reveals that bank gives a priority to its current employees to move ahead in hierarchy by advertising all vacancies internally. Public sector of Pakistan has a stiff competition with private sector in all businesses especially in banking sector so 37% respondents are agreed and 20% are strongly agreed that now management is more focusing on employee retention. Mean of 3.33 and std.

dev. 1.24 provides proofs regarding the information sharing in the organization to develop organization's image and to ease its recruitment and retention procedures. Majority of people found pay system is fair in bank and useful for retention. According to 44% agreed and 9% strongly agreed respondents the jobs are well defined and coordinated in the organization shows a cooperative working environment and have a positive link with dependent variables. The results of next statement depicts that the bank do not have a strong talent pool to recruit internally. Only 32% are agree with statement and 21% respondents are nether agree or disagree. degree of trust is measured from next cross statement 36% are disagree, 4% are strongly disagree and 21% employees are neither agree nor disagree with the statement. This statement proved there is a greater level of trust exists between employees and management. The satisfaction level of workers was also high proved by the results (40% agree and 11% are strongly agree). 33% people have no opinion regarding the wasted time in organization due to poor planning where as 23% are disagree and 16% are strongly disagree with the question . The results shows that management has planned very well to overcome the problem of wasted time. To confirm the job satisfaction a cross question was asked i.e. the organization tries to take unfair advantage of its staff. Overall 29% respondents were disagreeing, 18% were strongly disagreeing and 25% neither agree nor disagree. The organization does not believe on firing people this is confirmed by results 25%strongly disagree, 34%disagreeand 15% neither agree nor disagree. the all above results have a stronger affects on all dependent variables and various strategies adopted by banks mediate these affects.

Bi-variate Analysis

Chi-square value (11.61) shows a significant association between age of the respondents and outcome variables (i.e. employer of choice, recruitment and retention) with bank opportunities. The Gamma value shows a strong positive relationship between the variables. Its mean higher the age of the respondents, higher will be the satisfaction with bank opportunities.

Chi-square value (7.63) indicates a significant association between gender and outcome variables (i.e. employer of choice, recruitment and retention) with bank opportunities. The Gamma value shows a strong positive relationship between the variables. Its mean male employees were more satisfied as compare to female employees.

Chi-square value (17.22) indicates a significant association between tenure in bank and outcome variables (i.e. employer of choice, recruitment and retention) with bank opportunities. The Gamma value shows a strong positive relationship between the variables. Its mean higher the tenure, higher the satisfaction with bank opportunities.

Chi-square value (44.40) shows a highly significant association between education and outcome variables (i.e. employer of choice, recruitment and retention) with bank opportunities. The Gamma value shows a strong positive relationship between the variables. Its mean higher the education of the respondents, higher will be the satisfaction with bank opportunities.

Chi-square value (45.08) shows a highly significant association between salary and outcome variables (i.e. employer of choice, recruitment and retention) with bank opportunities. The Gamma value shows a strong positive relationship between the variables. Its mean higher the salary of the respondents, higher will be the satisfaction with bank opportunities.

Conclusions

Various psychological factors like Job satisfaction, Trust, Empowerment, Learning Environment, Working conditions, Compensation and Benefits, Advancement, Governance and Professionalism has a positive and extensive contribution in making a public sector organization, the employer of choice, recruitment and retention policies. Table-2 reflects that all hypothesis H1, H2, H3 developed in study were proved except null hypothesis Ho. the employees who perceived the NBP as a place with less opportunities to move ahead and learn, low level of compensation and benefits, less empowerment and commitment and have a poor governance system with poor level of professionalism were more intended to leave the organization and are reluctant to get a job there in today's competitive market as compare to satisfied respondents. the study has proved that more psychologically satisfied employees will retain in organization and will help to attract new talent pool and will develop the image of organization as an employer of choice. the study was in Pakistani context and it proved that Pakistani public organization can become an employer of choice for all intellectual candidates by providing psychological satisfaction to its current employee, and more able to retain them. Moreover, this will also ease the recruitment process.

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Tables

Table-1: Distribution of the respondents according to their age, gender, tenure in bank, education and salary.

Age	Frequency	Percentage
20-25	24	24.0
26-30	42	42.0
Above 30	34	34.0
Total	100	100.0
Gender		
Male	79	79.0
Female	21	21.0
Total	100	100.0
Tenure in bank		
1-3	38	38.0
4-6	42	42.0
Above 6	20	20.0
Total	100	100.0
Education		
BA	5	5.0
Bcom	6	6.0
CMA	4	4.0
Mba	31	31.0
MBA	39	39.0
MBAIT	4	4.0
Mcom	2	2.0
Master	9	9.0
Total	100	100.0
Salary		
Upto 15000	26	26.0
15001-20000	20	20.0
20001-25000	24	24.0
25001-30000	8	8.0
More than 30000	22	22.0
Total	100	100.0

Table 2: Percent distribution, Rank order, Mean and Standard Deviation of following statement

Statements	Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree	Rank Order	Mean	Std. Deviation
	%age	%age	%age	%age	%age			
Employee training and personal development is the priority of bank	5.30	15.0	9.0	40.0	31.0	1	3.77	1.19
This bank is providing better learning opportunities than other organizations in this field	11.0	6.0	10.0	44.0	29.0	2	3.74	1.25
Performance based pay is a useful tool of retention	2.0	16.0	7.0	56.0	19.0	3	3.74	1.01
This is a good place for people trying to get ahead in their career	7.0	21.0	4.0	43.0	25.0	4	3.58	1.26
I know exactly what is expected of me in my job	8.0	9.0	16.0	51.0	16.0	5	3.58	1.11
Senior management respect my personal rights	7.0	15.0	16.0	45.0	17.0	6	3.50	1.15
I have confidence in the judgment of senior management	6.0	13.0	17.0	55.0	9.0	7	3.48	1.03
New and good ideas are welcomed by management	0	15.0	29.0	50.0	6.0	8	3.47	.82
There is a friendly feeling between management and staff	9.0	12.0	18.0	45.0	16.0	9	3.47	1.17
I am empowered to take decisions	2.0	19.0	21.0	49.0	9.0	10	3.44	.97
This is just a place to work and is separate from my personal interests	9.0	16.0	6.0	63.0	6.0	11	3.41	1.11
I left the bank if a got a job in private sector with extra pay and benefits	15.0	9.0	23.0	31.0	22.0	12	3.36	1.33
Top management is committed to company policy	17.0	13.0	6.0	46.0	18.0	13	3.35	1.37
Bank advertise all vacancies internally	15.0	15.0	18.0	24.0	28.0	14	3.35	1.42
Management is focusing more on employee retention	14.0	14.0	15.0	37.0	20.0	15	3.35	1.33
Management usually keeps us informed about things we want to know	9.0	21.0	15.0	38.0	17.0	16	3.33	1.24
Pay system is fair in the Bank	17.0	8.0	23.0	38.0	14.0	17	3.24	1.29
The jobs here are well organized and co-coordinated	10.0	25.0	12.0	44.0	9.0	18	3.17	1.20
Organization make use of a talent bank (ready candidate details saved electronically) before looking to recruit externally	14.0	16.0	26.0	32.0	12.0	19	3.12	1.23

Management is not very interested in the feelings of staff	4.0	36.0	21.0	25.0	14.0	20	3.09	1.16
Overall I am satisfied working in this organization	21.0	20.0	8.0	40.0	11.0	21	3.00	1.38
There is a lot of wasted time here due to poor planning	16.0	23.0	33.0	24.0	4.0	22	2.77	1.11
The organization tries to take unfair advantage of its staff	18.0	29.0	25.0	24.0	4.0	23	2.67	1.15
Firing the workers is a common practice	25.0	34.0	15.0	24.0	2.0	24	2.44	1.17

Table 3: Association between demographic and outcome variables (i.e. employer of choice, recruitment and retention) with bank opportunities.

Variables	Chi-square value	D.F.	P-value	Gamma
Association between age and outcome variables (i.e. employer of choice, recruitment and retention) with bank opportunities	11.61	4	.02*	.338
Association between gender and outcome variables (i.e. employer of choice, recruitment and retention) with bank opportunities	7.63	2	.02*	.643
Association between tenure in bank and outcome variables (i.e. employer of choice, recruitment and retention) with bank opportunities	17.22	4	.00**	.345
Association between education and outcome variables (i.e. employer of choice, recruitment and retention) with bank opportunities	44.40	14	.00**	-.184
Association between salary and outcome variables (i.e. employer of choice, recruitment and retention) with bank opportunities	45.08	8	.00**	.404