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## **SURVIVAL STRATEGIES OF PRIVATE SECTOR BANKS: EMPLOYEE PERSPECTIVES IN TAMIL NADU**

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### **ABSTRACT**

In the face of rapid technological change, rising competition, economic fluctuations, and evolving customer expectations, private sector banks must adopt effective survival strategies to sustain performance and competitiveness. This study explores employee perspectives on survival strategies adopted by private sector banks in Tamil Nadu. The study examines key strategies such as technological innovation, customer relationship management, human resource development, risk management, and service quality enhancement. Primary data were collected through structured questionnaires administered to bank employees. The findings reveal that technological integration, employee training, proactive customer engagement, and risk mitigation practices are considered critical to survival. However, employees identify challenges such as resistance to change, workload pressures, and skill gaps. The study provides actionable insights for bank managers to strengthen strategic resilience in a dynamic financial environment.

**KEYWORDS:** Survival Strategies, Private Sector Banks, Employee Perspectives, Competitive Advantage, Tamil Nadu

### **1. INTRODUCTION**

The banking sector in India has undergone significant transformation due to liberalization, digital disruption, regulatory reforms, and intense competition. Private sector banks in India, known for their agility and innovation, face continuous pressure to sustain profitability and customer loyalty while navigating evolving market conditions. Survival strategies refer to the plans and actions adopted by organizations to maintain competitiveness and long-term viability. These strategies encompass technological advancements, customer relationship management, human capital development,



operational efficiency, risk management, and service quality improvements. Employee perspectives on these strategies are valuable as they are directly involved in implementation and customer interaction. In the context of Tamil Nadu, private sector banks play a vital role in financial intermediation, credit distribution, and economic development. Understanding how employees perceive survival strategies helps identify strengths, weaknesses, and areas for improvement.

## **2. REVIEW OF LITERATURE**

Studies show that strategic agility enables banks to adapt to market changes, improve service delivery, and leverage digital solutions. Technological adoption, such as mobile banking and automated systems, enhances operational efficiency and customer satisfaction. Human resource development and employee training are emphasized as vital for effective strategy execution. Research also points out that customer relationship management and personalized services help retain customers and build brand loyalty. Effective risk management frameworks protect banks against credit, market, and operational risks. However, literature reveals gaps in employees' perceptions, especially in regional contexts like Tamil Nadu.

## **3. RESEARCH GAP**

Most research in banking strategy focuses on performance metrics, customer satisfaction, or financial indicators. Limited empirical studies examine employee perspectives on survival strategies, particularly in private sector banks in Tamil Nadu. This study addresses this gap.

## **4. OBJECTIVES OF THE STUDY**

- To identify key survival strategies adopted by private sector banks.
- To assess employee perceptions of these strategies.
- To examine the impact of survival strategies on job performance and customer service.
- To identify challenges faced by employees in implementing survival strategies.

## **5. RESEARCH METHODOLOGY**

Research Design: Descriptive research design

Population: Employees of private sector banks in selected urban and semi-urban areas of Tamil Nadu

Sample Size: 140 employees

Sampling Technique: Convenience sampling

Data Collection: Structured questionnaire with a five-point Likert scale

Analysis Tools: Percentage analysis, Mean score analysis, and Ranking method. Reliability of the questionnaire was tested using Cronbach's Alpha and found to be above 0.7, indicating acceptable reliability.

## 6. Data Analysis and Interpretation

**Table 1: Demographic Profile of Respondents**

Particulars	Category	Respondents	Percentage (%)
Gender	Male	80	57.1
	Female	60	42.9
Age	Below 25 years	22	15.7
	25–35 years	64	45.7
	36–45 years	38	27.1
	Above 45 years	16	11.5
Experience	< 5 years	40	28.6
	5–10 years	56	40
	> 10 years	44	31.4

Interpretation:

The majority of respondents are employees aged between 25–35 years with 5–10 years of experience, indicating a mid-career workforce with sufficient exposure to organizational survival strategies.

**Table 2: Employee Perceptions of Survival Strategies**

Strategies	Mean Score	Opinion
Technological integration (mobile/app/automation)	4.30	Strongly Agree
Customer relationship management practices	4.15	Agree
Training & development for skill enhancement	4.20	Agree

Strategies	Mean Score	Opinion
Risk management frameworks	4.05	Agree
Service quality improvement	4.10	Agree

Interpretation:

Employees strongly perceive technological integration as the most important survival strategy, followed by training, customer relationship practices, and service quality improvement.

**Table 3: Impact of Survival Strategies on Job Performance**

Aspects	Mean Score	Rank
Improved customer satisfaction	4.25	I
Enhanced operational efficiency	4.18	II
Better risk mitigation	4.05	III
Increased innovation in services	4.00	IV
Improved employee morale	3.85	V

Interpretation:

Survival strategies have the greatest impact on improving customer satisfaction and operational efficiency, while employee morale shows comparatively lower impact.

**Table 4: Challenges in Implementing Survival Strategies**

<b>Challenges</b>	<b>Mean Score</b>	<b>Severity</b>
Resistance to change	4.10	High
Skill gaps among employees	4.00	High
Increased workload	3.90	Moderate
Lack of adequate training	3.88	Moderate
Customer adaptation to new systems	3.75	Moderate

Interpretation:

Resistance to change and skill gaps among employees are perceived as the most severe challenges in implementing survival strategies, followed by workload and training-related issues.

### **7. FINDINGS**

- Employees strongly perceive technological integration as essential for survival.
- Customer relationship practices and employee training are considered important.
- Survival strategies positively affect customer satisfaction and operational efficiency.
- Challenges include resistance to change and skill gaps.

### **8. SUGGESTIONS**

- Banks should invest in continuous training programs to upskill employees.
- Promote change-management practices to reduce resistance.
- Enhance customer awareness on digital platforms.
- Streamline processes to reduce workload and stress.

### **9. CONCLUSION**

Private sector banks in Tamil Nadu adopt a range of survival strategies to remain competitive in a dynamic financial environment. From an employee perspective, technological integration, customer management, and training are vital for performance enhancement. However, addressing challenges such as resistance to change and skill deficiencies is crucial for effective strategy implementation. Aligning organizational objectives with employee capabilities and continuous skill development can strengthen long-term organizational resilience.



## 10. Scope for Future Research

- Comparative studies between public and private sector banks
- Longitudinal analysis of strategy outcomes
- Impact of survival strategies on customer retention rates
- Role of digital literacy on service adoption

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