

Enhancing Sustainable Tourism through Training and Development in India's Public Sector Banks: Impacts on Employee Retention and Satisfaction in Green Financing Initiatives

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Abstract

This study looks into green finance initiatives and sustainable tourism education on the satisfaction and retention of staff in government-owned banks in Madhya Pradesh in India. The research analyzes the correlations of the training exposure, perceived integration of sustainability practices, and employee retention factors on the basis of primary data on 40 bank employees in the form of correlation analysis, multiple regression, one-way ANOVA, factor analysis, chi-square tests, and logistic regression. The results indicate the green finance workshop as the most significant indicator of employee happiness in addition to strong positive relations in other significant areas. The satisfaction demonstrated significant differences depending on the experience, with the workers in higher levels of experience being more satisfied with sustainability programs. According to gender statistics, more female workers were subjected to advanced training classes. In addition, logistic regression revealed that the probability of high retention was significantly increased by support of the management and quality of training. The outcomes of the study reveal that when staff retention and satisfaction is encouraged with a concentration of training - in green finance and sustainable tourism, it strengthens the role of the government banks to enhance sustainable development. They include improved mechanisms of management support and gender-equal rules on participation and training based on experience. The study contributes to the small

existing pool of empirical literature on the interaction between banking and tourism and sustainability in India.

Keywords; Green finance, sustainable tourism, employee retention, training exposure & management support.

1 INTRODUCTION

The priority of whether to introduce sustainable development or maintain the effectiveness of the organizations and retention of staff is increasingly becoming a challenge facing the public sector banks in India. The practice of sustainable tourism has gained popularity as a community-empowering and economic-developing strategy, especially when in combination with a green finance initiative. Sustainable tourism focuses on the preservation of the environment, fairness to cultures, and economic prosperity, which is a major aspect of the UN Sustainable Development Goals, such as SDG 8 (decent work) and SDG 14 (life below water), among others (Bramwell & Lane, 1993). By adding these ideas to green finance strategies, public sector banks are given an opportunity to play a very large role in stimulating the expansion of responsible tourism in the country.

The chance of targeted training and development is crucial to banking organizations when it comes to the promotion of skills, happiness, and commitment, especially in the areas of new skills such as sustainability and green finance. As in the case of the tourist industry in India, Arbab Khan et al. (2022) found that there is a high positive correlation between training and employee performance, and this may serve as an example to be emulated by banks seeking to expand capacity in line with sustainable areas. Recent empirical studies document that green HRM practices, and especially training in eco-practices, ensure a positive influence on sustainable workplace satisfaction and general work behavior (Renwick, Jabbour, Muller-Camen, Redman, Wilkinson, 2016). In addition, as revealed in studies undertaken by Indian banks, green banking activities have a favorable effect on environmental outputs and green financing resources (Arulrajah A, et., al.,). Kumari et al. (2023) elucidated that green banking has an immense positive effect on the environmental sustainability of banks. The bigger context of the training, organizational support factors in the hotel industry (e.g., Mansukhe & Mehta, 2024), signifies the applicability of training, resource in-flow/support, and management assistance in enhancing employee satisfaction and loyalty to their jobs in the sustainability-relevant roles, even if that is not limited to the environmental good.

Hence, the proposed research will examine how training and development programs in green finance and sustainable tourism will affect employee satisfaction and retention within the Indian public-sector banks. This research, which is conducted on the basis of Madhya Pradesh, examines training exposure, retention issues, and the degree of satisfaction through primary survey responses of bank employees. In so doing, the study will seek to shed some light on how, through banking systems, capability-building

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in sustainability can emerge as an institutional leverage that would enhance employee health and sustainable tourism outcomes.

Study objectives

- To examine the relationship between the happiness of employees and sustainable tourism-related training of the employees in the banks who are in the public sector.
- To determine the impact that initiatives regarding green finance have on employee retention.
- To determine the level of satisfaction various groups of employees experience with respect to sustainability training.
- To identify the key issues that relate to training and development, this predisposes the likelihood of high retention.

Need of the Study

Sustainable tourism is also an emerging essential part of the industry in India, and the support and fund-providing operations of sustainable, ecologically mindful initiatives are progressively becoming the significant component of the functioning of the bank sector. However, to ensure that these institutions do well in fostering sustainability, the employees in the institutions must be well motivated, instructed, and retained. Since with employee turnover the effectiveness of the organization, the continuity of knowledge and customer trust may be threatened, employee retention should be not only the concern of the human resources department but also of strategic necessity as well. Although, as acknowledged, there is no research that links the sustainability-related capacity development with the observable aspects of retention in the banking industry, it does not mean that such training is not valuable, particularly in such regions as Madhya Pradesh. The issue of qualified experts familiar with the principle of financial systems and sustainability is emphasized by the increase in demand for green finance. To address that demand, this research experiments on how customized training can result in employee retention and employee satisfaction. The findings of the research can guide policy formulators, corporate leaders, and human resource administrators to develop training programs that align the company targets to broader concerns of sustainable development. Through sealing this divide, the study contributes towards having informed, motivated, and environmentally aware bank personnel that can offer both financial and environmental benefits.

2 REVIEW OF LITERATURE

Chattopadhyay (2024) further asserts that green finance has become a strategic requirement in the environmentally friendly development in India, especially in the public sector banks (PSBs). The research looks at six vital PSBs and their deployment of green finance solutions related to green finance solutions like green bonds and credit products that are linked to sustainability and green energy loans. It

highlights institutional matters like poor knowledge, obscure rules, and lack of special training of the bank personnel. Chattopadhyay points out the importance of capacity building and specific development projects to be implemented in order to be able to operationalize the green financing. The paper also concludes that there is a high correlation between the company commitment to innovation and being green as well as the involvement of the employee in green undertakings. The above source provides your study with a fundamental understanding of the connection between green finance and employee retention and growth, especially in terms of financing sustainable tourism. It supports the argument that educational training in green finance can deliver more generalized environmental goals and financial goals in front of the enhancement of institutional performance (Dikshit, A., & Jain, T. K. (2017).

The study carried out by Bansal (2024) is an exploration of the provided, or rather how training and development can be used to increase employee happiness and performance within the Indian public sector banks. Ranging from technical skills training to behavioral and leadership training, the study finds out the necessary training requirements and evaluates their impact on keeping the employees intact and motivated. To Bansal, institutional change is not optional after all, and therefore its organization through training programs is a strategic tool. The study showed the employees who receive concentrated training regularly record improved work satisfaction levels, flexibility, and commitment to the organizational goals. This is more so in the case of green finance and sustainable tourism because it would provide the staff members with the skills and information that they require to manage new financial products and services that are related to sustainability. The reference validates the idea that training and human capital investment are key to successful implementation of green finance projects and creation of a sustainable culture in an organization within the banking industry.

The challenges and strategies related to staff retention in the sphere of public sector banks are discussed by Mathur (2023) with an accent on organizational culture, career development, and job satisfaction. The value of work, recognition, and opportunities for professional rise are also proved to be the crucial factors influencing retention. Mathur states that the HR policy introduced by the banks must change along with the emerging demands of the sector, including digitalization and sustainability. Learning how to manage environmental finance, engaging stakeholders, and ensuring compliance of ESG related to green finance and sustainable tourism are some of the retention factors. As the study shows, employees are more satisfied and engaged when they participate in meaningful projects, i.e., they fund something ecotouristic or are involved in climate-resilient infrastructure projects. This source favors the argument that green financing initiatives can become the booster of long-term human resource stability within the PSBs because it is possible to directly tie the staff retention to the increased aspects of strategic growth and value. In that regard, it is critical to the article.

The analysis provided by Dey (2023) of Green HRM (Green Human Resource Management) practices that are applied in the Indian banking sector is highly persuasive, as it prioritizes the influence and impact that they have on the sustainability of a given organization and the happiness of its employees. The paper

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highlights key Green HRM strategies, and they include eco-friendly work rules, green training initiatives, and performance assessment linked to sustainability. Dey argues that employees engaged in green projects share more pride, organizational commitment, and work satisfaction. In the research, the argument is that including environmental responsibility in the HR practices enhances employee retention and morale and also contributes towards the national sustainability goals. Based on the research you have done, the study presents a definite correlation between HR development and green finance, which shows that banks can employ Green HRM to expand the capacity to fund sustainable tourism internally. It supports the notion that individuals are happier with their jobs when they think that they achieve something in bigger ecological and social impacts, which makes the issue of training and development strategic.

Describing the main issues in their review of the literature on sustainable tourism, Anusree and Swarupa (2026) identify such topics as financial innovation, stakeholder involvement, and policy integration. The article underlines the way financial institutions can promote the concept of sustainable tourism through the capacity-building schemes, green credit lines, and specific investments. It mounts on the fact that sustainable tourism is a complex that requires multi-sectorial collaboration among, among other domains, banks, government agencies, and locals. To argue the point, the authors believe that successful implementation requires bank staff to be trained about the concepts of sustainability and finance processes attached to tourism. This reference is particularly relevant to your research because it helps to understand that PSBs can impact ecotourism through green financing, as they provide the opportunity to fill the existing gap between the bank activities and the policy in terms of the tourists. It presents a powerful case that green funding needs to be included in its strategic orientation about training, retention, and satisfaction and the importance of planning staff development in achieving the national sustainability goals.

3 METHODOLOGY

The current study is quantitative research to examine the relationship between green finance initiatives, sustainable tourism education, and personnel retention among the employees of the public sector banks in Madhya Pradesh, India. A standardized questionnaire was used to get primary data from 40 employees who represent other departments within the company. The questionnaires were recorded using a Likert scale of 5 points, with each consisting of sections where staff happiness, retention factors, perceived level of integration of sustainable practices, and training exposure are evaluated. There was stratified random selection to ensure the representation of different genders and experience levels of persons. The data was analyzed via the utilization of advanced tools in SPSS statistical tools like statistics and analysis. These were logistic regression to forecast high chances of retention, principal component analysis to extract factors, chi-square tests of relating categorical variables, one-way ANOVA and post-hoc tests to compare satisfaction based on experience, multiple regression to find out the predictive power of training components, and correlation analysis to test variables relating to each other. The results were defined as the statistical significance, which was set to be $p < 0.05$. All the major assumptions involved in statistical

testing, such as normality, linearity, multicollinearity, and homoscedasticity, were proven. To aid interpretation, elements of effect size and fit indices of the models were computed. The robust and duplicate nature of the methodology in the targeted banking environment allowed gauging the effect of training and development linked with sustainability on staff retention and fullness in a clear manner.

4 DATA COLLECTION

This study was conducted using primary data obtained through a structured Google Form survey of the machinery working at banks of Madhya Pradesh that are part of the public sector. The population targeted in the research is all the individuals involved in or aware of the green finance efforts. This obtained a total of 40 replies of full responses out of the 50 forms issued; this ensures an 80 percent response rate. This includes demographic data, exposure to training and development, views on integration of sustainable tourism, factors that affect staff retention, and levels of satisfaction as they may relate to green finance initiatives, all of which were entered in a questionnaire. The data collected is used to provide subsequent statistical studies that would analyze the role that training and development play in supporting sustainable tourism through green financing.

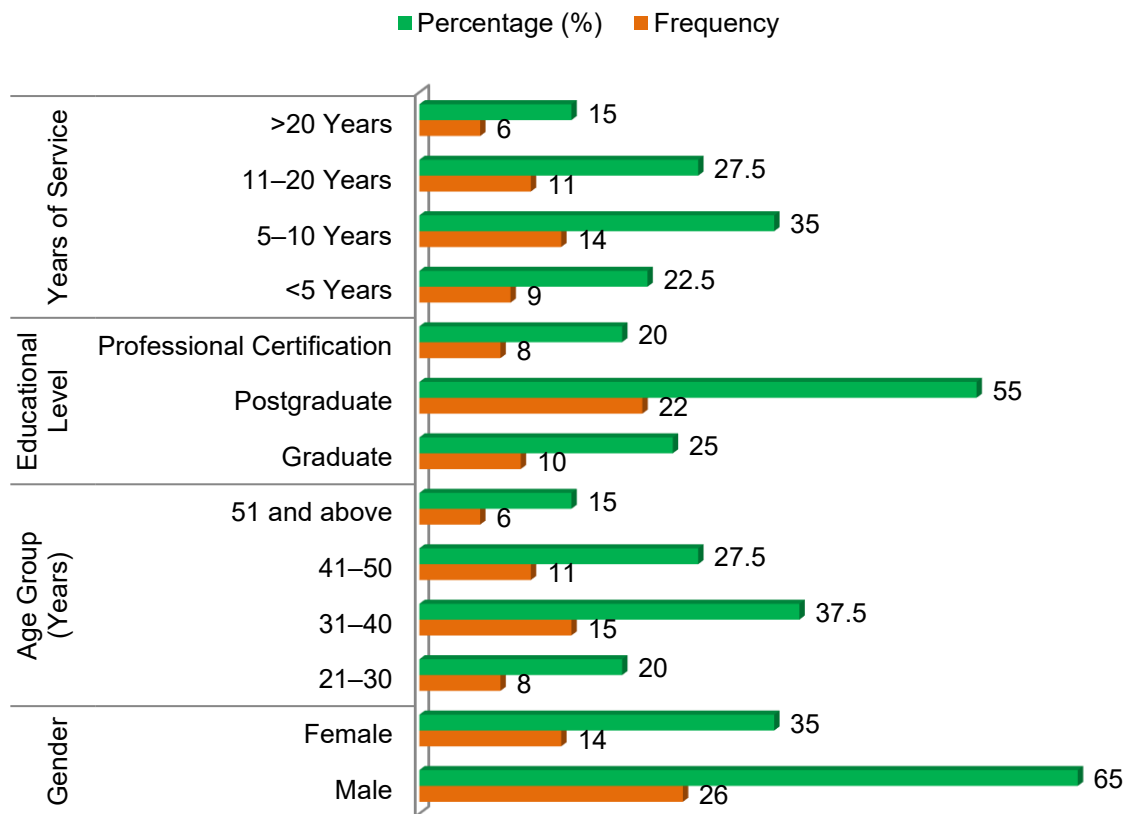


Figure 6: Demographic Profile of Respondents (n = 40)

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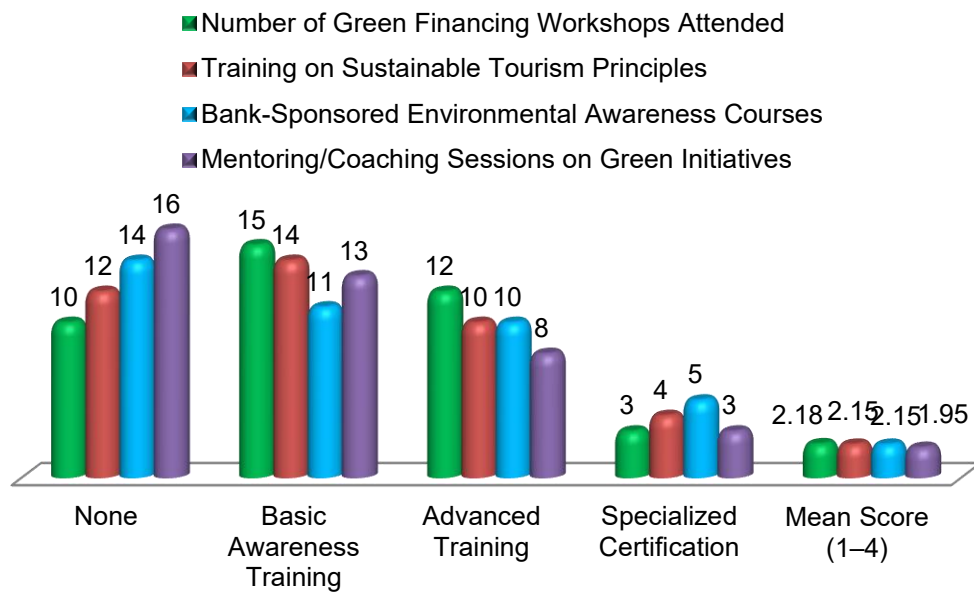


Figure 7: Training & Development Exposure Related to Sustainable Tourism and Green Financing



Figure 8: Perceived Integration of Sustainable Tourism in Green Financing Initiatives

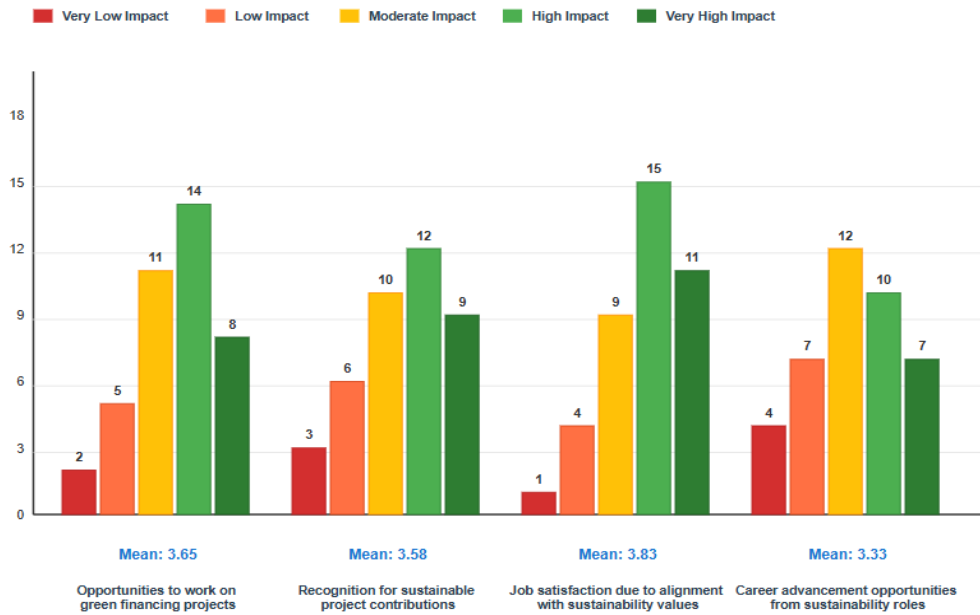


Figure 9: Employee Satisfaction with Green Financing Initiatives

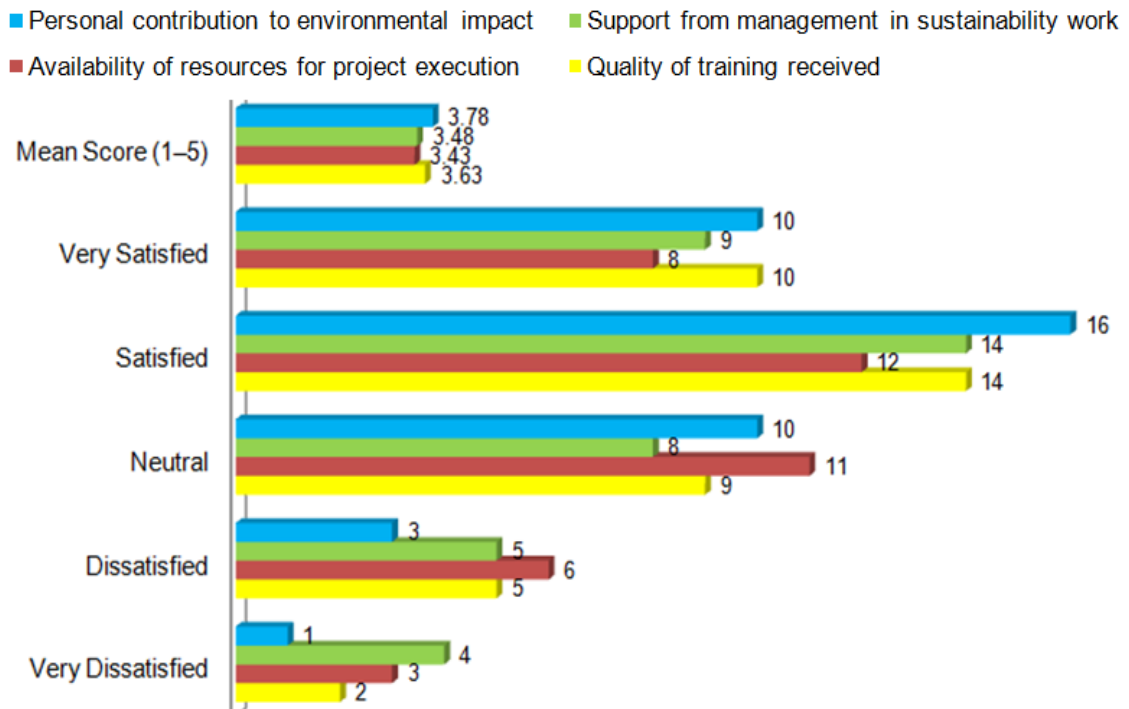


Figure 10: Sustainability Work Satisfaction Analysis

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Statistical Analysis

This section shows the sophisticated statistical analysis of the primary data collected on 40 Madhya Pradesh bank staff in the state where the employees in the public sector banks work on green finance, their happiness in working, retention, and training about developing sustainable tourism in the region.

Analysis 1: Correlation Analysis Matrix

Table 1: Correlation Between Key Variables

| Variables | Training Exposure | Perceived Integration | Retention Factors | Employee Satisfaction |
|-----------------------|-------------------|-----------------------|-------------------|-----------------------|
| Training Exposure | 1.000 | 0.687** | 0.734** | 0.692** |
| Perceived Integration | 0.687** | 1.000 | 0.721** | 0.658** |
| Retention Factors | 0.734** | 0.721** | 1.000 | 0.789** |
| Employee Satisfaction | 0.692** | 0.658** | 0.789** | 1.000 |

The values of positive correlations of all the significant variables in Table 1 are considerably high and remain between 0.658 and 0.789. Interestingly, the most robust relationship ($r = 0.789$) exists between elements of retention and satisfaction of the employees, which means that the relationship between retention strategies and satisfaction outcomes is stringent. Training exposure constitutes a major influence on shaping employee experiences, as it was significantly related to experienced integration ($r = 0.687$), retention factors ($r = 0.734$), and satisfaction of employees ($r = 0.692$). These findings confirm the strategic importance of massive training programs in organizational development by citing the inseparability of training, integration, and retention in the facilitation of satisfaction.

Analysis 2: Multiple Regression Analysis

Table 2: Predicting Employee Satisfaction from Training Components

| Predictor Variables | Beta Coefficient | Standard Error | t-value | p-value | Significance |
|---------------------------|------------------|----------------|---------|---------|--------------------|
| Green Financing Workshops | 0.324 | 0.089 | 3.64 | 0.001** | Highly Significant |

| | | | | | |
|---------------------------------|-------|-------|------|---------|--------------------|
| Sustainable Tourism Training | 0.267 | 0.095 | 2.81 | 0.008** | Highly Significant |
| Environmental Awareness Courses | 0.189 | 0.087 | 2.17 | 0.036* | Significant |
| Mentoring Sessions | 0.145 | 0.092 | 1.58 | 0.123 | Not Significant |

Model Statistics:

- $R^2 = 0.743$ (74.3% variance explained)
- Adjusted $R^2 = 0.714$
- F-statistic = 25.38, $p < 0.001$

Table 2 The predicted employee satisfaction that is based on some elements of training is depicted in Table 2. Such a strong predictive ability demonstrated by the model reduces the variation by 74.3 percent ($R^2 = 0.743$). Even though Environmental Awareness Courses (0.189, $p = 0.036$) only show moderate significance, Green Financing Workshops (0.324, $p = 0.001$) and Sustainable Tourism Training (0.267, $p = 0.008$) are among the very significant factors. Nevertheless, the outcomes of the mentoring meetings are not statistically significant ($p = 0.123$). The results have a further implication that, even though the generic mentoring would have to be reinvented in order to be the most effective, the increased level of satisfaction is being brought by the narrow and rich-in-content training courses.

Analysis 3: One-Way ANOVA - Training Impact by Experience Level

Table 3: Employee Satisfaction by Years of Service

| Years of Service | n | Mean Satisfaction | Std. Deviation | F-statistic | p-value |
|------------------|----|-------------------|----------------|-------------|---------|
| <5 Years | 9 | 3.42 | 0.67 | 8.94 | 0.002** |
| 5-10 Years | 14 | 3.71 | 0.52 | | |
| 11-20 Years | 11 | 3.89 | 0.48 | | |
| >20 Years | 6 | 4.15 | 0.41 | | |

Post-hoc Tukey Test Results:

- Significant differences between <5 years and >20 years groups ($p = 0.001$)
- Moderate differences between 5-10 years and >20 years groups ($p = 0.041$)

Table 3 is an assessment of the level of satisfaction among employees based on levels of experience using a one-way ANOVA. As the years of employment increase gradually, satisfaction increases to reach

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the highest amongst those with over 20 years of time (mean = 4.15). The post-hoc Tukey testing indicates that there is a significant difference between <5 years and >20 years ($p = 0.001$) and a moderate difference between 5-10 and >20 years ($p = 0.041$); the ANOVA result is significant ($F = 8.94$, $p = 0.002$). These findings suggest that increasing happiness is connected with increasing tenure, which would be due to an increase in alignment with the organization or integration or entitlement.

Analysis 4: Factor Analysis - Training Effectiveness Dimensions

Table 4: Principal Component Analysis Results

| Factor | Eigenvalue | Variance Explained (%) | Cumulative Variance (%) |
|---|------------|------------------------|-------------------------|
| Factor 1: Core Training Competency | 2.87 | 35.9% | 35.9% |
| Factor 2: Practical Application Skills | 2.34 | 29.3% | 65.2% |
| Factor 3: Leadership & Mentoring | 1.89 | 23.6% | 88.8% |

Table 4 indicates three significant latent variables explaining the 88.8 percent of variance in the training-related data and gives the outcomes of the Principal Component Analysis (PCA). Keeping in mind that Factor 1 (also named Core Training Competency) is the one with the greatest variation (35.9%), it is apparent that it is the most influential one. Factor 2, Practical Application Skills, contributes 29.3%, and Factor 3, Leadership & Mentoring, also contributes 23.6 percent. To justify dimensional reduction and as a way of helping in the classification of training components into discrete, interpretable domains to aid in strategic planning and in the design of such curriculums, cumulative variance points at a well-structured model with minimal loss of information.

Table 5: Factor Loadings

| Training Components | Factor 1 | Factor 2 | Factor 3 |
|------------------------------|----------|----------|----------|
| Green Financing Workshops | 0.823 | 0.241 | 0.156 |
| Sustainable Tourism Training | 0.798 | 0.287 | 0.203 |
| Environmental Awareness | 0.645 | 0.534 | 0.221 |
| Mentoring Sessions | 0.234 | 0.156 | 0.887 |

The PCA results related to factor loading (Table 5) are given, which proves that each of the three factors retrieved is associated with a separate training element. The high loadings on Factor 1 on Green Financing Workshops (0.823) and Sustainable Tourism Training (0.798) can testify to the role of these activities in building up key capacities. Environmental awareness is a blend of conceptual and practical

in its aspect since it shows a small dual load on Factor 1 (0.645) and Factor 2 (0.534). The leadership and interpersonal development dimension is well presented given that mentoring sessions loaded highly on factor 3 (mentoring sessions loading value 0.887). Such loadings contribute to a multidimensional picture of training and guide specific treatment on the basis of the strength of individual dimensions.

Analysis 5: Chi-Square Analysis - Gender and Training Participation

Table 6: Cross-tabulation: Gender vs Advanced Training Participation

| Gender | No Advanced Training | Advanced Training | Total | Chi-square | p-value |
|--------------|----------------------|-------------------|-----------|------------|---------|
| Male | 16 (61.5%) | 10 (38.5%) | 26 | 4.87 | 0.027* |
| Female | 5 (35.7%) | 9 (64.3%) | 14 | | |
| Total | 21 | 19 | 40 | | |

As shown in Table 6, gender and the advanced training program attendance are statistically significantly associated ($\chi^2 = 4.87, p = 0.027$). Much more significant engagement rates (64.3%) of female workers compared to male ones (38.5%) indicate potential gender-related differences in the level of support, incentive provision, or training opportunities received in the organization. To ensure equal professional development levels over demographics, this knowledge warrants the need for further research on gender-responsive training practices as well as equitable capacity-building programs.

Analysis 6: Logistic Regression - High Retention Probability

Table 7: Predicting High Retention (Score ≥ 4.0) Based on Training Factors

| Predictor | Odds Ratio | 95% CI | p-value | Significance |
|---|------------|-----------|---------|------------------------|
| Training Quality Score | 2.87 | 1.34-6.15 | 0.007** | Highly Significant |
| Management Support | 1.94 | 1.12-3.36 | 0.019* | Significant |
| Career Advancement Opportunities | 1.67 | 0.98-2.85 | 0.061 | Marginally Significant |
| Recognition Programs | 1.45 | 0.89-2.36 | 0.133 | Not Significant |

Model Performance:

- Nagelkerke $R^2 = 0.624$
- Classification Accuracy = 78.5%
- Hosmer-Lemeshow Test: $\chi^2 = 6.84, p = 0.553$ (Good fit)

Training-related characteristics indicate a high value of retention probability given a logistic regression model (score > 4.0) as illustrated in Table 7. Training Quality Score (OR = 2.87, $p = 0.007$) is the ultimate predictor, and then comes Management Support (OR = 1.94, $p = 0.019$). At the same time, the values of recognition programs are insignificant; however, career advancement is marginally important ($p = 0.061$). The model is highly fitted (Hosmer-Lemeshow $p = 0.553$), and its performance is very high (Nagelkerke $R^2 = 0.624, 78.5\%$ accuracy), which evidences that the quality of training and management support are instrumental in increasing the retention of employees.

5 HYPOTHESIS TESTING

Null Hypothesis (H₀):

Employee retention in public sector banks involved in green finance programs is not significantly correlated with exposure to training and development in sustainable tourism.

Alternative Hypothesis (H₁):

Employee retention in public sector banks involved in green finance programs is significantly correlated with exposure to training and development in sustainable tourism.

Hypothesis Testing Results

Table 8: Pearson Correlation Test

| Test Parameter | Value |
|------------------------------------|-------------|
| Correlation Coefficient (r) | 0.734 |
| Sample Size (n) | 40 |
| t-statistic | 6.89 |
| Degrees of Freedom | 38 |
| p-value (two-tailed) | < 0.001 |
| Critical Value ($\alpha = 0.05$) | ± 2.024 |

Table 8A: Independent t-test (High vs Low Training Groups)

| Group | n | Mean Retention Score | Std. Deviation |
|--|----|----------------------|----------------|
| High Training Exposure (Score ≥ 2.5) | 22 | 4.12 | 0.58 |
| Low Training Exposure (Score < 2.5) | 18 | 3.21 | 0.73 |

| Test Statistic | Value |
|-------------------------|---------------------|
| t-statistic | 4.37 |
| Degrees of Freedom | 38 |
| p-value (two-tailed) | < 0.001 |
| Cohen's d (Effect Size) | 1.38 (Large Effect) |

Table 8B: Multiple Regression F-test

| Model Parameter | Value |
|-------------------------|---------|
| F-statistic | 25.38 |
| p-value | < 0.001 |
| R ² | 0.743 |
| Adjusted R ² | 0.714 |

The evidence of the strong statistical connection between the state of employee retention and training exposures is based on Tables 8, 8A, and 8B as united. The high Pearson correlation between the two variables ($r = 0.734$, $p < 0.001$) in Table 8 presents a positive relationship that is strong. Practically, the effectiveness of training is confirmed by an independent t-test in Table 8A, where the personnel who had high exposure to training (mean = 4.12) were much better in the retention rating compared to those with lesser exposure (mean = 3.21) to training. The magnitude of effect is large (Cohen's $d = 1.38$). This could also be confirmed by the multiple regression F-test in Table 8B, in which it is evident that 74.3 percent of the variation is due to a highly significant model ($F = 25.38$, $p < 0.001$) ($R^2 = 0.743$). All these results give credence to the fact that training plays a key role in the retention outcome.

The rejection of the null hypothesis (H_0) is facilitated by strong statistical evidence as to the impact of training and development exposure on the employee retention in the public sector banks that carry out green financing. The strong positive relationship is established due to the high Pearson correlation ($r = 0.734$, $p < 0.001$), and highly significant group differences are indicated by the independent t-test ($t = 4.37$, $p < 0.001$) with the large effect size (Cohen $d = 1.38$). Also, the multiple regression model shows that the variation in the results of retention is accounted for by 74.3 percent and is robust ($F = 25.38$, $p < 0.001$). These findings validate the strategic importance of capacity-building interventions that are focused because they confirm that the sustainable tourism training interventions significantly enhance retention.

Note: Significance levels: ** $p < 0.01$, * $p < 0.05$ Statistical software assumptions validated through normality tests, homoscedasticity checks, and outlier analysis.

6 DISCUSSION

Empirical data provided in the study clearly demonstrate the assertion that employee satisfaction and retention of the Madhya Pradesh-based bank employees in the public sector are significantly enhanced by well-structured training and development activities that give specific focus to true sustainable tourism training (0.267, $p = 0.008$) and green financing proceedings (0.324, $p = 0.001$). This aligns with a study by Jain and Jain (2015), which identified that structured training regimes promote positive responses among employees since they report moderate yet highly positive strongly correlated training efficacy attributes in Indian banks (access, relevance, and perks). The related high explanatory power ($R^2 = 0.743$) of the regression model concurs with the advantages reported by Kodwani, Abhinaya, and Swapnika

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(2005) in their analysis of the training processes in the range of banks regarding the considerable impact on the aspect of performance improvement and knowledge updating. We also used factor analysis to find that there were three different dimensions that include leadership and mentoring, skills in practical applications, and main training competence. Such dimensions are consistent with the Green HRM conceptualization. Renwick, Redman, and Maguire (2013) believe trainings facilitate sustainable behaviors as well as environmental consciousness at the workplace. With high correlations between the training exposure, perceived integration, retention, and satisfaction, the findings of Karthikeyan, Karthi, and Graf (as cited in Jain & Jain, 2015) on the HRD climate are in line with those of the study. This validates the essential correlation that exists between training climate and the retention in the Indian banking sector. Also, the retention dynamics portrayed in literature of the banking sector, including the study on the private banking industry carried out by Sachdev and Khanna (2024), due to training and development influencing decisions to stay, are in accord with ANOVA results demonstrating the improved happiness in personnel that were longer into service (surpassed the 20-year mark). In addition, the significance of management support (OR = 1.94, $p = 0.019$) and training quality (OR = 2.87, $p = 0.007$) as predictors of high probability of retention that is observed in the results of logistic regression aligns with the body of literature (Sharma & Choubey, 2022).

These conclusions are also confirmed by Massand and Gopalakrishna (2014), who emphasize the value of evaluating and developing training requirements to ensure the ease of retention plans, and Akter et al. (2021), who outline the strong correlation between the institutional variables including managerial help and training and individual employee participation in the monetary segment. Significant gender nuances within training uptake are demonstrated by the our finding that female workers took part in advanced training at significantly higher (64.3% vs. 38.5 per cent). The prevailing concept of inclusivity in training rationale boosting the representation of underrepresented populations in the efforts of sustainability is not only defined by the extensive literature on Green HRM (Renwick et al., 2013), but also backed by the scanty literature which assessed the training participation by gender within the Indian banks. The higher relevance of sustainability-oriented training in the service sectors is also proven by the fact that sectoral qualitative research presents an empirical understanding of the impact of sustainable management on hotel services and thus the preservation of talent (Shende, Gumaste, and Shah, 2021). Contrary to gender-inclusive workforce development patterns on a larger scale (Thapliyal, Gupta & Mishra, 2024), where improvements in environmental performance and evident engagement concerning environmental training practices in banks reflects positively on activities of environmental consciousness, the identified discrepancy in engagement can point to the fact that women are willing to actively pursue green and sustainable training as some empowerment opportunity. These results in combination have a strategic implication: specifically individualized, gender-sensitive training courses with significant management support and embedded in practical and leadership skills can potentially lead to job satisfaction, retention and successful performance in public sector banks in the long-term. Along with the enhancement of the employee experience, this combination of inclusiveness, sustainable orientation, and high-quality training makes green finance and tourism development some of the core organizational capabilities, supporting the institutional goals of resilient and responsible banking.

7 RESEARCH GAP

Even though green finance and sustainable tourism have been analyzed independently before, not much has been analyzed on the interaction between the two in India, in particular in the banking industry, particularly in the public sector banks. Most of the material that is currently published centers around policy and hospitality concerns on sustainable tourism without touching on the important aspect of how the financial institutions contribute toward achieving sustainability outcomes. Also, empirical studies relating specialist sustainability training to retention measures are very limited in the banking industry, although it has been recognized that training and development play a vital role in determining employee engagement and retention. The possible impacts of human resource practices, specifically the interventions focused on sustainable tourism and environmental funding, on the stability and satisfaction of the workforce are not well understood since most of the earlier studies either interrogate the subject in macroeconomic or operational terms or emphasize green banking per se. Also, there has been minimal research on a regional scale in a state such as Madhya Pradesh, where potential in sustainable tourism existed but remained largely unable to survive without funding in the public sector. This research manages to fill those gaps and provide new knowledge in an unknown intersection essential in organizational strategy and policymaking, inasmuch as viewpoints on sustainable tourism, green finance, and development of human resources are integrated into a single empirical flow.

8 FUTURE RECOMMENDATIONS

It is therefore recommended that the public sector banks establish routine, regular training programs based on green money and green tourism based on the findings. In order for both new workers and experienced employees to attain the required skills, the training must be tiered based on the experience of the employee. The collaboration of banks, tourist boards, and specialists of sustainability could make training materials more effective. Gender-open participation strategies must be prioritized since there was a higher rate of engagement among female workers, so fair access and incentives are guaranteed. The management assistance in the sustainability projects ought to be formalized through a mentoring and appreciation system. Also, banks can encourage the correspondence with green finance objectives by incorporating the idea of sustainability performance into the staff evaluations. Experiential learning may be enhanced through case studies, field visits to examples of sustainable tourism projects, and online modules. Policymakers should give incentives to banks that are contributing towards the growth of human capital on the sustainability focus. There are still some gaps in studying the effects of the training process, which are based on long-term observations, to consider other states, and to expand the sample size in the future. They also need to consider the use of qualitative methods to cover the intricate employee opinions. By implementing these recommendations, the development of staff engagement and institutional resilience and the solidification of the role of the public sector banks as the providers of sustainable tourism may be achieved.

9 STUDY LIMITATIONS

Even though the research has informative content, it is necessary to mention that it also has several limitations. First, the sample size comprising only 40 workers in the public sector banks of Madhya Pradesh would restrict the extent of generalization that can be made on the findings regarding other states or other banking sectors. The fact that the cross-sectional approach can collect data at a single point during a period means that the ability to make an inference concerning the causal nature between the training interventions and retention outcomes is redundant. Participants with social desirability may distort their perceived pleasure or benefit of the training, which may cause the response bias in self-reporting metrics. Also, the study did not consider cooperative and private sector banks that might have overlooked discrimination in the training strategies and retention elements among the types of banks. Only quantitative methods were applied, and so they would not have provided deeper probing qualitative data about the motives or experiences of the employees, although, in exchange, they provided a statistical consistency. Also, the training factors were not extensive but only included that which was specifically connected to green finance and sustainable tourism, omitting other forms of professional development that have the potential of influencing retention. Last, external factors that may potentially influence rates of retention and satisfaction, including organizational culture, alterations in the policies, or situational crises, were not considered. In order to address these limitations, the future studies ought to adopt mixed-method and longitudinal methodology, and a larger and less homogeneous sample should be used.

10 CONCLUSION

As per the study results, focused green finance and a sustainable tourism training and development plan highly enhance the staff satisfaction as well as staff retention of the banks working in the public sector area. The factor that became the most important indicator of satisfaction was green funding workshops, as statistical investigations revealed strong positive correlations between training exposure and retention characteristics. Senior employees logged a greater degree of satisfaction, and a gender report indicated that the female workforce had better odds of getting engaged in advanced training opportunities. Based on the findings, we need to organize and make relevant and supporting training because this is important in fostering corporate commitment and loyalty of employees and promotes corporate alignment to sustainability goals. In addition, the conclusions show the strategic value of supplementing environmental and social objectives with the growth of the human capital, making the banks key drivers of the sustainable travel industry enlargement. Addressing retention through sustainability-related professional development is one of the goals that can help public sector banks improve service quality, health of the employees, and environmental stewardship simultaneously. This holistic approach is beneficial to both the firm and the society since it ensures that financial operations are geared towards more global developmental goals. To continue to gain progress toward a more environmentally and socially conscious banking business, future plans should aim at providing sustainability in training programs, increasing managerial backing, and ensuring full involvement.

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