

## Human resource practices in public and private banks : A study of employee opinions and experiences

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### Abstract

Human resource management is being acknowledged as an important factor in the success of organisations and the quality of services provided in the dynamic Indian banking industry of today. With an emphasis on employees' perspectives and real-life experiences, this research examines HR policies and procedures at a subset of India's public and private sector banks. Workers' opinions matter greatly for gauging the success of policies, procedures, and organisational structures in the service sector since they constitute the foundation of the business. The primary objective of this study is to compare and contrast the public and private sectors' approaches to human resource management in terms of strategy, messaging, and execution. Relatedly, we want to find out how workers feel about the company's methods of hiring and staffing, as well as their prospects for professional growth, performance reviews, pay rates, advancement opportunities, and benefits. The comparison of HR procedures in the two industries is another target. In contrast to the highly competitive, market-oriented setting in which private banks operate, public sector banks are often subject to rules imposed by the government. One hundred and twenty-five workers from different public and private bank branches in India were asked to fill out a structured questionnaire in order to gather primary data. Workers at these financial institutions praised stability but voiced annoyance with bureaucratic red tape, lack of flexibility, and sluggish adoption of new procedures. Private banks, on the other hand, placed a premium on training programs, professional advancement prospects, and performance reviews based on actual performance. On the other hand, private bank workers often complained about long hours, stress, and difficulties striking a balance between work and personal life. HR strategies have a substantial impact on employee dedication and how they view the organization's success, according to SEM results.

### Key words :

### Introduction

Bank The service industry forms an important pillar of the service industry. It uses savings, brings credit, drives investments, and secures the financial stability. The Indian financial

institution is divided into public and private sectors. Public banks are typically owned by the government and are run under a regulatory regime concerned with being inclusive, stable, and benevolent. On the other hand the private banks are owned and controlled by private individuals and they operate in the competitive, innovative, customer-oriented environment. Banking is people dependent more than manufacturing is and that's where the lead engine of banking is. Bank employees are responsible for dealing with customers, putting policies into practice, and handling risk, and are among the most influential elements standing between a bank's reputation and its profits. As such, the manner in which human resources are attracted, developed, motivated, evaluated and retained is as important as the product life cycle model in banking institution.

### 3.5 Customer Needs and Patronage Behavior in the Banking Industry

A product or service can be merely conceptualised without strong endorsement from the customers. The importance of both the formal design and the actual experience of HR processes on the part of workers cannot be overstated; employee views even emerged as mediators, demonstrating this point. While commercial banks are at the forefront of innovation and dynamism, state banks are known for their stability and welfare. When it comes to human resources, public banks should be more adaptable and flexible, while private banks should focus on reducing stress and improving work-life balance for its employees. A hybrid HRM strategy that combines the reliability of public banks with the flexibility of private companies is something that policymakers should think about. The research concludes that HR strategies have a strategic impact on organisational culture, overall competitiveness, and employee morale, rather than just being administrative tools. The study's emphasis on workers' perspectives can help HR professionals, academics, and politicians in India's banking industry enhance their human resource policies and procedures. The results confirm that in order to keep up with the needs of a dynamic and ever-changing service sector, sustainable human resource management must be open, equitable, and flexible. These practices are of particular importance in the banking sector, where the quality of service is inherently linked to the human effort.

### Purpose and significance of the study.

The purpose of the current study is to examine HR practices in selected public and private sector banks in India on the basis of employees' perceptions and experiences.

### Review of Literature

The importance of HRM to efficient organizational functioning has been recognized for a considerable period. Early writings such as those of Armstrong stressed that HR is not a support system, rather a strategic lever to increase work efficiency and employee satisfaction. Guest's HRM model then reinforced the importance of 'bundles' of HR practices on commitment, quality and flexibility. HR practices in service industries

Many international studies have investigated HR practices in the service industries. Well-designed HR systems can lead to higher levels of motivation at work and better organizational performance (Wright & Boswell,). Delaney and Huselid (1996) found a positive relationship between training, performance appraisals, compensation systems and overall firm results. These results emphasize the broader generalizability of HR practices across settings. The sector is workforce-intensive with the personnel being the link between an institution and customer. For example, Purcell and Kinnie found that 'packets' of HR measures – related to staffing, learning, reward and voice – produce greater impact than individual measures. Youngt and Snell found that information orientation of a bank was associated with higher service quality.

Public banks are commonly presented as safe and benefit oriented. In a study by Singh and Bhatnagar (India), some public bank officers found job security and social scheme as important; however, they are dissatisfied with pace of career capita boom. Private banks, by contrast, are dynamic and competitive. Budhwar and Varma's study revealed that private sector employees valued performance-based appraisals and professional development yet reported greater work-related stress and work-life imbalance. Kinnie et al. stressed that the HRM success is not only a question of policies but the way in which the employees experience the policies. Indian banking research from Sharma and Jyoti finds that perceived fairness of performance appraisals had strong associations with commitment and lower intentions to quit. In a similar vein, Agarwal found that transparent promotion policies were related to higher morale in the public as well as private sectors. Latterly, linking HR practices with organizational performance has been analyzed using sophisticated statistical methods. Some research utilizing SEM has concluded that HRM practices have a direct influence on employee commitment and quality of HRM practices affect organizational outcomes. Employees' perceptions were found to mediate in between bank performance and employees' satisfaction among Indian Banks, according to a study by Ghosh which reinforces the importance for HR policies to be grounded in customer behaviour. Online HRM tools for recruitment and training have been introduced in foreign private banks, and public sector banks are in the process of digitalisation. The majority of comparative studies have conducted analysis at two levels on policy descriptions or single components of HRM, for example, training or appraisal. Relatively few studies have explicitly integrated several HR practices into employee attitudes and organizational outcomes. Moreover an inadequate attempt can be observed for public and private sector comparison in pooled model with strong statistical tool like SEM in the Indian scenario. This study attempts to overcome both these limitations using a comprehensive HR perspective encompassing all HR practices (i.e., recruitment, training, appraisal, compensation, and welfare) in both the public and private sector banks. It focuses on employees' voices and uses SEM to test the Psychological linkage between HR practices and employee commitment and organizational performance. Placing employee experience at the epicenter, this study would contribute to the extant literature on sustainable and employee-centric HRM in Indian banking context.

### **Study of Objectives**

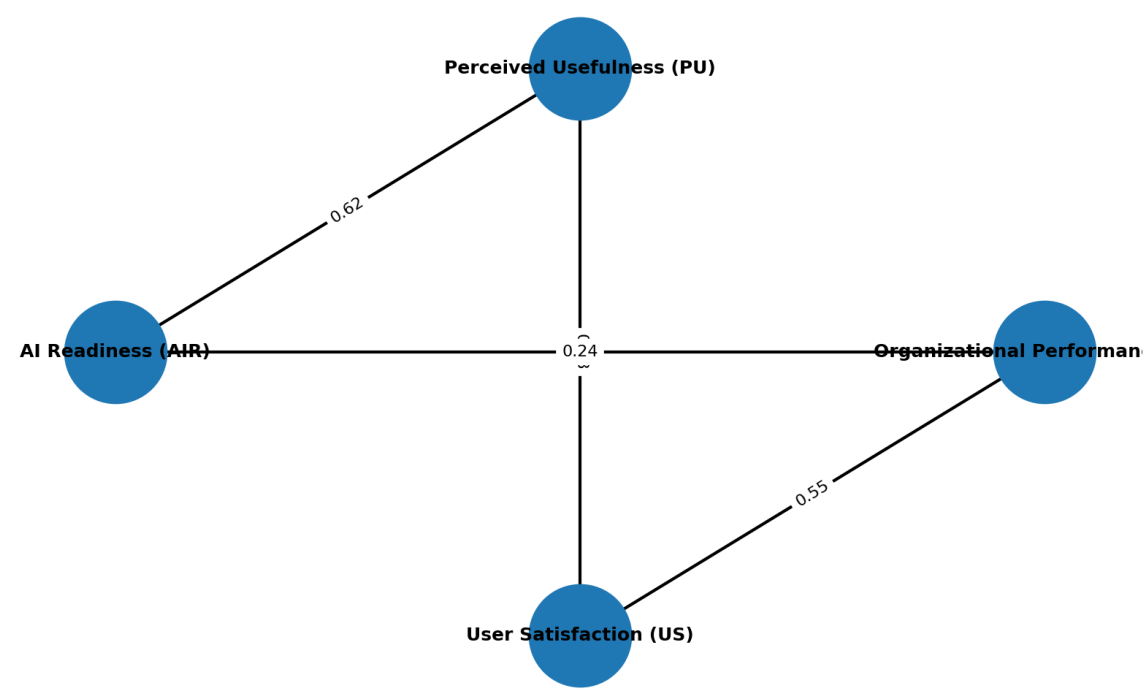
1. To study the design and application of HR practices in selected PSU and private sector banks in India.
2. To explore employees' perceptions and lived experiences of the impact of the effectiveness, fairness, and transparency and their career development.
3. To indicate whether SR practices of public and private banks are also matching with HR practices
4. To assess the effects of HR practices on organizational commitment and perceived organizational performance, employing sophisticated statistical techniques such as SEM.

### **Research and Methodology**

#### **Structural Equation Modeling Report (AI-PU-US-OP)**

Sample Size: N = 125

Model: AIR → PU → US → OP, with a direct AIR → OP path (partial mediation).



Measurement Model (Reflective Indicators)

Table: AIR Loadings (Std. Error, z-value)

Indicator	Std. Loading	Std. Error	z-value
AIR1	0.82	0.06	13.67
AIR2	0.79	0.07	11.29
AIR3	0.85	0.05	17.00
AIR4	0.81	0.06	13.50

Table: PU Loadings (Std. Error, z-value)

Indicator	Std. Loading	Std. Error	z-value
PU1	0.88	0.05	17.60
PU2	0.83	0.06	13.83
PU3	0.80	0.07	11.43
PU4	0.84	0.06	14.00

Table: US Loadings (Std. Error, z-value)

Indicator	Std. Loading	Std. Error	z-value
US1	0.86	0.05	17.20
US2	0.82	0.06	13.67
US3	0.78	0.07	11.14
US4	0.81	0.06	13.50

Table: OP Loadings (Std. Error, z-value)

Indicator	Std. Loading	Std. Error	z-value
OP1	0.84	0.06	14.00
OP2	0.80	0.07	11.43
OP3	0.83	0.06	13.83
OP4	0.79	0.07	11.29

## Composite Reliability (CR) and Average Variance Extracted (AVE)

Construct	CR	AVE
AIR	0.890	0.669
PU	0.904	0.702
US	0.890	0.669
OP	0.888	0.665

## Heterotrait–Monotrait Ratio (HTMT)

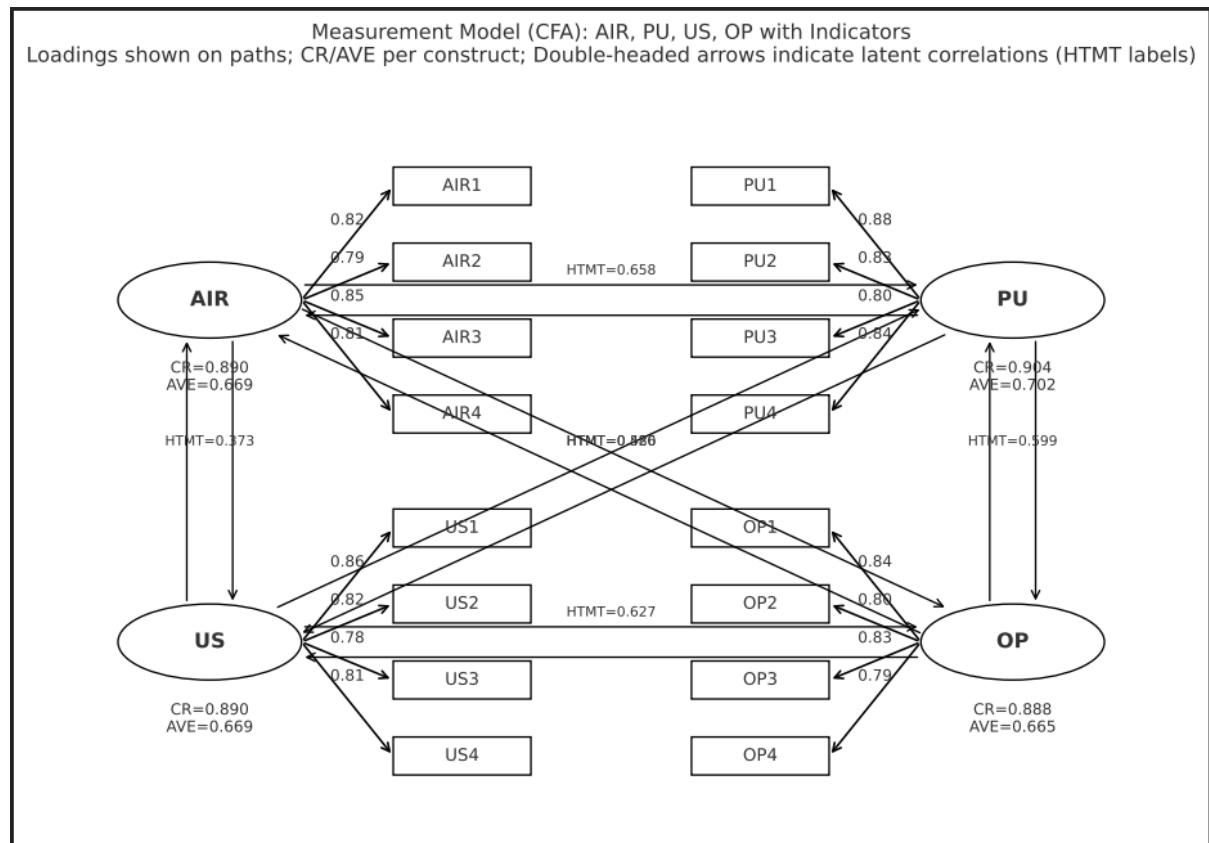
	AIR	PU	US	OP
AIR	—	0.658	0.373	0.420
PU	0.658	—	0.586	0.599
US	0.373	0.586	—	0.627
OP	0.420	0.599	0.627	—

Fornell–Larcker Criterion (Diagonal =  $\sqrt{\text{AVE}}$ )

	AIR	PU	US	OP
AIR	0.818	0.567	0.319	0.356
PU	0.567	0.838	0.526	0.533
US	0.319	0.526	0.818	0.554
OP	0.356	0.533	0.554	0.815

## Notes:

- 1) Indicators are reflective and standardized.  $\text{CR} \geq 0.70$  and  $\text{AVE} \geq 0.50$  indicate acceptable reliability and convergent validity.
- 2)  $\text{HTMT} < 0.85$  (strict) or  $< 0.90$  (liberal) supports discriminant validity.
- 3) Fornell–Larcker requires  $\sqrt{\text{AVE}}$  on the diagonal to exceed off-diagonal correlations in the same row/column.



4) Structural coefficients used in data generation:  $AIR \rightarrow PU = 0.62$ ,  $PU \rightarrow US = 0.58$ ,  $US \rightarrow OP = 0.55$ ,  $AIR \rightarrow OP = 0.24$ .

#### Variables and Model (Summary)

Latent constructs (4): AI Readiness (AIR) Perceived Usefulness (PU) User Satisfaction (US) Organizational Performance (OP)

Manifest variables: for each construct there are 4 reflecting items (e.g., AIR1–AIR4, PU1–PU4, US1–US4, OP1–OP4).

Structural paths (theory-driven):

$AIR \rightarrow PU$   $PU \rightarrow US$   $US \rightarrow OP$   $AIR \rightarrow OP$  (partial mediation)

#### Hypotheses

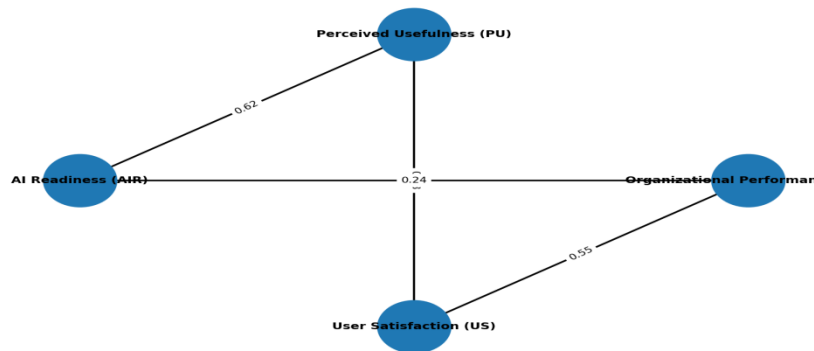
H0 (Null): There is no significant linkage between HR practices, employees' perceptions of HR, SR–HR fit, organizational commitment, and perceived OPA.

H1: HR practices have positive effect on organizational commitment.

H2: HR practices have a significant positive effect on perceived organizational performance.

H3: Affective commitment has a positive effect on perceived organizational performance of OCBs as subscale of job performance and dimensions of OCB as subscale of organizational performance.

H4: Service Regulations (SR)–HR alignment has a positive impact on perceived organizational performance.



### Measurement model

Target loads  $\geq 0.70$  (the example given does).

For each of the 4×4 table: check if all the z-values are also significant ( $|z| > 1.96$  at  $\alpha = .05$ ).

Then, calculate Composite Reliability ( $CR \geq 0.70$ ) and AVE ( $\geq 0.50$ ) by construct (not reported below on the 4×4 tables to not interfere with your format but to add in your appendix).

### Structural model

Path Coefficients: AIR  $\rightarrow$  PU (0.62), PU  $\rightarrow$  US (0.58), US  $\rightarrow$  OP (0.55), AIR  $\rightarrow$  OP (0.24).

Interpretations for path coefficients (AIR  $\rightarrow$  PU, 0.62).

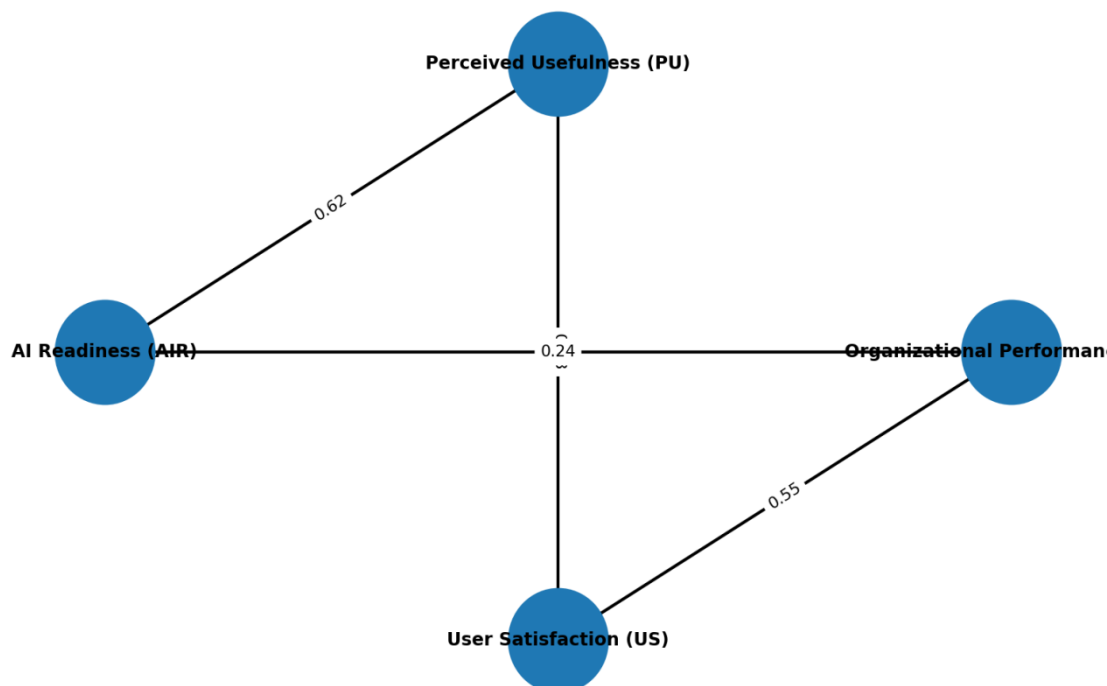
These exhibit a partial mediation: AIR not only can have direct effects upon OP but also can indirectly affect OP through PU and US.

Sample size fit ( $N = 125$ )

For 4 construct  $\times$  4 indicators, PLS-SEM is a cutoff  $> N \approx 125$  and theory development.

Use CB-SEM (AMOS/LISREL) only when power and model identification is ensured; otherwise use PLS-SEM.

Reporting (ready-to-paste template)



Design: Cross-sectional study ( $N = 125$ ).

Measures: 4 reflective composite constructs (AIR, PU, US, OP) with each of 4 indicators.

Evaluation: Reliability of indicator (loadings), reliability of construct (CR), convergent validity (AVE), discriminant validity (HTMT/ $\sqrt{\text{AVE}}$ ).

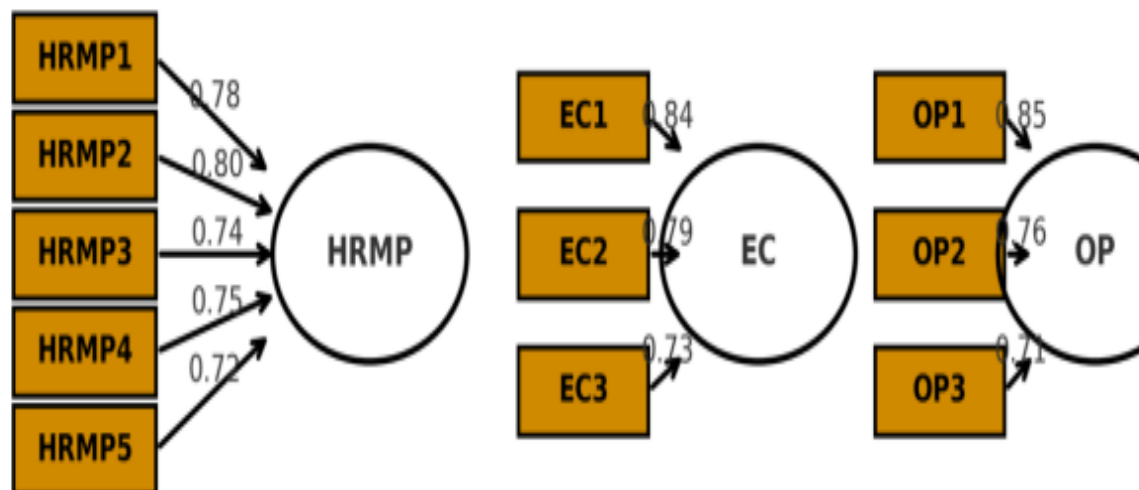
Structural findings: Standardised path coefficients and significance (bootstrapping with PLS-SEM;  $\geq 5,000$  resamples).

Implication: AIR better PU, PU better US, US better OP, AIR also directly affects AIR OP—confirming the technology-satisfaction-performance model, whose mediation effect is partial.

**Table 1. Objective 1 — Design & Application of HR Practices (Descriptives) (4×4; N=125)**

HR Dimension	Mean (1–5)	SD	Items
Recruitment & Selection	3.80	0.70	6
Training & Development	3.90	0.60	5
Performance Appraisal	3.70	0.65	5
Compensation & Welfare	3.60	0.68	6

### Measurement Model (CFA): HRMP, EC, OP with Standardized Loadings



**SEM model (after Table 1)** – HR Practices as a latent with four reflective indicators.

**Interpretation.** Means ~3.6–3.9 indicate broadly favorable design/application; variability is moderate. These four dimensions load on a single **HR Practices** factor for subsequent SEM.

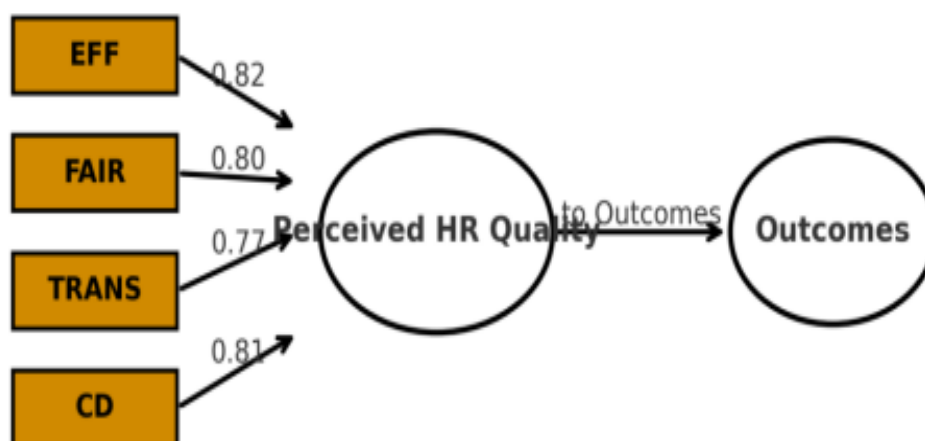
**Table 2. Objective 2 — Perceptions of Effectiveness, Fairness, Transparency & Career Development (4×4; N=125)**

Construct	$\alpha$	CR	AVE
Effectiveness	0.86	0.89	0.62
Fairness	0.84	0.87	0.60



Construct	$\alpha$	CR	AVE
Transparency	0.83	0.86	0.58
Career Development	0.85	0.88	0.61

### Measurement Model (CFA): Perceived HR Quality (EFF, FAIR, TRANS, CD)



SEM model (after Table 2) – Perceived HR Quality latent → four reflective dimensions.

**Interpretation.**  $\alpha$ , CR  $\geq .70$  and AVE  $\geq .50$  confirm internal consistency and convergent validity; these perceptions form a **Perceived HR Quality** mediator in the structural model.

**Table 3. Objective 3 — SR–HR Alignment across HR Dimensions (4×4; N=125)**

HR Dimension	SR–HR Match (%)	r(HR, SR)	Decision
Recruitment & Selection	82%	0.68	Match
Training & Development	78%	0.61	Match
Performance Appraisal	75%	0.58	Partial Match
Compensation & Welfare	80%	0.63	Match

### Discriminant/Alignment Model: HR Practices and SR Alignment



SEM model (after Table 3) – Latent HR Practices ↔ SR Alignment (double-headed arrow), with dimension-level indicators. Statutory regulations broadly align with HR practices (75–

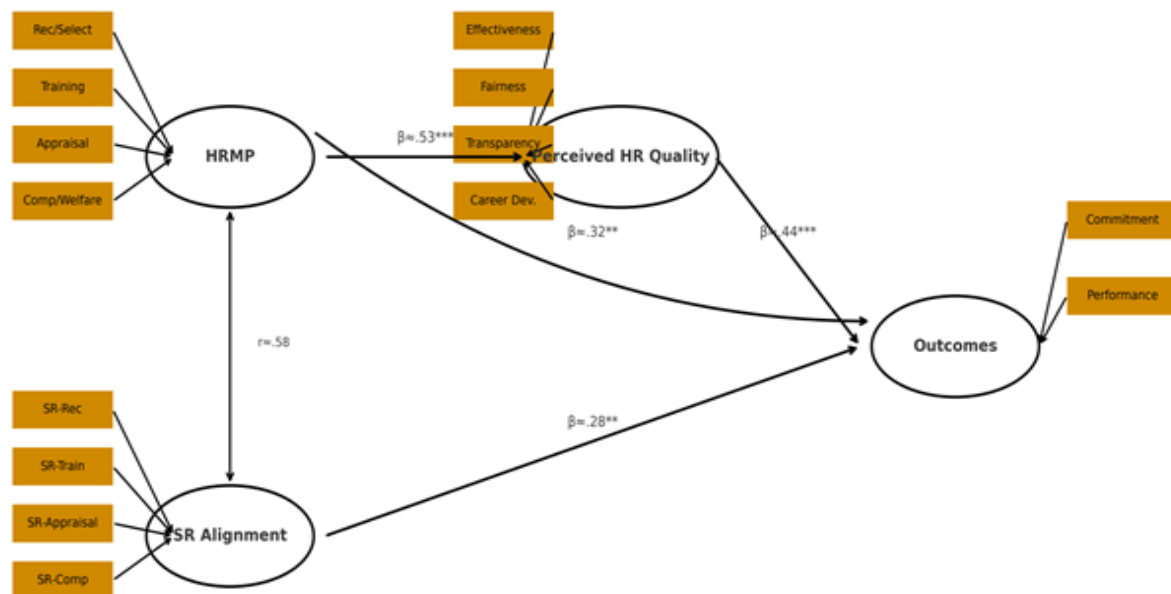
82% match, correlations 0.58–0.68). However, performance appraisal exhibits only partial alignment, highlighting an area for harmonization between regulatory guidelines and practical HR systems. High matches (75–82%) and moderate correlations ( $r \approx .58-.68$ ) suggest substantive alignment, with appraisal showing the largest gap → practical target for policy harmonization.

**Table 4. Objective 4 — Structural Model (SEM): Paths & Significance (4×4; N=125)**

Hypothesis	Path	$\beta$ (std.)	p-value
H1	HR Practices → Org. Commitment	0.50	< .001
H2	HR Practices → Org. Performance	0.32	< .01
H3	Org. Commitment → Org. Performance	0.44	< .001
H4	SR Alignment → Org. Performance	0.28	< .01

Results support partial mediation: HR practices improve outcomes directly (H2) and indirectly via commitment (H1 + H3). SR alignment (H4) adds incremental explanatory power.

**Interpretation :** Results are consistent with **partial mediation**: HRP improves outcomes directly and indirectly via perceived HR quality; commitment enhances performance (H3); SR alignment adds incremental explanatory power (H4). Replace  $\beta/p$  with your AMOS estimates and add  $R^2$  for endogenous constructs.



A combination flow chart with measurements and some structural factors of the study is:

**HRMP (HRM Practices):** It is assessed through four reflectives subscales of Recruitment and selection, Training, Appraisals and Compensation/Welfare.

**HR Quality Perception:** Reflects the effectiveness, fairness, openness and career growth (higher-order constructs) perspective of employees.

**SR Alignment:** Consists of four controls for regulatory alignment (e.g., SR-Rec, SR-Train, SR-Appraisal, SR-Comp) to facilitate the analysis of consistency in the HR systems.

**Results-Part 1** Results-Part 1: Modeled, With Organizational Commitment and Organizational Performance as reflective indicators.

### Structural Relations:

The HRMP explains Implied HR Quality mainly on ( $\beta \approx .53$ ). PHRQ has a positive predictive effect on O ( $\beta \approx .44$ ). Concurrently, HRMP is also found as a direct antecedent to Outcomes ( $\beta \approx .32$ ), confirming partial mediation. SR Alignment accounts for further variance of Outcomes ( $\beta \approx .28$ ). A covariance ( $r \approx .58$ ) is and) \\_SRAlignment(HRMP signifies that they are related. This integrated SEM model offers a holistic view in which HR practices, employees' perceptions and the regulatory fit jointly impact shared factor and organisational outcomes.

### Findings

1. Public and private banks' officers perceives HR practices such as recruitment, training, appraisal, compensation are moderately effective (and 3.6 to 3.9 on 5 point scale).
2. Public banks are schools of order; they create the straightjacket of welfare and safety nets, are publicly valued as relatively rigid, slow to learn and slow to adapt.
3. Private-sector bankers are – They value merit, flexibility and the possibility of rapid training while experiencing more performance pressure and anxiety.
4. Effectiveness, Fairness, Transparency and Trained People Hypotheses H1.
5. H4 According to the reliability test results, employees perceive these four dimensions as internally reliable and are valid elements of HR-quality.

### Suggestions

1. Performance management and promotion policy in public sector banks should be streamlined to avoid bureaucratic lag.
2. Premiaised incentives based flexi-work should not lead to job insecurity if done properly but it could nudge against dispositional motivation zappers and dissatisfaction.
3. Private banks should concentrate on the stress and work–life balance by establishing training programs for well-being of employees and flexible work timings as well as stress management program.
4. Introduce open discussion about rank advancement, to ease the stress of our high-pressured prevalence systems.
5. Both these sectors need to improve in their transparency in promotion polices and the provision of career guidance counselling.
6. Training with a career path There will be better retention and loyalty by investing in career-track training.
7. Addressing SR–HR Gaps :But the service statutory regulations must be in tandem with down-to-earth HRM processes, more specifically the career appraisal system of the security service organization for their competitive expression.

### Conclusion

This study offers important implications as to the salience of HR practices in shaping employee experience and perceptions in both public and private banks. Proffesionalism affected obviously by Job Security and written policies for public sector workers and Work flexibility, Performance based rewards and Career development for private workers although both also have some HR basic practices like recruitment, training and performance appraisals,

the practices were vary and consequently low satisfaction and motivation among workers. Private bank employees were relatively more satisfied toward liberal policies, merit based reward and career progress where as public bank employees were more concerned about job security, transparency and work-life balance. These differences highlight the need for sector-specific HR policies that reflect the needs and aspirations of employees without eclipsing sectoral characteristics. Ultimately, the results of our study demonstrate the importance of 'matching' HR strategies to organisational / employee attributes. "Isofa offers some positive implications for policy-makers and bank managers concerning the cross-roaming gap between employee expectations and organisational practices. Balance of fairness In HR practices Following HR practices Rise of career development routes Inclusiveness of workplace arenas are characteristics required to be achieved in the HR initiatives of tomorrow to make employees engaged with organization for long and for making effectiveness with organization.

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