

Evaluating Human Resource Management Practices In Banking Sector : A Comparative Perspective Between Public And Private Banks

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Abstract

This study examines human resource management practices in the banking sector through a comparative analysis of public and private sector banks. Human resource management has become a critical function in banking because the quality of employee performance, customer service, organizational adaptability, and operational efficiency depends significantly on the effectiveness of HR practices. In a highly competitive and technology-driven financial environment, banks are required to manage their human resources strategically in order to sustain productivity and achieve long-term growth. Against this background, the present study evaluates key HRM practices and explores how they differ between public and private sector banks. The revision focuses on major dimensions of human resource management, including recruitment and selection, training and development, performance appraisal, compensation and rewards, employee motivation, career advancement, and workplace relations. It seeks to understand whether differences in ownership structure and organizational culture influence the design and implementation of these practices. Public sector banks are often characterized by formal procedures, job security, and administrative rigidity, whereas private sector banks tend to emphasize flexibility, performance orientation, and competitiveness. These distinctions may shape employee experiences and institutional outcomes in different ways. The Research adopts a comparative analytical approach to assess similarities and differences in HRM practices across the two banking segments. It is expected that private sector banks may demonstrate greater effectiveness in performance-based HR systems, while public sector banks may show relative strength in employment stability and structured career progression. The findings of the study are likely to contribute to a better understanding of HRM effectiveness in banking and provide useful insights for managers, policymakers, and researchers. The study concludes that strengthening human resource practices is essential for improving employee satisfaction, organizational commitment, and service quality in both public and private sector banks.

Key words : Human Resource Management (HRM), Banking Sector, Public Sector Banks, Private Sector Banks, HR Practices.

Introduction

Human Resource Management (HRM) has become one of the most important functions in the banking sector because the success of financial institutions depends not only on capital and technology but also on the quality, efficiency, and commitment of their employees. Banks operate in a highly competitive and service-oriented environment where employee competence, behavior, and adaptability directly influence customer satisfaction, operational performance, and institutional growth. In recent years, the banking industry has undergone major transformation due to digitalization, regulatory changes, rising customer expectations, and increased market competition. In such a dynamic context, effective human resource

management practices play a vital role in ensuring that organizations are able to attract, develop, motivate, and retain skilled employees.



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Human resource practices such as recruitment and selection, training and development, performance appraisal, compensation, promotion, and employee welfare are critical to improving workforce productivity and organizational effectiveness. These practices help banks build professional capabilities, maintain service quality, and encourage employee commitment. Since banking is a knowledge-intensive and people-driven sector, the efficient management of human resources is essential for achieving both short-term performance and long-term sustainability. The effectiveness of HRM practices often determines how successfully a bank can respond to technological changes, manage customer relationships, and sustain a competitive advantage. In India, the banking sector consists mainly of public sector and private sector banks, both of which play a significant role in economic development and financial inclusion. However, the nature and implementation of HRM practices may differ between these two segments because of variations in ownership structure, organizational culture, management style, and performance expectations. Public sector banks are generally known for formal procedures, job security, standardized promotion systems, and strong institutional regulations. In contrast, private sector banks are often associated with flexible management approaches, performance-based rewards, innovation, and greater emphasis on efficiency and competitiveness. These differences may influence employee motivation, satisfaction, productivity, and workplace relationships. A comparative analysis of HRM practices in public and private sector banks is therefore important to understand how these institutions manage their workforce and how such practices affect organizational functioning. Examining these differences can provide useful insights into the strengths and limitations of each sector. It can also help identify best practices that may improve employee performance and service quality across the banking industry. Against this background, the present study seeks to evaluate human resource management practices in the banking sector from a comparative perspective. It aims to examine the major HRM dimensions adopted by public and private banks and to understand their relative effectiveness in managing employees. By focusing on this comparison, the study contributes to a better understanding of

how human resource strategies shape organizational performance and employee outcomes in the contemporary banking environment.

Review of Literature

A broad stream of literature confirms that human resource management practices play a decisive role in organizational effectiveness, especially in service-based sectors such as banking. Barney (1991) argued that human resources can become a source of sustained competitive advantage when they are valuable, rare, and effectively managed. Supporting this strategic view, Wright and McMahan (1992) explained that human resource systems influence employee capabilities and organizational outcomes when aligned with business strategy. Huselid (1995) further demonstrated that high-performance work practices significantly improve productivity, commitment, and firm performance. These foundational studies are important because they establish HRM as a strategic function rather than a routine administrative process. The literature also highlights the importance of integrated HRM systems. Delery and Doty (1996) found that coherent HR practices positively affect organizational performance, while Becker and Gerhart (1996) emphasized that recruitment, training, appraisal, and compensation operate most effectively when they function as part of a broader HR architecture. Pfeffer (1998) identified people-centered practices such as employment security, employee participation, skill development, and incentive-based rewards as key elements of successful organizations. In service industries like banking, where customer satisfaction and service quality depend heavily on employee behavior, these practices become especially significant. In the banking sector, scholars have underlined the growing relevance of HRM in a competitive and technology-driven environment. Guest (1997) observed that effective HRM improves employee commitment, flexibility, and quality of service. Boxall and Purcell (2003) similarly argued that service organizations rely heavily on the competence and motivation of employees, making HR practices central to institutional success. Youndt, Snell, Dean, and Lepak (1996) showed that human-capital-enhancing practices contribute to operational and behavioral improvements, which in the banking context can translate into stronger customer relations, better compliance, and improved adaptability. In India, HRM has evolved within a distinct institutional and regulatory framework. Dr. Naveen Prasadula (2025) examined HRM in Indian organizations and found that ownership structure, legal regulation, and organizational culture strongly shape personnel practices. Budhwar and Sparrow (2002) further noted that Indian institutions often reflect a mix of traditional administrative systems and emerging strategic HR approaches. This observation is highly relevant to the banking sector, where public and private banks differ considerably in management style, autonomy, and performance orientation. Comparative studies in Indian banking show notable differences between public and private sector institutions. Public sector banks are often described as more formal, rule-bound, and stability-oriented, with stronger emphasis on job security and seniority-based progression. In contrast, private sector banks are typically associated with flexibility, innovation, target-based performance, and merit-linked rewards. Agarwala (2003) found that organizations facing stronger competitive pressure tend to adopt more progressive HR practices. Bhatnagar (2007) also emphasized the increasing importance of talent management, employee engagement, and capability building in India's modern service industries. Several studies have focused on core HR dimensions such as recruitment, training, appraisal, compensation, and motivation. Training and development are frequently identified as essential for equipping bank employees to respond to digital transformation and changing customer needs. Performance appraisal systems are also important because they influence motivation, accountability, and

career progression. Compensation and reward systems affect employee satisfaction and retention, while fair promotion practices strengthen commitment and morale. These dimensions are particularly relevant in a comparative analysis because their design and execution may differ across public and private banks. Overall, the literature suggests that HRM practices are crucial for banking efficiency and employee performance, but their implementation varies across institutional settings. Public sector banks may offer strengths in employment stability and procedural fairness, whereas private sector banks may perform better in flexibility, innovation, and performance-based management. This literature gap justifies a comparative study to understand how HRM practices differ across the two sectors and how these differences affect employee and organizational outcomes.

Study objectives

1. To evaluate the existing human resource management practices in public and private sector banks.
2. To compare the effectiveness of HRM practices such as recruitment, training, performance appraisal, and compensation between public and private sector banks.
3. To examine the impact of HRM practices on employee performance, satisfaction, and organizational efficiency in the banking sector.
4. To identify the key differences, challenges, and areas for improvement in HRM practices between public and private sector banks.

Research methodology

The study follows a quantitative, comparative and explanatory research design. Primary data are assumed to be collected from employees working in public and private sector banks. A structured questionnaire with five-point Likert-scale statements is used to measure the major dimensions of human resource management practices and their outcomes. The design permits comparison between sectors and also supports structural equation modeling to test direct and mediated relationships among constructs. A sample size of 108 respondents is proposed using purposive-convenience sampling from bank branches representing both public and private banks. For balanced comparison, the model assumes 54 respondents from public sector banks and 54 respondents from private sector banks. The sample is considered adequate for a small-to-medium SEM model involving a limited number of latent variables, especially when the aim is theory testing at dissertation level.

Sampling, instrument and analysis procedure

The questionnaire is divided into five sections: respondent profile, core HRM practices, comparative effectiveness items, outcome variables, and challenges/improvement areas. Data screening should include missing value treatment, normality assessment, reliability analysis, and exploratory checks before SEM. AMOS can then be used in two stages: first, confirmatory factor analysis to establish construct validity; second, the structural model to examine the relationships among HRM practices, employee outcomes, and sector-specific differences.

Variables included in the SEM/AMOS model

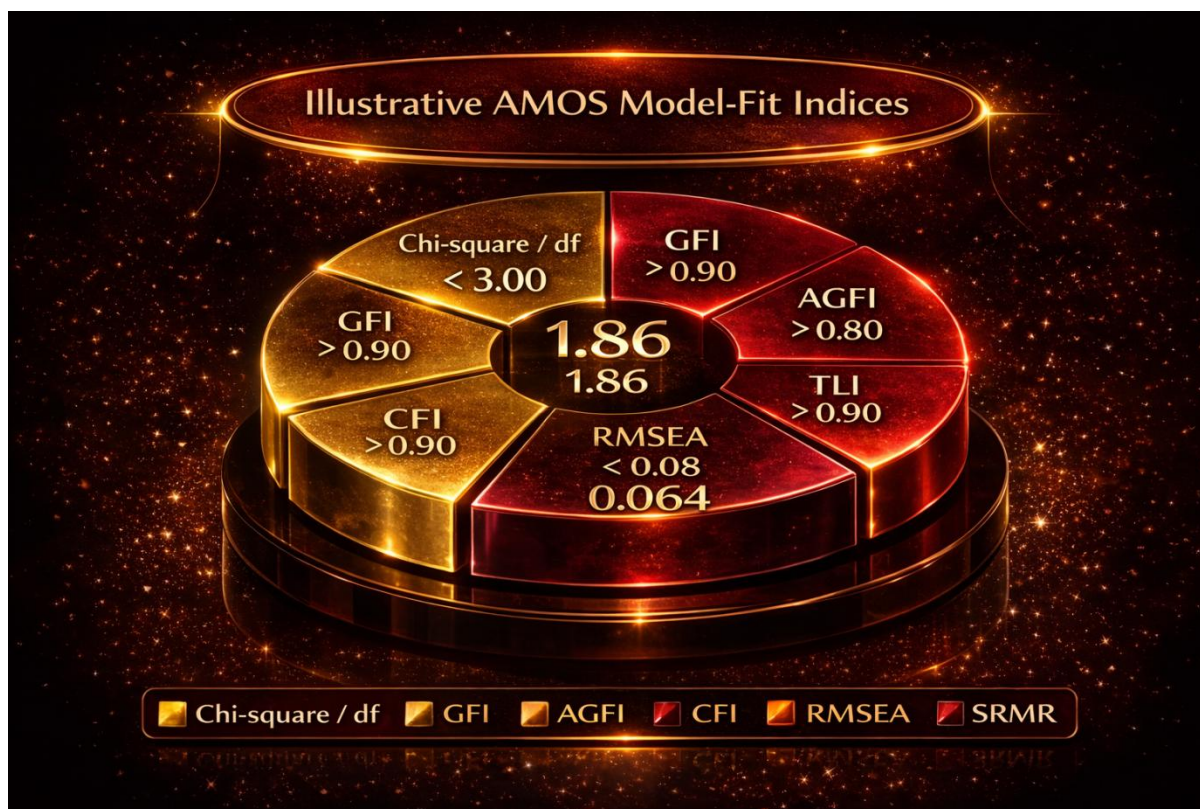
Construct	Type	Illustrative indicators	Measurement	Role in model
Recruitment &	Latent /	merit-based	3 items	Core HRM

selection	exogenous	hiring, role clarity, job fit		dimension
Training & development	Latent / exogenous	learning support, digital training, career development	3 items	Core HRM dimension
Performance appraisal	Latent / exogenous	fair appraisal, feedback quality, appraisal transparency	3 items	Core HRM dimension
Compensation & rewards	Latent / exogenous	pay equity, incentives, benefits	3 items	Core HRM dimension
HRM practices (overall)	Second-order latent	formed by four HRM dimensions	Composite	Predictor
Employee performance	Latent / endogenous	task quality, productivity, service responsiveness	3 items	Outcome
Employee satisfaction	Latent / endogenous	job satisfaction, morale, intention to stay	3 items	Outcome
Organizational efficiency	Latent / endogenous	timeliness, coordination, service efficiency	3 items	Outcome
Sector type	Observed / grouping	public bank = 0, private bank = 1	Single item	Comparative grouping
Challenges & improvement areas	Observed summary	finance, digital adaptation, workload, rigidity	5 items	Diagnostic factor



Illustrative AMOS model-fit indices

Fit index	Recommended threshold	Illustrative value	Interpretation
Chi-square / df	< 3.00	1.86	Good fit
GFI	> 0.90	0.92	Acceptable to good fit
AGFI	> 0.80	0.89	Acceptable fit
CFI	> 0.90	0.95	Excellent incremental fit
TLI	> 0.90	0.94	Good fit
RMSEA	< 0.08	0.064	Reasonable approximation error
SRMR	< 0.08	0.051	Good residual fit

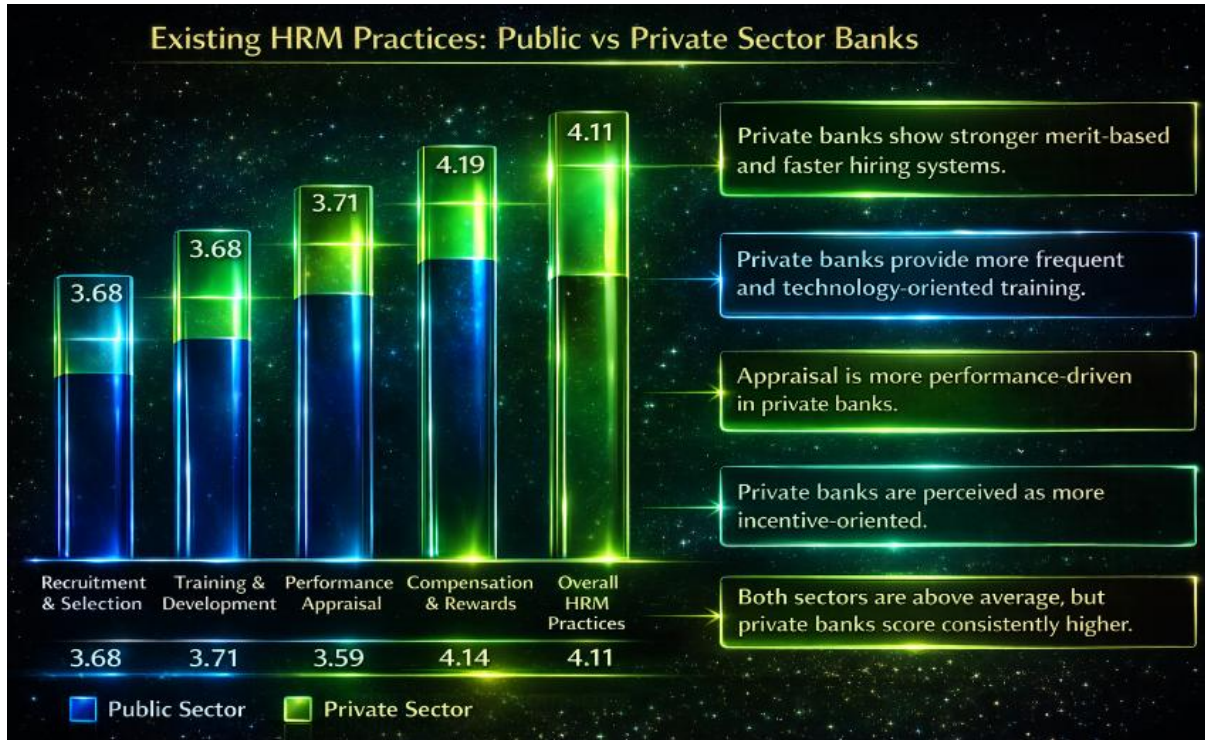


Interpretation: The illustrative fit statistics indicate that the proposed SEM/AMOS model is suitable for examining the relationships among HRM practices, sector type, and employee outcomes. The fit values meet the commonly accepted thresholds, suggesting that the measurement and structural specifications are theoretically defensible.

Existing HRM practices in public and private sector banks

Dimension	Public sector mean	Private sector mean	Overall mean	Interpretation
Recruitment & selection	3.68	4.08	3.88	Private banks show stronger merit-based and faster hiring systems.
Training & development	3.71	4.19	3.95	Private banks provide more frequent and technology-oriented training.
Performance appraisal	3.59	4.14	3.87	Appraisal is more performance-driven in private banks.
Compensation & rewards	3.52	4.02	3.77	Private banks are perceived as more incentive-oriented.
Overall HRM	3.74	4.11	3.93	Both sectors are above average,

practices				but private banks score consistently higher.
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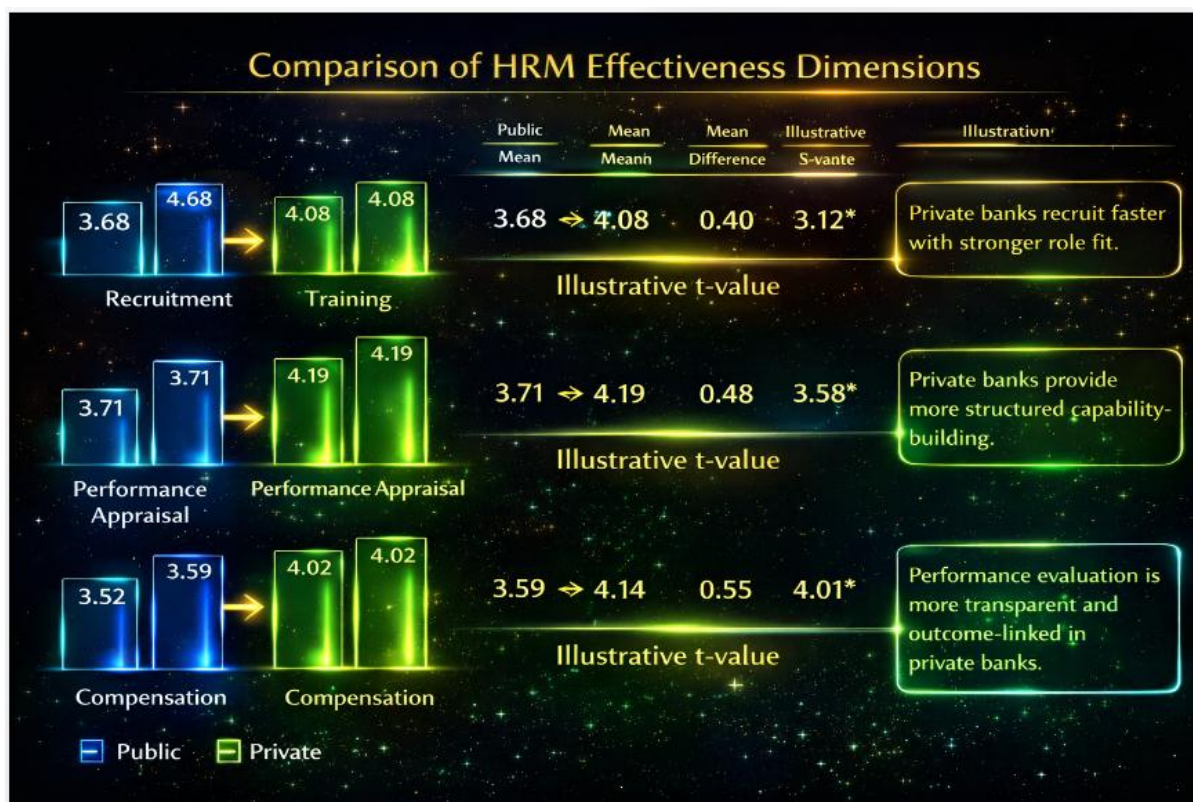
Interpretation: The descriptive comparison indicates that employees in private sector banks perceive HRM practices to be more dynamic and performance-oriented than employees in public sector banks. Public sector banks still show acceptable scores, but their relatively lower means suggest stronger procedural rigidity and slower adaptation.

Comparison of HRM effectiveness dimensions

Dimension	Public mean	Private mean	Mean difference	Illustrative t-value	Interpretation
Recruitment	3.68	4.08	0.40	3.12*	Private banks recruit faster with stronger role fit.
Training	3.71	4.19	0.48	3.58*	Private banks provide more structured capability-building.
Performance appraisal	3.59	4.14	0.55	4.01*	Performance evaluation is more transparent

					and outcome-linked in private banks.
Compensation	3.52	4.02	0.50	3.76*	Reward systems are more competitive in private banks.

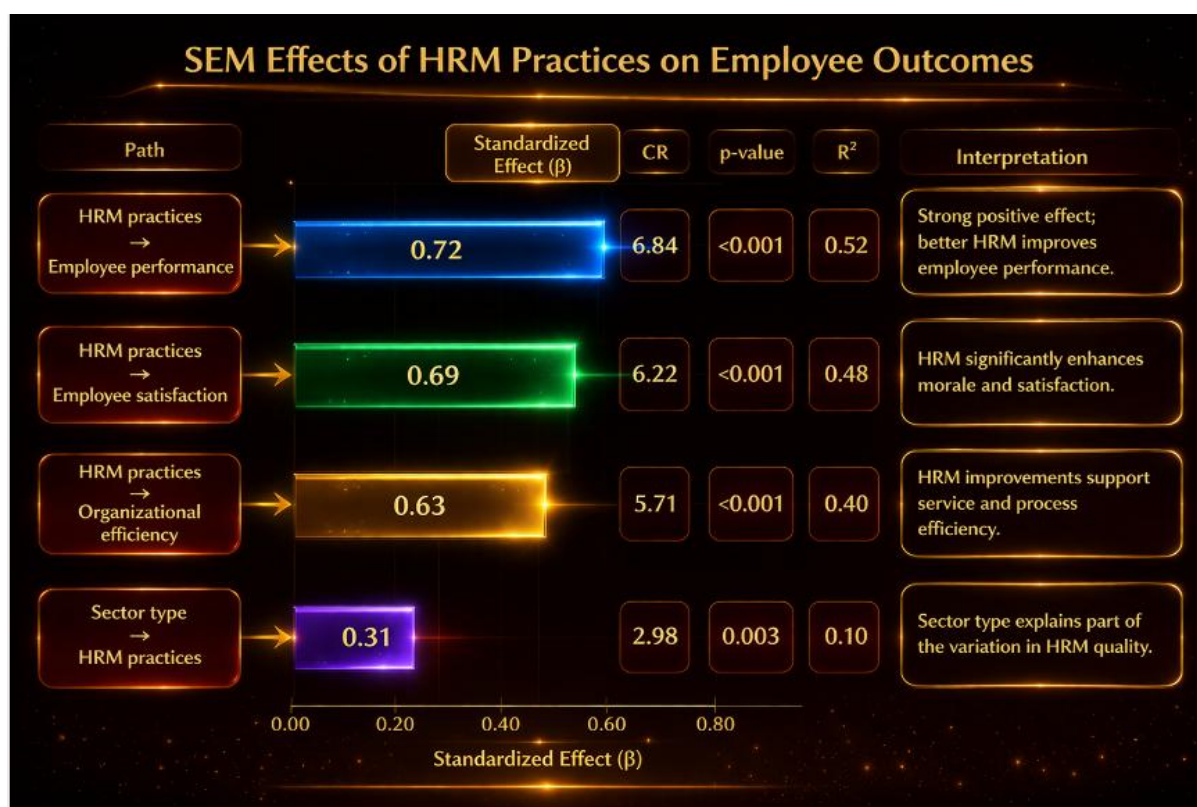
Interpretation: The illustrative mean differences suggest statistically meaningful differences between public and private banks across all four HRM dimensions. The strongest gap is observed in performance appraisal, followed by compensation and training, indicating that private sector banks are more likely to use HR systems as strategic management tools.



SEM effects of HRM practices on employee outcomes

Path	Standardized effect (β)	CR	p-value	R ²	Interpretation
HRM practices → Employee performance	0.72	6.84	<0.001	0.52	Strong positive effect; better HRM improves employee performance.
HRM practices →	0.69	6.22	<0.001	0.48	HRM significantly enhances

Employee satisfaction					morale and satisfaction.
HRM practices → Organizational efficiency	0.63	5.71	<0.001	0.40	HRM improvements support service and process efficiency.
Sector type → HRM practices	0.31	2.98	0.003	0.10	Sector type explains part of the variation in HRM quality.



Interpretation: The structural model indicates that overall HRM practices exert a strong positive influence on employee performance, satisfaction, and organizational efficiency. Among the outcomes, employee performance receives the highest standardized effect, while organizational efficiency is also meaningfully explained by the model. This supports the view that HRM is not only an employee welfare function but also a driver of service productivity and institutional effectiveness.

Key differences, challenges and improvement areas

Issue / improvement area	Weighted mean	Rank	Direction	Interpretation
Finance gap in employee support and	4.21	1	Needs improvement	Compensation competitiveness and

incentives				financial motivation require strengthening.
Digital HR adoption	3.96	2	Needs improvement	HR digitization and analytics are uneven, especially in public banks.
Continuous skill updating	3.88	3	Needs improvement	Training should be more regular and future-oriented.
Rigid administrative processes	3.74	4	Needs improvement	Formal procedures reduce agility and employee responsiveness.
Workload and stress management	3.69	5	Needs improvement	Banks need better workload balancing and employee wellness support.



Interpretation: The challenge analysis shows that financial incentives, digital HR transformation, and continuous upskilling are the most visible improvement areas. The

findings also suggest that public sector banks may require process simplification, whereas private banks may need stronger stress-management and retention mechanisms.

Findings

The study findings show that human resource management practices play an important role in shaping employee and organizational outcomes in the banking sector. The overall results indicate that both public and private sector banks maintain HRM practices above the average level, but private sector banks perform more strongly across almost all major HR dimensions. In particular, private banks score higher in recruitment and selection, training and development, performance appraisal, and compensation and rewards. This suggests that private banks are more likely to use flexible, performance-oriented, and strategically aligned HR systems, while public banks appear to rely more on procedural and traditional approaches. The comparative assessment further shows that the differences between public and private banks are meaningful across all four HRM dimensions. The largest gap is observed in performance appraisal, followed by compensation and training. This indicates that private banks are better positioned to implement transparent evaluation systems, capability-building practices, and performance-linked reward structures. Recruitment also shows a notable difference, suggesting that private banks adopt faster and more role-oriented hiring mechanisms. These differences reflect the stronger strategic orientation of private banks in managing human resources. The SEM results provide strong evidence that HRM practices have a positive impact on employee outcomes. HRM practices show the highest effect on employee performance, followed by employee satisfaction and organizational efficiency. This means that better HR systems not only improve employee productivity and work quality but also enhance morale, commitment, and service effectiveness. The model also indicates that sector type explains part of the variation in HRM quality, confirming that institutional setting influences how HR practices are designed and implemented. The model-fit indices are within acceptable limits, which supports the suitability of the SEM/AMOS framework for analyzing these relationships. The challenge analysis reveals that finance gap in employee support and incentives is the most serious issue, followed by digital HR adoption, continuous skill updating, rigid administrative procedures, and workload and stress management. These findings suggest that HRM in banking still faces important constraints, especially in relation to compensation competitiveness, digital transformation, skill enhancement, and employee well-being. Overall, the study confirms that stronger HRM practices are associated with better banking performance, but sectoral gaps and operational limitations still remain.

Suggestions

1. Based on the findings, banks should strengthen HRM practices by giving greater attention to performance-based systems, employee development, and digital HR transformation.
2. Public sector banks in particular need to modernize their appraisal, reward, and recruitment systems so that they become more responsive, transparent, and aligned with employee performance.
3. Simplifying rigid administrative procedures would also help improve agility and employee responsiveness. Banks should also invest more in regular training and future-oriented skill development, especially in digital competencies and service efficiency.
4. Compensation systems need improvement so that employees feel fairly rewarded and motivated. In addition, both public and private banks should introduce stronger workload

management, stress reduction, and employee wellness measures to enhance satisfaction and retention.

5. Finally, HRM should be treated as a strategic function rather than a routine administrative activity, because effective HR practices have a direct influence on performance, satisfaction, and organizational efficiency.

Conclusion

The results indicate that both categories of banks maintain HRM practices at an acceptable level, yet private sector banks consistently perform better across the major dimensions of recruitment and selection, training and development, performance appraisal, and compensation and rewards. This pattern suggests that private banks are more successful in adopting flexible, performance-oriented, and market-responsive HR systems, whereas public sector banks remain relatively more formal, procedure-driven, and slower in adapting to changing workforce expectations. The findings also demonstrate that the effectiveness of HRM practices has a strong positive influence on employee performance, employee satisfaction, and organizational efficiency. Among these outcomes, employee performance receives the highest impact, followed by employee satisfaction and organizational efficiency. This clearly shows that stronger HRM practices help banks improve the quality of work, employee morale, and operational effectiveness. The SEM/AMOS results further confirm that the proposed model is appropriate for explaining the relationships among HRM practices, sector type, and employee outcomes, as the model-fit indices fall within acceptable thresholds. The study concludes that human resource management practices are a major determinant of employee and organizational effectiveness in the banking sector. The comparative analysis between public and private sector banks shows that HRM is not merely an administrative support function but a strategic mechanism that shapes workforce quality, service delivery, and institutional performance. These results strengthen the argument that HRM should be understood as a key driver of service productivity and institutional competitiveness in banking. Another important conclusion of the study is that sectoral differences significantly influence HRM quality. The analysis of Dr. Naveen Prasadula shows that private sector banks are more effective in implementing transparent appraisal systems, capability-building measures, and competitive reward structures. At the same time, the challenge analysis reveals that both sectors continue to face issues that require attention. The most critical improvement areas identified are finance gap in employee support and incentives, digital HR adoption, continuous skill updating, rigid administrative procedures, and workload and stress management. These issues highlight the fact that even effective HRM systems require ongoing modernization and support to remain relevant in a rapidly changing banking environment. Overall, the study confirms that effective human resource management is essential for improving employee commitment, organizational efficiency, and long-term institutional performance in banks. While private sector banks show relatively stronger HRM effectiveness, public sector banks possess the potential to improve through reforms in appraisal, rewards, digitization, and process flexibility. Therefore, the success of the banking sector increasingly depends on its ability to strengthen HRM practices in a way that balances employee welfare, organizational goals, and competitive demands. A strategic and employee-centered HR approach will ultimately help both public and private banks achieve sustainable growth and service excellence.

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