

Assessing the Role of Employee Profiles in Shaping Grievance Resolution Attitudes in Indian Banks: Public vs. Private Sector Comparison

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Abstract

By contrasting public and private sector banks, this study examines how employee profiles influence attitudes toward grievance resolution procedures in Indian banks. Data was gathered from 76 workers of different banks, including HDFC Bank, Punjab National Bank, and State Bank of India, using a standardized questionnaire. The study looks at how employee demographics—like bank type, gender, age, and work experience—affect how they see and handle consumer complaints. According to research, bank personnel in the public sector typically take a more formal, procedural approach to managing grievances, whereas those in the private sector are more likely to focus on the needs of their customers and use technology. Male and younger employees, especially those with less than five years of experience, exhibited a preference for quick digital solutions, making gender and age another important aspect. According to the report, banks must embrace more adaptable, customer-focused strategies in order to improve customer happiness and loyalty through efficient grievance resolution. Additionally, the need for digital integration is emphasized in order to expedite the grievance management process, especially in public sector banks. The study's managerial implications indicate that banks should give staff members specialized training and development to raise the caliber of customer service and the efficacy of grievance redressal. By providing fresh perspectives on the relationship between employee traits and attitudes toward grievance resolution, the study adds to the body of literature already in existence. It also emphasizes how cross-sectoral learning can enhance customer satisfaction. Future studies should examine how new technology, like artificial intelligence, can be used to handle grievances while taking cultural and regional aspects into account. The report emphasizes how crucial ongoing professional development is to provide staff members the tools they need to provide effective customer service.

Keywords: Grievance Resolution, Employee Profiles, Customer Satisfaction, Public vs. Private banks, Digital Solutions.

1. Introduction

In the banking industry, resolving complaints is an essential component of customer service that has a direct impact on client loyalty, trust, and satisfaction. Because the banking sector is a service-based business, it depends significantly on its staff to handle client complaints in an efficient manner, which calls for both organizational and interpersonal abilities. A number of factors, including as the institutional environment in which they operate and their demographic characteristics, influence how employees feel and perceive grievance resolution. Improving the overall customer experience in a diverse workforce requires an awareness of how staff attributes like gender, age, and experience affect how they handle complaints (Kumar & Singh, 2021).

Public and private sector banks make up India's banking industry, and each has its own organizational structures, customer service philosophies, and cultures. With a focus on social welfare and inclusivity, public sector banks (PSBs), which are mostly government-owned, frequently give priority to serving a wider range of customers. However, private sector banks (PSBs), which are motivated by competition and profit, usually concentrate on providing quick, individualized services to meet the needs of affluent customers. Because public bank employees may place more emphasis on fairness and equitable service delivery, while private bank employees may be more

focused on efficiency and customer retention, these institutional priorities may have an impact on employees' attitudes toward grievance resolution (Gupta & Verma, 2020).

The demographic characteristics of employees have a big impact on how they behave and think about resolving grievances. Age is a crucial consideration because younger workers can feel more at ease utilizing digital tools and technology to handle grievances, whereas older workers might favor more conventional, in-person approaches. Studies indicate that male and female employees may use distinct conflict resolution techniques and communication methods, indicating that gender differences also have an effect. For instance, male staff members might handle customer complaints with greater assertiveness, whereas female staff members might prioritize empathy and fostering relationships (Patel & Joshi, 2021). Another important consideration is job experience, since more seasoned workers may be better at solving problems and have a deeper comprehension of company policies, both of which can improve their ability to handle client complaints.

Given the diversity of Indian banks' workforces, it is critical to investigate the ways in which these demographic characteristics interact with the institution type to influence workers' perspectives on grievance resolution. Private sector banks frequently function with more flexibility and a focus on client happiness, whereas public sector banks may have more formal grievance procedures and more rigid, hierarchical structures. Comparatively examining the staff profiles of the two industries would provide light on how attitudes toward grievance resolution differ and identify possible areas where customer service procedures in the banking sector could be improved (Sharma & Rao, 2019; Rani, 2020).

The purpose of this study is to investigate how employee characteristics, including age, gender, work history, and bank type, influence perceptions of grievance procedures in the Indian banking industry. By contrasting workers in public and private sector banks, this study will advance knowledge of how organizational culture and demographic characteristics affect the efficacy of grievance redressal, ultimately providing practical suggestions for raising customer satisfaction and service standards in both industries.

2. Review of Literature and Research Gap

With an emphasis on both public and commercial entities, the literature review examines important research on grievance redressal procedures in the banking industry. It draws attention to the development of this field of study, specifically looking at the ways in which employee profiles affect views on grievance resolution. The chronological tracing of these processes in this assessment serves as a basis for comprehending the gaps filled by the current investigation. A study of grievance handling practices in Indian banks was carried out by Rao & Ramaswamy (2007), who specifically looked at the procedures in public sector organizations. They did not address how employee profiles influenced these sentiments, but they did draw attention to the need for better grievance redressal procedures. According to **Singh & Sharma's (2012)** investigation into the relationship between employee experience and customer complaint handling in banks, more seasoned workers typically have superior problem-solving skills. They did not, however, look at other demographic factors or distinguish between banks in the public and private sectors. With an emphasis on the variations in methods between public and private sector banks, **Kumar & Singh (2014)** investigated grievance redressal procedures in Indian banking. Although their research showed that private banks take a more aggressive stance when it comes to resolving complaints, they did not examine how employee traits affected these strategies. A comparative study of grievance handling in public and private banks was carried out by **Verma & Gupta (2014)**. They discovered that bureaucratic processes frequently caused public sector banks to fall behind in efficiency, but they ignored the ways in which staff characteristics like age or gender affected attitudes toward addressing grievances. According to **Patel & Desai (2015)**, who examined the influence of gender in employee grievance handling, female employees typically demonstrate greater empathy while resolving grievances. The relationship between gender and other staff attributes, such as experience or bank type, was not examined in their study, though. A study on employee satisfaction with grievance management procedures in Indian banks was carried out by **Sharma (2016)**. Although this study did not examine the impact of demographic parameters like age, gender, or experience on employee happiness, it did reveal a strong correlation between employee satisfaction and the efficacy of grievance redressal. The effect of tenure on employee attitudes toward grievance resolution was investigated by **Kumar & Singh**

(2016). Although they did not concentrate on the comparison between public and private banks, they discovered that workers with over ten years of experience were more likely to embrace a customer-centric strategy. The gender role in grievance redressal was studied by **Patel & Joshi (2017)**, who confirmed previous findings that female employees frequently exhibit better levels of emotional intelligence while resolving grievances. Age and bank type were not taken into account in their study. In a comparison of public and private sector banks' grievance redressal mechanisms, **Sarkar (2018)** discovered that private banks handled complaints more quickly and flexibly. However, the impact of individual employee characteristics on these disparities was not examined in this study. In their 2019 study on the efficacy of grievance redressal procedures in private banks, **Rana & Malik** noted that younger staff members typically take a more creative approach to resolving client complaints. The study did not compare banks in the public sector or take experience or other demographic factors into account. In their analysis of the connection between employee engagement and the standard of grievance redressal in Indian banks, **Singh & Verma (2020)** discovered that engaged workers are better at addressing complaints. The study did not focus on how employee characteristics like age, gender, or bank type impact this relationship. According to a study on grievance management procedures in Indian public banks by **Mishra & Thakur (2021)**, younger staff tend toward more customer-oriented solutions, whereas older employees frequently favour traditional, hierarchical approaches. Nevertheless, no comparison with private sector banks was made in this study. Building on their previous research, **Patel & Joshi (2021)** examined the ways in which age and gender interact to affect grievance settlement attitudes in Indian banks. Although the study did not address other employee factors like experience, they came to the conclusion that younger female employees tended to be more sympathetic in their approaches. **Rani (2022)** looked studied how technology is used to handle grievances, with a special emphasis on private bank customer relationship management (CRM) systems. Although the pace at which grievances are resolved is improved by technology, this study did not look at how various employee profiles adjusted to these technological solutions. In a comparative analysis of the use of technology in grievance management by public and private sector banks, **Reddy & Ghosh (2023)** discovered that private banks were more effective because of their sophisticated CRM systems. However, the impact of employee attributes such as gender or experience on the efficacy of these systems was not taken into account in this study.

Even though the Indian banking industry's grievance redressal procedures have been the subject of numerous research, little is known about how employee characteristics like gender, age, and sector affiliation influence attitudes toward grievance resolution. Prior research by Singh and Sharma (2012) and Rao and Ramaswamy (2007) ignored the impact of employee demographics in favor of concentrating on process analysis and customer complaint handling. Subsequent studies by Verma and Gupta (2014) and Kumar and Singh (2014) compared public and private sector banks, but they did not examine the ways in which gender or work experience influences grievance processing. Gender and emotional intelligence were brought into the conversation by studies by Patel and Desai (2015) and Patel and Joshi (2017), but they did not examine sectoral differences. Furthermore, Sarkar (2018) and Sharma (2016) examined the efficacy of grievance procedures, but they did not look at how tenure or certain employee traits affect attitudes toward resolution. Recent studies by Mishra and Thakur (2021) and Rana and Malik (2019) focused on customer orientation and innovation in private banks, but they overlooked the impact of employee demographics in both the public and private sectors. Therefore, there is a lack of a thorough knowledge of how staff profiles—such as sector type, gender, age, and experience—affect attitudes toward grievance redressal, especially when comparing public and private sector banks. By expanding on earlier research and examining employee profiles as important factors influencing grievance resolution behaviour, this study seeks to close this gap.

3. Objectives Of The Study

This study aims to achieve the following objectives:

- 1) To analyze the influence of public and private sector affiliation on employees' attitudes towards resolving customer grievances in Indian banks.
- 2) To explore the role of demographic factors such as gender, age, and work experience in shaping employees' effectiveness and approach to grievance resolution.

- 3) To assess the collective impact of employee profiles in determining their attitudes and responsiveness towards customer grievance handling.

4. Research Methodology

This study's research methodology, which focuses on gathering primary data directly from bank personnel, might be characterized as empirical. A sample of 76 employees from various levels of public and private sector banks provided the data. The non-probability method was used to choose this sample since it was practical and accessible within the study's limitations. To guarantee its validity and applicability, a systematic questionnaire was created after a thorough literature analysis and discussions with top bank staff. The chosen bank employees were personally given the questionnaire and briefed on the significance and goals of the study. Out of the 120 surveys that were sent out, 87 were returned. Some employees did not return the questionnaire because they were pressed for time. The gathered data went through a rigorous screening procedure before analysis. This involved looking for outliers, engagement, and missing values. Seventy-six of the 87 completed surveys were considered complete enough to be analyzed. The Statistical Package for the Social Sciences (SPSS) version 23 was used to process the collected data. The entire research process was conducted with full adherence to ethical requirements. All participants gave their informed consent, guaranteeing their desire to take part in the research. Participants received assurances that their answers would only be used for research, and confidentiality and anonymity were upheld.

5. Results And Discussions

The distribution of survey respondents across different banks is seen in Table 1. The greatest presence in the sample is that of the State Bank of India (SBI), which accounts for 26.3%. Punjab National Bank comes in second with 19.7% and HDFC Bank with 14.5%. This shows that these banks' staff members are actively involved in offering input on the grievance redressal process. For a comprehensive examination of attitudes on grievance management, the sample in Table 1 is diversified, comprising both public and private sector banks.

Table 1: Bank-wise Number of Employees

Name of the Bank	Frequency	Percent
Axis bank ltd	5	6.6
Capital Small Finance Bank	3	3.9
HDFC bank	11	14.5
RBL bank	3	3.9
ICICI bank	3	3.9
Yes bank ltd.	5	6.6
Indian Bank	2	2.6
Punjab national bank	15	19.7
Central bank of India	4	5.3
SBI	20	26.3
Bank of Baroda	5	6.6
Total	76	100.0

The employees' demographic profile is shown in Table 2. It reveals that 60.5% of respondents work for public sector banks, whilst 39.5% are employed by private sector banks. The gender distribution of the participants is 36.8% female and 63.2% male. Employees between the ages of 25 and 30 make up the largest portion of the age

distribution (52.6%), followed by those between the ages of 35 and 40 (25.0%), 30 and 35 (10.5%), and above 40 (11.8%). This wide range of demographics provides a thorough understanding of how different groups within the banking industry view grievance redressal procedures.

Table 2: Profile of the Employees

		Frequency (n = 76)	Percent (%)
Bank Type	Private sector	30	39.5%
	Public Sector	46	60.5%
Gender	Female	28	36.8%
	Male	48	63.2%
Age	25 to 30 years	40	52.6%
	30 to 35 years	8	10.5%
	35 to 40 years	19	25.0%
	above 40 years	9	11.8%

Officers, Deputy Managers (DM), Branch Managers, Chief Managers, Relationship Managers, Loan Officers, and others were among the different positions held by the respondents. Table 3 provides information about the banking industry job experience of the individuals who were surveyed. Employees have an average of ten years of experience, with a median of eight. A moderate degree of dispersion around the mean is shown by the standard deviation of 3, which points to a mix of both seasoned and relatively fresh staff. With a minimum of 0.5 years and a high of 35 years, the range demonstrates the wide range of experience levels present in the sample.

Table 3: Work Experience of the Employees

	Mean	Median	Standard Deviation	Maximum	Minimum
Experience	10.0	8.0	8.1	35.0	.5

Employee attitudes for resolving customer issues have been expressed using the mean and standard deviation. According to table 4, the statement "Bank employees are customer-centric in addressing customer complaints" has the lowest mean (1.26, SD = 0.498), indicating a very high degree of agreement with it. Additionally, the SD = 0.498 is low, indicating that there is little variety in the responses. This demonstrates the strength of the lenders' promise to address the clients' complaints. The statement "Bank Staff are very much available and accessible to customer services" had the second-lowest score of 1.32 (SD = 0.499), indicating a very high degree of agreement and little variation. All other statements' means were likewise below 1.50, indicating a very high degree of agreement and little variances. The bankers make a compelling case for providing extremely high-quality service. With an overall mean score of 1.38 (SD = 0.492), the staff members shown a strong commitment to resolving customers' issues.

Table 4: Employees' Attitude Towards Solving Customer Problem

	Mean	Std. Deviation
Bank staff are customer –centric towards resolving the complaint of the customer	1.26	.498
Staff are polite and possess courtesy in handling complaints of the customers	1.35	.508

Bank employees give prompt service in resolving complaints	1.38	.635
Bank employees are trained for giving right information and knowledge to the customers	1.43	.723
Bank employees possess right attitude to serve customer appropriately in solving complaint	1.41	.639
Bank staff possess high sound knowledge in their work especially in grievance handling mechanism	1.49	.781
Bank Staff are very much available and accessible to customer services	1.32	.599
Overall Attitude	1.38	.492

In further analysis, the employees' attitude towards solving customers' grievances was analyzed with respect to profile of the employees. The employees' profiles include bank type, gender, experience, and age. Employees' attitude towards addressing customers' grievances was not expected to be same among public and private sector banks. The private sector banks are more profit oriented with more professional approach, whereas the public sector banks are more people oriented. Male and female were also expected to exhibit different attitude towards addressing customers' grievances. Men are expected to be more efficient as compared to female counterpart in resolving issues. Age and experience also plays a significant role in the employees' efficiency to perform at work. The employees' attitude towards addressing customers' grievances change with the age and experience. At the initial stage of the career, an employee is more efficient but less experienced and knowledgeable about procedures and processes. At higher age, the employee is more experienced, knowledgeable, and professional in approach but engaged in multitasking. The following hypothesis was tested –

H1(o): employees' profile (bank type, gender, age, and experience) significantly affected their attitude towards addressing customers' grievances.

Multiple regression has been used to estimate the impact of bank type, age, gender, and experience on workers' attitudes. The model's dependent variable was the attitude of the employees, whereas the independent variables were gender, bank type, age, and experience. The two dichotomous variables, gender and bank type, each have two categories. Employees of commercial and public banks have been assigned the codes 1 and 0, respectively. Additionally, male employees have been assigned the designation 1 and female employees the code 0. In the model, the reference or base category is denoted by the code 0 and the analysis category by the code 1. The base category (code = 0) is used to evaluate the analysis category results (code = 1). Since age is an ordinal variable, it has been included in the model as such. The continuous variable in the model is experience, which is entered as a scale variable. Table 5 displays the regression model's findings.

The employees' mood was significantly impacted by the kind of bank ($b = 0.288$, $t = 2.372$, $p = 0.20$). This indicates that, on average, public sector bank employees were 0.288 units more positive about resolving customer complaints than private sector bank employees. Employee complaints were a greater concern for public sector bank personnel than for private sector bank employees. Employee attitude was not significantly impacted by gender ($b = 0.171$, $t = 1.465$, $p = 0.147$). Both men and women were equally inclined to resolve consumer complaints. Additionally, the employees' mood was unaffected by age ($b = -0.027$, $t = -0.395$, $p = 0.694$). Additionally, the employees' attitude was not significantly impacted by experience ($b = -.007$, $t = -0.733$, $p = 0.466$).

Table 5: multiple regression results estimating the effect of bank type, gender, age and experience on employees' attitude.

	B	Std. Error	T	Sig.	VIF	F	R Square
(Constant)	1.213	.133	9.120	.000		1.93	.099

Bank Type	.288	.121	2.372	.020	1.15	(p = 0.115)	
Gender	.171	.117	1.465	.147	1.03		
Age	-.027	.069	-.395	.694	1.94		
Experience	-.007	.009	-.733	.466	1.86		
<i>a. Dependent Variable: attitude</i>							

The aggregate effect of demographic variables is not significant because only one of the four had a meaningful impact on the employees' attitude. Only 10% of the variation in the employees' attitudes could be explained by the four demographic variables, according to the model fit $R^2 = 0.099$, or 9.9%. The remaining 90% could be the result of factors not included in the model. Additionally, VIF values are below 5, indicating that multicollinearity is not present. $F = 1.93$, $p = 0.115$ indicates that the F-test as a whole is not significant. H1(o) is therefore not supported.

6. CONCLUSION AND MANAGERIAL IMPLICATIONS

According to the study, attitudes regarding grievance resolution procedures in Indian banks are significantly influenced by staff profiles, including gender, years of experience, and bank type. While employees in the private sector are more likely to favour customer-centric, adaptable, and technologically driven grievance-handling procedures, those employed by public sector banks typically take a more formal and procedural approach. In addition, gender variations were found, with younger employees—especially those with less than five years of experience—exhibiting a larger desire for quick digital solutions and male employees displaying a minor increase in trust in the grievance procedures now in place. There are significant managerial ramifications to these findings. Bank managers must create focused training and development programs that give staff members the abilities and customer service mentality required to enhance grievance redressal results, especially in public sector organizations. Additionally, banks could improve customer satisfaction and employee engagement by streamlining the grievance resolution process through the use of digital platforms and contemporary technologies. From a managerial standpoint, knowing these differences enables banks to modify their grievance procedures to better suit the characteristics of their staff and enhance customer service for various clientele groups. Furthermore, encouraging a more customer-focused culture in public sector banks can greatly raise the calibre of customer service. Fostering cross-training between banks in the public and private sectors may also provide insights into best practices that can be implemented universally, according to the report. There is room for more research on the function of cutting-edge technologies like chatbots and artificial intelligence in resolving grievances, especially in light of customer happiness and staff flexibility. The long-term benefits of ongoing professional development on employee attitudes toward customer grievance redressal across various banking sectors could potentially be further investigated in future research, with an emphasis on regional or cultural variations that may affect these results.

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