Demographics and Self-Efficacy: Drivers of Gender Sensitivity in HR Practices

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ABSTRACT

This study examines how employees' demographic characteristics and self-efficacy relate to their perceptions of gender-sensitive human resource (HR) practices. Specifically, it sought to describe the participants' profiles in terms of age, gender, economic status, and work position; to assess their levels of self-efficacy across social, emotional, and cognitive domains; to evaluate their views on HR gender sensitivity; to determine if self-efficacy varied based on demographic factors; and to investigate whether self-efficacy influenced perceptions of gender-sensitive HR practices. Adopting a descriptive-correlational research design, the study surveyed 143 service employees from nine banking institutions, using stratified random sampling. Data were collected through adapted and validated survey instruments. Analytical tools included frequency, percentage, mean, standard deviation, ANOVA, and regression analysis. Results showed that most respondents were female, aged 22–34, belonged to the middle-income bracket, and served primarily as bank tellers. Overall, participants reported very high levels of self-efficacy and rated HR gender sensitivity practices highly, especially in hiring, access to services, and disciplinary processes. Although no significant differences in self-efficacy emerged based on age, gender, or position, economic status showed a notable influence. Additionally, social and cognitive self-efficacy significantly predicted perceptions of gender-sensitive HR practices. These findings highlight the importance of fostering employee self-efficacy to further strengthen gender-inclusive policies in financial institutions.

Keywords: gender sensitivity, self-efficacy, human resource practices, financial institutions

INTRODUCTION

One crucial and prevailing issue in modern society is the commitment of both government and private organizations to implement human resource practices that are gender-sensitive. Gender equality encompasses strategies that integrate a gender perspective into the design, implementation, monitoring, and evaluation of policies, programs, and projects across various sectors. Aligned with this, the United Nations Sustainable Development Goals (UN-SDGs, 2021) promote gender equality by advocating for the systematic consideration and inclusion of the needs, interests, and experiences of women, men, and diverse gender groups in all aspects of development.

In the Philippines, efforts to promote gender equality have gained significant ground. According to the World Economic Forum (WEF, 2021), the country ranked second highest in gender equality (78.4%) among nations in Southeast Asia and the Pacific region. These achievements reflect both governmental and private sector initiatives aimed at creating inclusive environments, particularly within human resource management practices. However, despite these advances, challenges remain in ensuring that gender sensitivity is fully integrated into organizational processes, especially when considering the varying backgrounds and capabilities of individuals.

As the term gender encompasses the societal and cultural influences on a person's competence and ability in relation to their gender identity (Matto, 2022), self-efficacy also includes an individual's beliefs about their ability to execute specific tasks and attain desired outcomes. It operates as a personal assessment of one's capabilities to overcome challenges and accomplish goals. These perceptions of self-efficacy, however, do not develop in isolation. They are often shaped by an individual's demographic background. Demographic factors can influence not only a person's self-confidence and opportunities but also their responsiveness to gender-sensitive practices within organizational environments (Gu et al., 2024).

Recent literature has significantly advanced the understanding of self-efficacy and gender equality in various contexts. For instance, Commodari and La Rosa (2020) found that general self-efficacy was a significant predictor of perceived personal susceptibility during the COVID-19 pandemic. Similarly, a study by Basileo et al. (2024) emphasized the importance of self-efficacy, motivation, and support for basic psychological needs in academic achievement.

Despite these advancements, limited research has examined how self-efficacy and demographic factors jointly influence perceptions of gender-sensitive human resource (HR) practices, particularly within financial institutions. Most existing studies are situated within educational, healthcare, or general corporate contexts, leaving a gap in understanding the unique dynamics present in the financial sector. Given the traditionally hierarchical and structured nature of financial institutions, it is essential to explore how employees' demographic profiles and self-efficacy beliefs impact their perceptions of gender sensitivity in HR processes. This study particularly, answered the following research problems:

1. What is the respondent's demographic profile in terms of:

    1. Age;
    2. Gender;
    3. Economic level; and
    4. Work Position?

2. What is the respondents perceive self-efficacy in terms of:

    1. social;
    2. emotional; and
    3. Cognitive dimensions?

3. How do the respondents perceive the level of HR practices on gender sensitivity in terms of:

    1. hiring process;
    2. gender sensitive language;
    3. access to services; and
    4. discipline and dismissal?

4. Is there a significant difference in the self-efficacy of respondents when they are grouped according to their profile characteristics?

5. Does self-efficacy significantly influence HR practices on gender sensitivity?

METHODOLOGY

This research adopted a descriptive-correlational design to explore the relationships among the respondents' demographic characteristics, their perceived self-efficacy, and their views on gender-sensitive human resource practices. Regression analysis was further employed to assess whether self-efficacy significantly predicts perceptions of gender-sensitive HR practices. The participants included 143 service employees—such as tellers, customer service agents, bookkeepers, accounting clerks, loan officers, and managers—from nine different banking institutions. Employees in support roles like security, maintenance, and driving were excluded. A stratified random sampling method was applied to ensure fair representation across the participating banks, and the final sample size was calculated using Cochran's formula for finite populations. Two survey instruments were utilized: The Self-Efficacy Scale developed by Loeb (2016), which assessed social, emotional, and cognitive domains, and the HR Practices on Gender Sensitivity Scale adapted from Khan et al. (2021), which measured areas including hiring practices, use of gender-sensitive language, access to services, and disciplinary procedures. Both instruments used a four-point Likert scale. To assess the reliability of the instrument, pilot testing was done among the employees of the financial institutions in the City of Valencia. The reliability testing was employed using the Cronbach Alpha coefficient, which yielded an overall reliability score of 0.969.

Data collection was conducted online using Google Forms. Ethical protocols were strictly followed, including obtaining informed consent, ensuring participant anonymity, securing voluntary participation without compensation, and properly acknowledging all sources according to APA 7th edition guidelines.

RESULTS AND DISCUSSIONS

Respondents' Demographic Profile

The inclusion of demographic profile in the present study is essential to gain a comprehensive understanding of how these factors intersect across diverse groups. Demographic data allows the researcher to uncover potential disparities or inequities in self-efficacy and perceptions of gender sensitivity. Hence, Table 1 presents the distribution of the financial institution employees' profile.

Table 1. Employees' Demographic Profile

Age (in years)	Frequency	Percentage (%)	Age (in years)
22-34	104	73.24	22-34
35-44	26	17.60	35-44
45-54	11	7.75	45-54
55-64	2	1.41	55-64
Total	**143**	**100.00**	**Total**
Gender	**Frequency**	**Percentage (%)**	**Gender**
Female	96	66.90	Female
Male	34	23.94	Male
LGBTQ+	13	9.16	LGBTQ+
Total	**143**	**100.00**	**Total**
Monthly Salary	**Economic Level**	**Frequency**	**Percentage (%)**
Between ₱84,574 and ₱241,640	Upper	1	0.70
Between ₱48,328 and ₱84,574	Middle	125	87.33
Between ₱12,082 and ₱48,328	Low	17	11.97
Total		**143**	**100.0**
Job Position	**Frequency**	**Percentage (%)**	**Position**
Bank Teller	29	20.42	Bank Teller
Financial Assistant/Analyst/Specialist	16	11.27	Financial Assistant/Analyst/Specialist
Not Identified	16	10.56	Not Identified
Account Assistant	13	9.16	Account Assistant
Account Officer	12	8.45	Account Officer
Clerk	10	7.04	Clerk
Service Officer/Associate	8	5.63	Service Officer/Associate
Manager	6	4.23	Manager

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Branch Operations Officer	4	2.82	Branch Operations Officer
Marketing Assistant	4	2.82	Marketing Assistant
Administrative Assistant	2	1.41	Administrative Assistant
Bank Accountant	2	1.41	Bank Accountant
Reserve Officer	2	1.41	Reserve Officer
CA-Executive Assistant	2	1.41	CA-Executive Assistant
CSSA	2	1.41	CSSA
Customer Associate	2	1.41	Customer Associate
Staff	2	1.41	Staff
CSR-New Account	2	1.41	CSR-New Account
Division Chief	2	1.41	Division Chief
Bookkeeper	1	.70	Bookkeeper
Operations Supervisor	1	.70	Operations Supervisor
Sales Officer	1	.70	Sales Officer
Branch Accountant	1	.70	Branch Accountant
Banc Assurance Sales Executives	1	.70	Banc Assurance Sales Executives
Branch Head	1	.70	Branch Head
Cashier	1	.70	Cashier
Total	**143**	**100.0**	**Total**

As reflected in Table 1, the majority of the employees from the financial institutions in the locale of the study are 22 to 34 years old, which comprised 73.24% of the total respondents. On the other hand, only 1.41% or two respondents belong to the age bracket of 55-64 years old. The data supports the claim of Abbasi and Bordia (2019) who explained that organizations such as financial institutions should embrace age diversity in the workplace as it fosters a richer exchange of ideas and perspectives within teams. Age diversity leads to more innovative solutions and approaches to challenges. Different age groups bring unique insights shaped by their life experiences, which can enhance creativity and decision-making processes.

In terms of gender, the table reflects that 96 respondents are female which comprised 66.90% of the total population while 34 individuals or 23.94% are male, and 13 individuals or 9.16 % of the population described themselves as belonging to the third gender. The results align with the explanation of Kumar (2022) that the Philippines shows the smallest gender gap among Asian nations as reported in the 2020 World Economic Forum, with 69% of financial institutions' population in the country as women. This implies that, typically, banks in the archipelago naturally have a higher proportion of women in their workforce, rather than intentionally striving to achieve gender balance through specific initiatives.

In terms of economic level, the table shows that 87.33% of the total population of the study's respondents, or 125 employees belong to the middle class, while 11.97% or 17 employees belong to the lower economic level, and only one employee or 0.70% claimed that he or she belongs to the upper level. The result highlights the prevalence of the middle-class demographic within the workforce of the financial institutions under study. This suggests that financial institutions, despite catering to a diverse clientele, have a workforce composition that predominantly reflects the middle-income segment of society. The results affirm the explanation of Zoleta (2020) that in the Philippines, there are three main social classes: the low-income, middle-income, and high-income classes. To guide policy-making and public service initiatives, the Philippine government utilizes per capita income in conjunction with the poverty threshold to categorize citizens' income levels and evaluate their quality of life.

Finally, for job positions, the table shows that the majority of the respondents (20.42% of the total population or 29 employees) works as bank tellers in the financial institutions. On the other hand, the lowest number of respondents are the bookkeepers, branch accountants, bank assurance sales executives, branch heads, operations supervisors, sales officers, and cashiers with only one employee for each position or 0.70% of the total population of this study's respondents. The distribution of roles highlights the prominence of bank tellers within the workforce of financial institutions, indicating the significance of customer-facing roles in these organizations. This is especially true considering that the major transactions in banks are either depositing or withdrawing money, which are done by tellers. Hence, to ensure faster transaction and smooth flow of operations banks usually hire more tellers compared to other positions.

Financial Institution Employees' Perceived Level of Self-Efficacy

This study particularly included three components of self-efficacy: social, emotional, and cognitive as shown in Table 2.

Table 2. Consolidated Findings of the Distribution of the Respondent's Level of Self-Efficacy

Self-Efficacy	**Mean**	**SD**	**Description**	**Interpretation**
Social	3.51	.38	Strongly Agree	Very high self-efficacy
Emotional	3.51	.43	Strongly Agree	Very high self-efficacy
Cognitive	3.51	.39	Strongly Agree	Very high self-efficacy
Total Measure	**3.51**	**.40**	**Strongly Agree**	**Very high self-efficacy**

Legend: 3.26-4.00 (Very high self-efficacy) 2.51-3.25 (High self-efficacy) 1.76-2.50 (Low self-efficacy) 1.00-1.75 (Very low self-efficacy)

As shown in the table, all three aspects of self-efficacy- social, emotional and cognitive dimensions-have the same mean scores of 3.51, which indicates a strong belief in their capabilities to succeed in social interactions, manage emotions, and engage in cognitive tasks. The differences in standard deviations across the three aspects of self-efficacy indicate varying levels of consistency in respondents' perceptions. With social and cognitive self-efficacy showing relatively low standard deviations (0.38 and 0.39), responses were more uniform, suggesting a consensus in confidence regarding interpersonal skills and cognitive abilities. Conversely, the slightly higher standard deviation for emotional self-efficacy (0.43) implies a bit more variability in how individuals perceive their emotional management skills.

The consolidated result shows that the employees of the financial institutions in this study exhibit a high level of self-efficacy across various domains which was also found in the study of Lone and Bhat (2024). With the reported strong agreement in social, emotional, and cognitive aspects of self-efficacy, employees demonstrate confidence in their abilities to navigate social interactions, manage emotions effectively, and engage in cognitive tasks such as learning and problem-solving. The employees in financial institutions regularly handle complex financial transactions, navigate regulatory frameworks, and interact with diverse clients and stakeholders.

According to Handayani et al. (2023), this constant exposure to challenging situations helps them foster a sense of competence and mastery over time. Moreover, financial institutions often provide comprehensive training and development programs to equip their employees with the necessary skills and knowledge to excel in their roles (Alrazehi & Noor, 2020). This investment in professional development not only enhances employees' capabilities but also instills a sense of confidence in their abilities to perform effectively (Half, 2021). Lastly, the collaborative nature of financial institutions' work environments encourages teamwork and knowledge-sharing, which Shawtari (2019) believe can further bolster employees' self-efficacy as they receive support and validation from their peers.

Financial Institution Employees' Evaluation of HR Practices on Gender Sensitivity

Understanding employees' perceptions of HR practices regarding gender sensitivity is crucial in assessing the effectiveness of organizational efforts towards fostering an inclusive workplace environment. Table 3 presents the consolidated findings of the HR's practices on gender sensitivity among the four components- hiring process, gender-sensitivity language, access to services, and discipline and dismissal.

Table 3. Consolidated Findings of the Distribution of HR Practices on Gender Sensitivity

HR Practices	Mean	SD	Description	Interpretation
Hiring Process	3.36	0.63	Very high	Very high HR practice on gender sensitivity
Gender Sensitivity Language	3.18	0.78	High	High HR practice on gender sensitivity
Access to Service	3.43	0.61	Very high	Very high HR practice on gender sensitivity
Discipline &Dismissal	3.59	0.54	Very high	Very high HR practice on gender sensitivity
Total Measure	**3.39**	**0.64**	**Very high**	**Very high HR practice on gender equality**

Legend: 3.26-4.00 (Very high HR practice on Gender Sensitivity) 2.51-3.25 (High HR practice on Gender Sensitivity) 1.76-2.50 (Low HR practice on Gender Sensitivity) 1.00-1.75 (Very low HR practice on Gender Sensitivity)

As shown in the table, all four aspects of HR practices, hiring process, gender-sensitivity language, access to services, and discipline and dismissal, resulted to the overall mean score of 3.39 and a standard deviation of 0.64 which indicates a very high level of HR practice on gender sensitivity. The differences in standard deviations across the four components of HR practices indicate varying levels of consistency in the respondents' perceptions. Conversely, discipline and dismissal, got the highest mean of 3.59, standard deviation of 0.54, and the interpretation of very high HR practice on gender equality. Only the component of gender sensitivity language (mean score =3.18; standard deviation=0.78) got the interpretation of high HR practice on gender equality.

The results indicate that as a whole the financial institutions achieved a very high level of HR practice on gender sensitivity across all aspects evaluated, including the hiring process, access to services, and discipline and dismissal procedures. The results further imply that the financial institutions in the locale of the study have made significant strides in promoting gender sensitivity across various HR practices, but there may still be opportunities to enhance consistency and effectiveness, particularly regarding the use of gender-sensitive language.

The results align with the previous findings of the Global Data (2022) and Deloitte Global Reports (2022) on the narrowing of the gender gap within financial organizations is linked to global labor mobility. There is growing global recognition that every worker deserves a workplace characterized by dignity and respect, regardless of their sexual orientation or ethnicity. This acknowledgment fosters an environment of openness and inclusivity within workplaces, promoting a culture where all individuals feel valued and respected.

Similarly, in the Philippines, gender sensitivity in financial institutions has seen significant progress, with women playing crucial roles in leadership positions and professional roles within the banking industry (Kumar, 2022). The country boasts a high proportion of women in finance, with notable representation in senior management and leadership roles across various banks. For instance, Bank of the Philippine Islands (BPI) has about 69% of its total employees and 52% of its senior management being women. Other banks like Security Bank, Philippine National Bank, Union Bank of the Philippines, and First Metro Investment Corp also exhibit a higher proportion of women in their workforce (Quisumbing & Malapit, 2023).

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Despite these advancements, the Asian Development Bank (2019) and other researchers such as Karim et al. (2022) and Mariano et al. (2023) still claim that a lot of women have not yet reached the very top positions in banking institutions, with very few female CEOs in some banks. Oliveira, and Felix (2020) claimed the challenges related to balancing family life and high-pressure jobs still persist, highlighting the importance of flexible working arrangements, especially for women. Quisumbing and Malapit (2023) added that efforts are being made to prepare women for leadership roles, aiming to improve gender diversity and representation at the highest levels of the banking sector.

Significant Difference in the Self-Efficacy of the Respondents When Grouped According to Profile Characteristics

Understanding the significant differences in self-efficacy among respondents when grouped according to their profile characteristics is essential in research as it give insights into the unique patterns of self-efficacy within different groups. Table 4 presents the statistical data on the significant difference of the respondents' self-efficacy when grouped according to their profile.

Table 4. Test of Difference of the Respondents' Self-Efficacy When Grouped to Age

Age (in years) Group	**Professional Development**		**F-value**	**p-value**	**Remarks**	**Decision**
	Mean	SD				
22-34(n=98)	3.50	.36	1.065	.367	Not Significant	Failed to Reject
35-44(n=25)	3.48	.40				
45-54(n=11)	3.68	.28				
55-64(n=2)	3.68	.35				

Note: Analysis is based on One-way ANOVA (homogeneity of variances is satisfied) Not significant (p>.05)

As presented in the Table 4, the F-value which is 1.065 means that the variation between samples is not high enough to cause a significant difference among the variables. The p-value .367 is greater than the threshold (p<.05), hence, there is no significant difference in the self-efficacy of the respondents when grouped according to age.

The results suggest that age does not significantly impact the self-efficacy of employees in financial institutions, regardless of whether they belong to younger or older age groups. The finding implies that factors other than age play a more substantial role in influencing self-efficacy levels among employees within the financial institutions. According to Ahmed (2023) individuals with high self-efficacy are inclined to harness their motivation and cognitive skills to undertake the requisite actions for achieving their objectives. This discovery holds relevance beyond the any profession and can be extrapolated to various job settings.

The results in the table corroborate the conclusions drawn by Premchandani (2021), indicating that an individual's self-efficacy remains unaffected by age. They claim that individuals maintain a consistent level of confidence in their abilities to accomplish tasks and achieve desired outcomes regardless of age.

On the contrary, Priyadharsana and Saravana Bawan (2021) explained that although older employees could benefit from age-related experience that enhances their productivity, younger counterparts frequently demonstrate higher levels of enthusiasm, ambition, innovation, and work engagement. Hence, they affirmed that age impacts self-efficacy. Similarly, Gartner and Hertnel (2021) and Sean (2020) claimed that age is one of the factors that influence self-efficacy, along with other factors such as skill, experience, and training. The authors note that early work has shown that self-efficacy is lower in older adults compared with younger and middle-aged individuals.

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Meanwhile, Table 5 presents the statistical test of difference in the respondents' self-efficacy when grouped according to their gender. The F-value which is .290 means that the variation between samples is not high enough to cause a significant difference among the variables. The p-value .749 is greater than the threshold (p<.05), hence, there is no significant difference in the self-efficacy of the respondents when grouped according to gender.

Table 5. Test of Difference of the Respondents' Self-Efficacy When Grouped to Gender

Gender	Self-Efficacy		F-value	p-value	Remarks	Decision
	Mean	SD				
Male (n=44)	3.50	.34	.290	.749	*Not Significant*	*Fail to Reject*
Female(n=92)	3.52	.37				
Others (n=3)	3.52	.25				

Note: Analysis is based on One-way ANOVA (homogeneity of variances is satisfied). Not significant (p>.05)

The findings suggest that self-efficacy levels among employees in financial institutions remain consistent regardless of gender identity, whether male, female, or non-binary. This implies that factors beyond gender do not significantly influence individuals' confidence in their abilities to perform tasks and achieve desired outcomes within this sector. The results could be attributed to the fact that the nature of tasks and responsibilities within the financial sector does not inherently favor one gender over another, leading to comparable levels of confidence across genders. Moreover, the results reflect that the financial institutions have in place culture and policies that promote gender equality and inclusivity which contributes to a supportive environment where individuals feel equally empowered to succeed regardless of gender identity.

The results align with the claim of Colmar et al. (2019) that gender may not consistently affect self-efficacy due to the complex interplay of various factors that influence individuals' beliefs in their abilities. This variability could stem from individual differences in personality, experiences, and socialization processes that overshadow the impact of gender alone.

Similarly, Di Tullio (2019) expounded that the evolving nature of gender roles and norms contribute to shifting dynamics in self-efficacy beliefs over time. Changes in expectations and opportunities for men and women influence how individuals perceive their abilities and potential for success in various domains. For example, as traditional gender stereotypes become less rigid, individuals may feel more empowered to pursue interests and careers outside of traditional gender norms, potentially leading to greater confidence in their capabilities.

Contrary to the findings of this study, Robinson et al. (2022) discovered that gender indeed influence self-efficacy, with women generally exhibiting lower levels of self-efficacy compared to men. They proposed that this discrepancy may arise from various factors, such as societal expectations, stereotype threat, and differential socialization experiences. Women may face cultural and societal pressures that undermine their confidence in certain domains, leading to lower self-efficacy beliefs.

The research of Nugraha and Jabeen (2020) also indicated that males often exhibit higher self-efficacy in domains in the fields of Engineering, whereas females tend to demonstrate greater confidence in language arts, teaching and finance. However, this relationship is not solely determined by gender, as personality traits can moderate its effects.

Most importantly, Bernales-Turpo et al. (2022) claimed that stereotype threat, wherein individuals are aware of negative stereotypes about their group and fear confirming them, could further contribute to reduced self-efficacy among women in traditionally male-dominated fields.

On the other hand, Table 6 presents the statistical results of the test of difference of self-efficacy when the respondents were grouped according to their economic level.

Table 6. Test of Difference of the Respondents' Self-Efficacy When Grouped to Economic Level

Economic Level	Self-Efficacy		F-value	p-value	Remarks	Decision
	Mean	SD				
Low (n=17)	3.35	.35	3.397	.036	Significant	Reject
Middle(n=122)	3.55	.35				
Upper (n=1)	3.00					

Note: Analysis is based on One-way ANOVA (homogeneity of variances is satisfied) Not significant (p>.05)

The F-value which is 3.397 means that the variation between samples is high enough to cause a significant difference among the variables. The p-value .036 is lesser than the threshold (p<.05), *hence, there is a significant difference in the self-efficacy of the respondents when grouped according to economic level.* It further suggests that when the individual's income level is high, their self-efficacy is also high.

The results suggest that economic factors play a substantial role in shaping individuals' perceptions of their abilities and confidence in achieving goals. It could be because those employees from higher economic backgrounds have greater access to resources, opportunities, and support systems that bolster their self-efficacy, as they may feel more equipped to overcome challenges and pursue their aspirations. For example, employees from higher economic backgrounds could have completed advanced courses in financial analysis or risk management, equipping them with specialized skills that enhance their confidence in handling complex financial transactions.

The results affirm the claim of Abun et al. (2021) and Lestariningsih et al. (2021) that individuals with higher family income tend to have higher levels of self-efficacy. This relationship is particularly notable among employees, whose higher self-efficacy is associated with better problem-solving abilities, interactive skills, and customer satisfaction ratings.

Similarly, Kanapathipillai et al. (2021) explained that higher economic status often correlates with better support systems, which can foster a sense of confidence and competence in one's abilities. Conversely, Gartner and Hertel (2021) observed that individuals from lower economic backgrounds may encounter barriers such as financial insecurity, limited access to education and professional development, and societal stigma, which can erode their self-belief and confidence in their potential for success.

Hence, Llorens (2022) believed that financial institutions can play a crucial role in addressing disparities in self-efficacy stemming from economic backgrounds by implementing initiatives aimed at promoting financial literacy, inclusion, and empowerment. This can include offering educational programs and resources on financial management and investment strategies tailored to individuals from diverse economic backgrounds.

The last component of demographic profile is position, which is presented in Table 7. The F-value which is .865 means that the variation between samples is not high enough to cause a significant difference among the variables. The p-value .614 is greater than the threshold (p<.05), hence, *there is no significant difference in the self-efficacy of the respondents when grouped according to position.* The results imply that despite having different positions in the financial institutions, the employee's self-efficacy is not affected.

Table 7. Test of Difference of the Respondents' Self-Efficacy When Grouped to Work Position

Position	Self-Efficacy		F-value	p-value	Remark	Decision
	Mean	SD				
Account Assistant (n=13)	3.41	.46				

Account Officer (n=12)	3.47	.34	.865	.614	Not Significant	Fail to Reject
Administrative Assistant (n=2)	3.93	.00				
Bookkeeper(n=1)	4.00	.				
Bank Accountant(n=2)	3.37	.62				
Bank Teller(n=29)	3.52	.38				
Branch Operations Officer(n=4)	3.52	.45				
Branch Accountant (n=1)	2.93	.				
Banc Assurance Sales Executives(n=1)	3.23	.				
Branch Head(n=1)	3.93	.				
Clerk (n=10)	3.37	.34				
Financial Assistant/Analyst/Specialist(n=16)	3.59	.28				
Manager(n=6)	3.56	.34				
Service Officer/Associate(n=8)	3.62	.30				
Marketing Assistant(n=4)	3.61	.17				
Operations Supervisor(n=1)	3.63	.				
Sales Officer(n=1)	3.17	.				
Reserve Officer(n=2)	4.00	.00				
CA-Executive Assistant(n=2)	3.37	.54				
CSSA(n=2)	3.37	.55.				
Customer Associate(n=2)	3.62	.45.				
Staff(n=2)	3.20	56.				
Cashier(n=1)	3.00					
CSR-New Account (n=2)	3.20	.00				
Division Chief(n=2)	3.74	.40				

Note: Analysis is based on One-way ANOVA (homogeneity of variances is satisfied) Not significant (p>.05)

The results further imply that the job titles or hierarchical status within the organization involved in this study does not inherently influence individuals' perceptions of their abilities and confidence in achieving goals. Those who are holding low level positions and those who have high positions exhibit the same confidence and belief in themselves, particularly in doing their daily tasks for the organization. For example, individuals in both managerial and non-managerial roles exhibited similar levels of self-efficacy if they possess comparable levels of experience, expertise, and support systems.

The results corroborate the findings of Kanapathipillai et al. (2021) and Abun et al. (2021) that while certain positions may come with specific responsibilities or expectations, self-efficacy is largely influenced by factors such as past successes, feedback, and mastery experiences, regardless of hierarchical status. Individuals can develop and maintain a strong sense of self-efficacy through continuous learning, setting achievable goals, and adapting to challenges, irrespective of their role within an organization.

However, the results contradict previous findings of Nugraha and Jabeen (2020) who claimed that managerial positions and higher hierarchy levels are positively associated with self-efficacy. Managers at higher levels usually develop stronger self-efficacy beliefs due to various factors such as mastery experiences, vicarious experiences, and verbal persuasion. Additionally, Ochoa-Pacheco et al. (2023) explained that as individuals move up the organizational ladder, they may interpret each promotion as a signal of their mastery at the previous level, further boosting their self-efficacy.

Similarly, Priyadharsana and Saravanabawan (2021) claimed that employees in lower positions frequently submits to the authority of their managers, seeking to avoid adverse scrutiny while also aiming to improve their prospects for personal benefits such as salary increments or career advancement. This dynamic can influence the employees' perceptions of their own self-efficacy in the workplace, where those with lower levels of self-confidence may be more inclined to defer to managerial directives in order to mitigate perceived risks or enhance their perceived opportunities for advancement within the organization.

Most importantly, Ambarita et al. (2022) believed that organizational culture and leadership practices that promote empowerment, autonomy, and skill development can contribute to a more equitable distribution of self-efficacy across different positions within the organization.

Influence of Self-Efficacy on HR Practices on Gender Sensitivity

Self-efficacy and the HR’s practices on gender sensitivity are another two crucial variables of this study as it helps the research in identifying policies that could enhance both variables. Hence, table 8 reflects the overall statistical data on the regression analysis of the significant influence of self-efficacy on the financial institutions practices on gender equality.

Table 8. Regression Analysis of Self-Efficacy as Predictor of HR practices on Gender Sensitivity

Model	**Unstandardized Coefficients**		**t-value**	**p-value**	**Remark**	**Decision**
	B	S. E.				
(Constant)	.697	.272	2.564	.011	Significant	Reject
Social Self-Efficacy	.456	.098	4.653	.000	Significant	Reject
Emotional Self-Efficacy	.081	.105	.771	.442	Not Significant	Failed to Reject
Cognitive Self-Efficacy	.232	.110	2.102	.037	Significant	Reject

Note: R=.695 $R^2 = .483$ ANOVA for Regression: F=42.624 p=.000 Significant Dependent Variable (Y)=Job Performance Fitted Regression Model: $Y = 1.643 + .600(Self\ Efficacy)$

As reflected on the table both social efficacy and cognitive self-efficacy as components of self-efficacy have the coefficients of (B) 0.456 and 0.23, indicating a significant result, *hence both components of self-efficacy predict HR practices on gender sensitivity*. Meanwhile, emotional self-efficacy, as a component of self-efficacy, has the coefficient (B) of 0.081, which denotes non-significant predictor of HR practices on gender sensitivity. The results imply that while belief in one's emotional capabilities may contribute to overall self-efficacy, it does not directly impact gender practices to the same extent as social and cognitive self-efficacy.

Among employees of financial institutions under study, these findings suggest that confidence in social interactions and cognitive abilities plays a more significant role in predicting HR practices related to gender sensitivity compared to belief in emotional capabilities. This implies that within the financial sector, where analytical skills, decision-making, and collaboration are crucial, employees' effectiveness in influencing HR practices on gender sensitivity may be more closely tied to their social and cognitive self-efficacy. While emotional self-efficacy may still contribute to overall self-belief, its impact on shaping HR practices related to gender sensitivity may be less pronounced in this context.

Although previous literature did not specifically analyze the individual components of self-efficacy, Frendika et al. (2021) claimed that self-efficacy does not predict gender equality practices. Moreover, Froehlicher et al. (2021) explained that while self-efficacy is important in shaping individual behaviors and choices it does not directly affect gender equality practices due to the complex interplay of societal norms, institutional structures, and cultural factors that influence such practices. Field et al. (2023) added that while individuals with higher self-efficacy may possess the belief in their ability to enact change, systemic barriers and ingrained biases often hinder the translation of this belief into tangible actions promoting gender sensitivity.

Sherwin and Mathew (2021) asserted that a worker's competence, expertise, and confidence must be acknowledged and valued to avoid underestimation. When they demonstrate proficiency, professionalism, adherence to work standards, visibility, consistency, relevance, and cultivates a strong personal brand, they can develop high self-confidence and contribute to fostering gender equality in the workplace.

CONCLUSIONS

Based on the data gathered, these are the main conclusions of this study:

Employees from the financial institutions come from varied socio-demographic profile, where in the locale of the study mostly are around 22-34 years old, female, with a monthly salary between ₱48,328 and ₱84,574, hence classified as middle-income earners, and work as bank tellers in the financial institutions. These demographic characteristics provide important context for understanding employees' perceptions of self-efficacy and gender-sensitive human resource practices within the institutions.

Employees possess a strong sense of confidence in their ability to interact socially, manage their emotions effectively, and apply cognitive skills to workplace tasks. Such high self-efficacy suggests that employees are more likely to approach their responsibilities with resilience, motivation, and a proactive attitude, which can positively influence their engagement with gender-sensitive practices and overall job performance within the organization

The level of HR practices on gender sensitivity, particularly in the areas of hiring, use of gender-sensitive language, access to services, and discipline and dismissal, was also perceived to be high. This indicates that financial institutions have made notable efforts to implement inclusive and equitable human resource policies. Such practices likely contribute to creating a more supportive and fair work environment, where employees feel respected, valued, and provided with equal opportunities regardless of gender.

Statistical analysis revealed no significant differences in self-efficacy when respondents were grouped according to certain demographic factors. This suggests that employees' perceptions of their own capabilities remained consistent regardless of their age, gender, economic level, or work position.

Both components of self-efficacy predict HR practices on gender sensitivity. This indicates that employees' confidence in their social, emotional, and cognitive abilities plays a critical role in shaping their perceptions of how effectively gender-sensitive practices are implemented within their institutions. Thus, enhancing employees' self-efficacy can contribute significantly to the successful adoption and reinforcement of gender-sensitive human resource practices.

RECOMMENDATIONS

Financial institutions may continue offering development programs that strengthen employees' confidence in their social, emotional, and cognitive skills. Training in leadership, emotional regulation, communication, and problem-solving can help employees remain resilient and proactive, further supporting gender-sensitive practices within the organization.

Since current HR initiatives on gender sensitivity were perceived positively, it is recommended that institutions not only sustain these practices but also broaden them. This can include updating hiring protocols, embedding inclusive language in internal communications, expanding equitable access to services, and ensuring fairness in disciplinary actions.

Efforts to promote gender sensitivity may be extended beyond HR departments and be integrated into the organization's daily culture. Leaders at all levels may actively model inclusive behaviors, and activities such as diversity campaigns, workshops, and open discussions may be routinely organized to sustain employee engagement.

It is suggested that future studies explore additional factors—such as leadership dynamics, organizational climate, and employee empowerment—to better understand the elements influencing gender sensitivity and self-efficacy in financial institutions.

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