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Job Security and Career Growth of Public and Private Employees in the Banking Sector in Dinagat Islands

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Abstract

This study examined job security and career growth among public and private employees in the banking sector of Dinagat Islands. Using a quantitative descriptive-correlational design, the study surveyed 53 permanent employees from public/government and private banking institutions. Job security was assessed in terms of stability, predictability, employment benefits, fair compensation, workplace policies, organizational support, and risk of layoff or termination, while career growth was examined through opportunities for advancement, training and development, recognition and rewards, mentorship and job enrichment, and work-life balance. Findings showed that employees perceived job security as high overall (M = 3.45, SD = 0.56) and career growth as high overall (M = 3.26, SD = 0.73). Significant differences in job security emerged by institution type and monthly income, while career growth differed by institution type, position level, and monthly income. Pearson correlation indicated a low but significant positive relationship between job security and career growth (r = 0.35, p = 0.011). The study concludes that job security and career growth are related employment conditions that support workforce stability, professional development, and institutional sustainability in rural banking contexts.

Keywords: Job Security, Career Growth, Banking Employees, Public Banks, Private Banks, Dinagat Islands

1. Introduction

The banking sector remains a critical service industry in local economic development because it supports deposits, credit access, remittances, payment transactions, and financial inclusion. In developing island provinces, banks operate within smaller institutional structures and more localized labor markets than urban financial centers. For employees, two employment concerns are particularly important: job security, which reflects confidence in continuing employment and institutional protection, and career growth, which reflects access to advancement, training, recognition, mentorship, and work-life balance. These conditions influence employee motivation, retention, and organizational commitment.

The rationale for the study rests on the continuing need to understand how employees in both public and private banking institutions experience stability and professional advancement. Public banks commonly provide structured employment systems and stronger tenure-related protections, whereas private banks may offer more performance-driven advancement but also greater exposure to market and organizational change. The thesis shows that banking employees in Dinagat Islands operate within a rural and island-based employment context where institutional scale, staffing structure, and resource capacity may differ from metropolitan banking environments.

The research gap addressed by this study lies in the limited localized evidence on job security and career growth in rural banking institutions. Existing studies often examine large urban banks or treat job security and career growth separately. Less attention has been given to how these constructs interact among public and private banking employees in emerging island economies. This study responds to that gap by examining both constructs together and by testing differences across demographic and professional profile variables.

Theoretical Framework

The study is anchored on Herzberg's Two-Factor Theory, which distinguishes between hygiene factors and motivator factors. Hygiene factors such as salary, work policies, employment stability, benefits, and working conditions prevent dissatisfaction when adequately provided, while motivator factors such as recognition, achievement, responsibility, advancement, and growth promote higher motivation and satisfaction (Herzberg et al., 1959). In this study, job security represents the hygiene foundation of employment because it reduces uncertainty and dissatisfaction. Career growth represents the motivator dimension because it supports advancement, competence development, recognition, and long-term professional engagement.

The framework is also informed by Social Exchange Theory, which explains that employees reciprocate organizational support, fairness, and stability through loyalty, commitment, and performance-oriented behavior (Blau, 1964; Eisenberger et al., 1986). Thus, employees who perceive their institutions as stable and supportive may be more willing to invest in career development and remain committed to the organization.

Conceptual Framework

The conceptual framework positions employee profile variables as contextual characteristics that may influence perceptions of job security and career growth. Job security is measured through stability, predictability, employment benefits, fair compensation, workplace policies, organizational support, and risk of layoff or termination. Career growth is measured through opportunities for advancement, training and development, recognition and rewards, mentorship and job enrichment, and work-life balance. The framework also assumes a relationship between job security and career growth because secure employment conditions may provide a stable base for employees to pursue professional development.

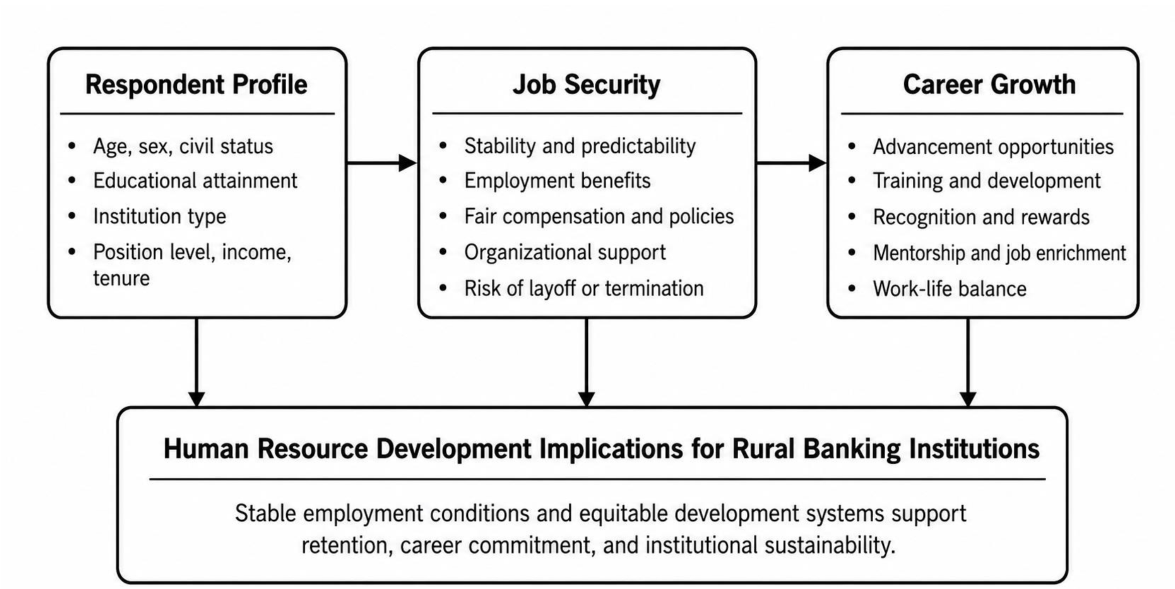

Figure note. Herzberg's Two-Factor Theory frames job security as hygiene factors and career growth as motivator factors.

Figure 1. Conceptual framework of the study

Figure 1 illustrates the relationship among respondent profile, job security, and career growth. It shows that profile variables may affect how employees assess employment security and professional growth opportunities. The figure also indicates that job security and career growth are connected dimensions of human resource development, where stable employment systems and equitable development opportunities may contribute to retention, employee commitment, and organizational sustainability.

Aim of the Study

The study aimed to determine the level of job security and career growth among public and private banking employees in Dinagat Islands and to examine whether job security is significantly related to career growth.

Statement of the Problem

1. What is the demographic and professional profile of the respondents in terms of age, sex, civil status, highest educational attainment, income, position level, length of service, and type of institution?
2. What is the level of job security of employees in terms of stability, predictability, employment benefits, fair compensation, workplace policies, organizational support, and risk of layoff or termination?
3. What is the level of career growth of employees in terms of opportunities for advancement, training and development, recognition and rewards, mentorship and job enrichment, and work-life balance?
4. Is there a significant difference in the assessment of job security when employees are grouped according to profile variables?
5. Is there a significant difference in the assessment of career growth when employees are grouped according to profile variables?
6. Is there a significant relationship between employees' assessment of job security and their assessment of career growth?
7. What implications may be drawn for policies or programs that promote job security and career growth in the banking sector of Dinagat Islands?

Hypotheses

• H01: There is no significant difference in the level of job security of employees when grouped according to profile variables.
• H02: There is no significant difference in the level of career growth of employees when grouped according to profile variables.
• H03: There is no significant relationship between job security and career growth of employees in the banking sector of Dinagat Islands.

2. Literature Review

Job security is consistently associated with employee well-being, commitment, and retention. De Witte (2005) described job insecurity as a subjective perception of threat to continued employment, while Sverke et al. (2002) showed that insecurity is associated with reduced motivation, strain, and lower organizational attachment. In banking institutions, job stability is shaped by the nature of employment, institutional structure, compensation systems, benefits, and policies. Studies in banking and organizational settings indicate that employment benefits, fair compensation, and perceived organizational support can reduce dissatisfaction and improve employee commitment (Judge et al., 2010; Rhoades & Eisenberger, 2002). This is relevant to the current study because public and private banking employees in Dinagat Islands may experience employment security differently depending on institutional type and income level.

Career growth, on the other hand, refers to the perceived availability of advancement, professional learning, recognition, mentorship, job enrichment, and work-life balance. It is not limited to promotion but includes continuous development and opportunities to build competence for future roles. Ng et al. (2005) found that education, tenure, and organizational position are related to career success, while Noe (2017) emphasized that training and development improve competencies and career readiness. Recent banking-related studies similarly show that employee development, work-life balance, job satisfaction, and retention are linked in financial institutions (Herawaty et al., 2024). For rural banking contexts, these factors are important because career pathways may be narrower and training access may be affected by institutional size and location.

The link between job security and career growth is best understood as complementary rather than competing. Job security creates the employment foundation from which employees can plan their professional future, while career growth strengthens motivation, competence, and long-term commitment. Herzberg's theory supports this logic by treating job security-related conditions as hygiene factors and career advancement as motivators. Social Exchange Theory further suggests that employees who perceive stability and organizational support may reciprocate through commitment and engagement in development opportunities (Blau, 1964; Eisenberger et al., 1986). In the current study, this synthesis justifies examining whether employees who perceive higher job security also perceive better career growth.

Despite the relevance of these constructs, research remains limited in provincial and island-based banking environments. Many existing studies focus on urban or large-scale banking systems and do not directly compare public and private banking employees in emerging local economies. The present study contributes to the literature by examining job security and career growth together in Dinagat Islands, where public and private banks operate within a smaller labor market and serve as important financial institutions for local development.

3. Methodology

The study employed a quantitative descriptive-correlational research design. The descriptive component presented the demographic and professional profile of respondents and their assessed levels of job security and career growth. The correlational component tested whether job security was significantly related to career growth. Difference testing was also conducted to determine whether perceptions varied according to profile variables.

The research was conducted in the Province of Dinagat Islands, Caraga Region, Philippines. The respondents were employees of public/government and private banking institutions operating within the province. From the participating banking institutions, 53 valid responses were obtained from permanent employees with at least six months of service. The respondents came from government banks, rural banks, commercial banks, and banking subsidiaries serving the local economy.

The researcher used a modified survey questionnaire consisting of three parts. Part I gathered demographic and professional profile data. Part II measured job security across seven dimensions: stability, predictability, employment benefits, fair compensation, workplace policies, organizational support, and risk of layoff or termination. Part III measured career growth across five dimensions: opportunities for advancement, training and development, recognition and rewards, mentorship and job enrichment, and work-life balance. Responses were measured using a four-point Likert scale. The instrument was subjected to reliability testing, with Cronbach's alpha values ranging from 0.877 to 0.980 across subscales, indicating good to excellent reliability.

Data were collected through face-to-face and electronic survey administration after securing permission and informed consent. Completed questionnaires were checked for completeness, encoded, and analyzed using frequency and percentage, mean, standard deviation, t-test, one-way ANOVA, and Pearson product-moment correlation coefficient. Ethical considerations included informed consent, voluntary participation, confidentiality, privacy, the right to withdraw, and compliance with the Data Privacy Act of 2012.

4. Results and Discussion

Table 1. Profile of Respondents

Profile variable	Distribution
Age: 20-30 / 31-40 / 41-50 / 51+	15 (28%) / 29 (55%) / 8 (15%) / 1 (2%)
Sex: Male / Female	22 (42%) / 31 (58%)
Civil status: Single / Married	34 (64%) / 19 (36%)
Education: Bachelor's / Master's / Doctorate	42 (79%) / 9 (17%) / 2 (4%)
Institution: Public / Private	27 (51%) / 26 (49%)
Position: Rank-and-file / Supervisory / Managerial	35 (66%) / 16 (30%) / 2 (4%)
Income: P10,000-P20,000 / P20,001-P30,000 / P30,001+	11 (21%) / 16 (30%) / 26 (49%)
Length of service: 1-3 / 4-6 / 7-10 / >10 years	17 (32%) / 22 (42%) / 12 (23%) / 2 (4%)

Table 1 shows that the respondents were largely mid-career employees, with most belonging to the 31-40 age group. The workforce was slightly female dominated, mostly single, and predominantly bachelor's degree holders. Public and private institutions were almost evenly represented, which supports the comparative orientation of the study. Most respondents were rank-and-file employees and nearly half earned P30,001 and above. The most common length of service was 4-6 years, suggesting that many respondents had sufficient work experience to evaluate employment stability and career development conditions.

Table 2. Summary Level of Job Security

Dimension	Mean	SD	Verbal Response	Interpretation
Stability	3.58	0.49	Strongly Agree	Consistently Observed
Predictability	3.46	0.54	Strongly Agree	Consistently Observed
Employment Benefits	3.55	0.52	Strongly Agree	Consistently Observed
Fair Compensation	3.40	0.63	Strongly Agree	Consistently Observed
Workplace Policies	3.33	0.57	Strongly Agree	Consistently Observed
Organizational Support	3.32	0.61	Strongly Agree	Consistently Observed
Risk of Layoff/Termination	3.48	0.56	Strongly Agree	Consistently Observed
Overall	3.45	0.56	Strongly Agree	Consistently Observed

Table 2 indicates that employees assessed job security as high overall. Stability obtained the highest mean, suggesting that employees generally felt confident in continued employment and institutional continuity. Employment benefits and the low perceived risk of layoff also received high ratings, indicating confidence in organizational protection and retention practices. Organizational support and workplace policies, although still high, obtained comparatively lower means, suggesting that communication, employee engagement, and policy transparency may still be strengthened.

Table 3. Summary Level of Career Growth

Dimension	Mean	SD	Verbal Response	Interpretation
Opportunities for Advancement	3.30	0.66	Strongly Agree	Consistently Observed
Training and Development	3.25	0.73	Strongly Agree	Consistently Observed
Recognition and Rewards	3.31	0.69	Strongly Agree	Consistently Observed
Mentorship and Job Enrichment	3.31	0.64	Strongly Agree	Consistently Observed
Work-Life Balance	3.14	0.93	Moderately Agree	Observed
Overall	3.26	0.73	Strongly Agree	Consistently Observed

Table 3 shows that career growth was also rated high overall. Recognition and rewards and mentorship and job enrichment obtained the highest means, suggesting that employees perceived meaningful acknowledgment, coaching, and enriching work experiences. Training and development and advancement opportunities were likewise consistently observed. However, work-life balance received the lowest rating and was interpreted only as observed, indicating a practical area for improvement in rural banking institutions where workload, staffing, and service demands may affect employees' personal well-being.

Table 4. Summary of Significant Differences

Tested comparison	Result
Job security by age, sex, civil status, education, position, and length of service	Not significant
Job security by institution type	Significant for stability (p=.002), predictability (p=.038), and risk of layoff/termination (p=.003)
Job security by monthly income	Significant for stability (p=.018)
Career growth by age and sex	Not significant
Career growth by institution type	Significant across career growth dimensions as reported in the source study
Career growth by position level	Significant for training and development (p=.033), recognition and rewards (p=.023), and work-life balance (p=.033)
Career growth by monthly income	Significant for work-life balance (p=.004)
Career growth by length of service	Not significant

Table 4 shows that most demographic variables did not significantly differentiate job security or career growth. However, institution type significantly affected selected dimensions of job security, particularly stability, predictability, and risk of layoff or termination. This finding indicates that public and private banking institutions may provide different employment climates. Monthly income also affected job security in terms of stability, implying that employees with higher economic standing may perceive greater employment confidence. For career growth, significant differences by institution type, position level, and monthly income suggest that development opportunities are not experienced uniformly across institutional and professional categories.

Table 5. Relationship between Job Security and Career Growth

Variable 1	Variable 2	r	p-value	Decision	Interpretation
Job Security	Career Growth	0.35	0.011	Reject H03	Significant

Table 5 shows a low but statistically significant positive relationship between job security and career growth. This means that employees who perceived higher job security also tended to perceive better career growth, although the strength of the relationship was modest. The result supports the view that job security provides a necessary employment foundation, but it does not fully determine professional development. Career growth may also depend on institutional policy, leadership practice, training access, promotion systems, recognition, and workload conditions.

5. Conclusion and Recommendations

The study concludes that employees in public and private banking institutions in Dinagat Islands generally perceive high levels of job security and career growth. Stability, benefits, predictability, and low risk of termination contribute to strong job security perceptions, while mentorship, recognition, advancement, and training support career growth. However, differences by institution type, income, and position level show that employment stability and development opportunities are not experienced equally by all banking employees. The significant positive relationship between job security and career growth confirms that stable employment conditions are connected to stronger perceptions of professional advancement, although the association is modest. Thus, job security and career growth should be treated as complementary human resource priorities in rural banking institutions.

Based on the findings, public and private bank management should strengthen human resource systems that sustain employment stability while expanding equitable career development opportunities. HR units may improve transparency in employment policies, promotion pathways, training access, and communication regarding organizational changes. Private banks may reinforce job stability mechanisms and reduce uncertainty, while public banks may enhance career mobility, performance recognition, and development opportunities. All institutions should prioritize work-life balance through workload monitoring, wellness programs, flexible scheduling where feasible, and employee support mechanisms. Future researchers may expand the study by including organizational culture, leadership style, job satisfaction, and qualitative interviews to provide deeper insight into employee experiences in rural and island-based banking contexts.

Declarations

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CRediT Authorship Contribution Statement:
Maylan Ranario Geli was responsible for conceptualization, methodology, data gathering, formal analysis, interpretation, writing of the original thesis, and preparation of the manuscript for publication.

Ethical Statement:
The study observed informed consent, voluntary participation, confidentiality, privacy, and the right to withdraw. Data were handled in accordance with ethical research standards and the Philippine Data Privacy Act of 2012.

Declaration of Competing Interest:
The author declares no known competing financial or personal interests that could have influenced the conduct or reporting of this study.

Data Availability Statement:
The data supporting the findings are available from the author upon reasonable request, subject to privacy and institutional restrictions.

AI Usage Disclosure:
AI-assisted tools were used to support manuscript formatting, language refinement, and organization of the publishable article. The author remains responsible for the accuracy, integrity, and final scholarly content of the manuscript.

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