



ORIGINAL RESEARCH PAPER

Commerce

A REGIONAL INVESTIGATION OF EMPLOYEE JOB SATISFACTION IN SELECTED PUBLIC SECTOR BANKS IN GUJARAT

KEY WORDS: Job Satisfaction, Locus of Control, Training and Development, Technology.

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ABSTRACT

This descriptive study investigates employee job satisfaction in selected public sector banks across Gujarat. Using a convenient sampling method, the researcher targeted three major banks—SBI, BOB, and PNB—based on their market capitalization. Data was collected from 17 municipal corporations. A total of 1,020 responses were initially gathered using a scale questionnaire. After data cleaning, the final sample size was reduced to 1005. Data were analyzed using descriptive statistics and correlation through Microsoft Excel and SPSS 20. The study found that job satisfaction is negatively related to locus of control but positively related to training, development, and technology, all with statistically significant correlations. Strong interrelationships among these variables highlight the importance of internal beliefs and organizational support in shaping employee satisfaction in the banking sector.

INTRODUCTION

In the current competitive and services-oriented scenario, job satisfaction is essential for the long-term health and effectiveness of banks. It is especially crucial for public sector banks (PSBs), which are judged not only by profitability but also by their efforts towards social and economic development. The Indian scheduled commercial banking industry is heterogeneous, but PSBs always lead the way in offering financial services to unpenetrated, rural, and low-income segments. Despite their critical function, PSBs tend to experience internal problems of low morale among employees, excessive stress, and reduced motivation. These problems not only impact personal welfare but also compromise overall organizational performance and unity. This research is designed to explore the most important factors that affect job satisfaction in public sector banks, specifically training and development, technology embracement, and locus of control. Analyzing how these factors interact can assist policymakers as well as bank management in formulating approaches for enhancing employee satisfaction, minimizing stress, and maximizing productivity within the sector.

REVIEW OF LITERATURE

Talamala (2024). A study found that for employees who have an external locus of control, job stress and job satisfaction are not linked in a good way. The study also shows that employees are very happy with things like chances to move up, supervision, the nature of their jobs, and help from coworkers, even though they are unhappy with their pay and working conditions.

(Wijaya & Basit, 2024) The study found a strong positive link between job satisfaction and commitment to the organization. The study shows that employees who have an external locus of control think that their job satisfaction has a bigger effect on how committed they are to their organization. This means that people who blame outside factors for their results may use job satisfaction more to decide how committed they are to the organisation.

(Arli et al., 2023) The study reveals that toxic leadership negatively impacts job satisfaction, suggesting that such leadership behaviors diminish employees' contentment at work. While core self-evaluation continues to positively influence job satisfaction, toxic leadership no longer has a significant effect, implying that the negative impact of toxic leadership on job satisfaction is mediated by core self-evaluation.

(Ali Katebi, 2022) Conducted a meta-analysis to understand the connection between job performance and job

satisfaction. Based on the findings, the random-effects model was chosen, and the study produced a medium, significant, and favourable result showing the link between job satisfaction and performance. The findings of this study can help managers in various fields, particularly Indian professionals in the public and commercial sectors, plan and manage employee satisfaction and performance more effectively.

(Alshahrani, 2022) examines the impact of job satisfaction on training transfer, with an emphasis on the mediating functions of transfer motivation and supervisor support. The research employed a cross-sectional survey design, collecting data from 215 Saudi Arabian banking employees. The findings show that job satisfaction influences the transfer of training in a positive manner, with transfer motivation being an important mediator of this effect.

OBJECTIVE

To examine the association between locus of control, training & development, workplace technology, and job satisfaction among bank employees.

HYPOTHESIS

H₀: There is no significant Correlation Between the Score of Locus of Control, Training and Development, Technology, and Job Satisfaction of Bank Employees.

RESEARCH METHODOLOGY

This study is descriptive. Which follows the non-probability convenient sampling method for collecting the responses from the bank employees. The Researcher selects the top three public sector banks, i.e., SBI, BOB, and PNB, based on market capitalization on 20th June 2025 (SBI: 7,10,399.75cr, BOB: 1,21,139.16cr, and PNB: 1,18,492.25cr). The area of the sample selection is 17 municipal corporations of Gujarat. So, the researcher collected the 20 responses from each of the three public sector banks, and a total of 60 simple selected from each municipal corporation. So, the total sample size is 1020. All the data were collected by using the five-point scale questionnaire. At the time of the data cleaning process, the researcher found some incomplete and invalid questionnaires, and finally, after removing those questionnaires, the final sample size for the study is 1005.

Analytical Tools

Data were analyzed using descriptive statistics and Pearson's correlation in SPSS 20 and Excel, with hypothesis testing conducted at a 5% significance level.

DATA ANALYSIS

Table 1: Frequency Distribution of Demographic Profile of Respondents

Age				
Particular	Frequency	Percent	Valid Percent	Cumulative Percent
Up to 30 Years	147	14.6	14.6	14.6
31-40 Years	437	43.5	43.5	58.1
41-50 Years	328	32.6	32.6	90.7
Above 50 Years	93	9.3	9.3	100
Total	1005	100	100	
Gender				
Male	659	65.6	65.6	65.6
Female	346	34.4	34.4	100
Total	1005	100	100	
Marital Status				
Married	909	90.4	90.4	90.4
Unmarried	96	9.6	9.6	100
Total	1005	100	100	
Education Qualification				
UG	370	36.8	36.8	36.8
PG	423	42.1	42.1	78.9
Professional Course	193	19.2	19.2	98.1
Diploma	19	1.9	1.9	100
Total	1005	100	100	
Monthly Income				
Rs.20,001 to Rs.30,000	4	0.4	0.4	0.4
Rs.30,001 to Rs.40,000	65	6.5	6.5	6.9
Rs.40,001 to Rs.50,000	445	44.3	44.3	51.1
Above Rs.50,000	491	48.9	48.9	100
Total	1005	100	100	
Name of Bank				
BOB	342	34	34	34
PNB	339	33.7	33.7	67.8
SBI	324	32.2	32.2	100
Total	1005	100	100	
Location of Bank Branch				
Rural	1	0.1	0.1	0.1
Urban	1004	99.9	99.9	100
Total	1005	100	100	
Work Experience of Bank Employees in Years				
Less than 1 Year	41	4.1	4.1	4.1
1 - 5 Years	192	19.1	19.1	23.2
5 - 10 Years	262	26.1	26.1	49.3
Above 10 Years	510	50.7	50.7	100
Total	1005	100	100	

Table 1 shows the frequency distribution of the respondents' demographic profile among three public sector banks. The age distribution of the respondents in this research shows that most of them (43.5%) fall within the 31-40 age range, followed by 32.6% of the 41-50 age range, reflecting a heavily middle-aged workforce. The gender split is such that 65.6% of the respondents are male, while 34.4% are female. The employees are predominantly married, with a very high majority (90.4%). Educationally, 42.1% possess postgraduate degrees, followed by 36.8% with undergraduate degrees, 19.2% with professional qualifications, and merely 1.9% with diplomas. Based on income, 48.9% earn between Rs. 50,000 and above per month, whereas 44.3% fall in the Rs. 40,001-50,000 bracket. Bank-wise, the maximum number of respondents was from Bank of Baroda (34%), followed by Punjab National Bank (33.7%) and State Bank of India (32.2%). Almost all the respondents (99.9%) work in urban offices, with 0.1% presence in rural areas. On the aspect of work

experience, 50.7% possess more than a decade of service, 26.1% five to ten years of service, and 19.1% one to five years of experience. A mere 4.1% of employees have an experience of less than one year, which shows the experienced workforce in public sector banks.

Table 2 Karl Pearson's Correlation Analysis Between the Score of Locus of Control, Training and Development, Technology, and Job Satisfaction of Bank Employees

Correlations					
Particular		Average Score of Locus of Control	Average Score of Training and Development	Average Score of Technology	Average Score of Job Satisfaction Level
Average Score of Locus of Control	Pearson Correlation	1	.388**	.293**	-.212**
	Sig.(2-tailed)		.000	.000	.000
	N	1005	1005	1005	1005
Average Score of Training and Development	Pearson Correlation	.388**	1	.800**	.243**
	Sig.(2-tailed)	.000		.000	.000
	N	1005	1005	1005	1005
Average Score of Technology	Pearson Correlation	.293**	.800**	1	.249**
	Sig.(2-tailed)	.000	.000		.000
	N	1005	1005	1005	1005
Average Score of Job Satisfaction Level	Pearson Correlation	-.212**	.243**	.249**	1
	Sig.(2-tailed)	.000	.000	.000	
	N	1005	1005	1005	1005

** Correlation is significant at the 0.01 level (2-tailed).

H₀: There is no significant Correlation Between the Score of Locus of Control, Training and Development, Technology, and Job Satisfaction of Bank Employees.

Table 2 shows the result of Karl Pearson's correlation analysis. The detailed result is as follows:

Locus of Control and Job Satisfaction: Pearson correlation statistics were -0.212 with 0.000 p-values. It indicates that the scores of locus of control and job satisfaction are negatively and statistically significantly related to each other. It is suggested that employees perceive better external control over their outcomes; their degree of job satisfaction tends to decrease.

Training and Development and Job Satisfaction: Pearson correlation statistics were 0.243 with 0.000 p-values. It indicates that the scores of training & development and job satisfaction are positively and statistically significantly related to each other. It is suggested that highly trained employees have a high job satisfaction level.

Technology and Job Satisfaction: Pearson correlation statistics were 0.249 with 0.000 p-values. It indicates that the scores of technologies and job satisfaction are positively and statistically significantly related to each other. It is suggested that technological support contributes to the high job satisfaction level of employees. Furthermore, there is a large beneficial correlation between training and development and technology ($r = 0.800, p < 0.01$), showing people who positively rate training perceive high levels of technology

integration in their workplace. Locus of control has a relatively favorable correlation with training and development ($r = 0.388, p < 0.01$) and technology ($r = 0.293, p < 0.01$).

FINDINGS

- There is a negative and statistically significant relationship between locus of control and job satisfaction. This suggests that employees who feel their outcomes are controlled by external forces tend to experience lower job satisfaction.
- There is a statistically significant and positive correlation between job satisfaction and training and development. This suggests that workers are more likely to be satisfied with their jobs when they have access to better training and development opportunities.
- Technology and job satisfaction have a strong and positive correlation, suggesting that having access to and using technology improves worker satisfaction.
- Training and development are strongly associated with technology integration, implying that well-trained employees perceive their workplaces as more technologically supportive.

CONCLUSION

This study focused on the job satisfaction levels of employees in Gujarat's public sector banks, considering important factors such as locus of control, training and development, technology adoption, and overall job satisfaction. The result reveals that overall job satisfaction was good, with a focus on relationships with others, supervisory help, and annual increment norms. However, inquiries were made concerning work-life balance and establishing institutional goals. Correlation analysis indicated a negative and statistically significant relationship between locus of control and job satisfaction, while training and technology have positive effects on job satisfaction, whereas confidence in external control has a negative effect. Group analyses revealed significant differences in satisfaction ratings based on age, education, income, experience, bank, and posting city.

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