

Job Satisfaction among Bank Employees: A Quantitative Analysis with Special Reference to State Bank of India in Patna District

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Abstract

Job satisfaction constitutes a pivotal construct in organisational behaviour research, influencing employee productivity, organisational commitment, and service effectiveness. In labour-intensive service sectors such as banking, employee satisfaction assumes heightened strategic importance due to its direct linkage with performance outcomes and customer experience (Locke, 1976; Judge et al., 2017). This study quantitatively examines job satisfaction among employees of the State Bank of India operating in Patna District. Data were collected using a structured Likert-scale questionnaire administered to 200 employees, yielding 198 valid responses (response rate: 99%). The study evaluates the influence of demographic variables (age, gender, education, marital status) and organisational variables (pay, promotion, rewards, nature of work, training, co-worker relations, benefits, and communication). Statistical techniques, including reliability analysis, Chi-Square tests, ANOVA, correlation analysis, and multiple regression modelling, were employed. The findings indicate that organisational variables exert significantly stronger influence on job satisfaction compared to demographic factors, consistent with motivational and job design theories (Herzberg, 1966; Hackman & Oldham, 1976). Pay, promotion, and nature of work emerge as dominant predictors. The study offers theoretical enrichment and managerial implications for human resource practices in public-sector banking institutions.

Keywords: *Job Satisfaction, Banking Employees, Organisational Behaviour, Regression Analysis, ANOVA, Public Sector Banks*

I. Introduction

Job satisfaction has long been recognised as a central construct within organisational behaviour, human resource management, and occupational psychology literature. It reflects employees' evaluative judgments regarding their job experiences and work environment, shaping behavioural outcomes such as performance, absenteeism, turnover intention, and organisational commitment (Locke, 1976; Spector, 1997). In service-intensive sectors such as banking, job satisfaction assumes heightened strategic relevance due to its direct influence on service quality, customer interaction, and institutional effectiveness (Judge et al., 2017).

The banking sector, particularly in emerging economies, operates within an increasingly dynamic environment characterised by technological transformation, regulatory complexity, competitive pressures, and performance-driven cultures. Public-sector banks face additional structural challenges, including bureaucratic procedures, role rigidity, workload pressures, and evolving performance expectations (Kumar & Giri, 2019). Within this context, employee satisfaction becomes a critical organisational variable influencing both operational efficiency and long-term institutional sustainability.

The State Bank of India (SBI), as India's largest public-sector banking institution, represents a unique organisational setting for examining job satisfaction dynamics. SBI employees operate within a framework combining traditional administrative structures with modern performance metrics, digital banking initiatives, and customer-centric service demands. These organisational realities introduce multidimensional influences on employee attitudes, motivation, and workplace perceptions (Bhardwaj & Punia, 2013).

Although job satisfaction has been extensively studied across sectors, empirical investigations focusing on district-level operational contexts within public-sector banks remain relatively limited. Most prior research emphasises broader regional or sectoral analyses, potentially overlooking localised organisational dynamics, branch-level variations, and contextual influences (Singh & Jain, 2013). This study addresses this gap by providing a quantitative analytical assessment of job satisfaction among SBI employees in Patna District.

From a theoretical standpoint, job satisfaction is influenced by both individual attributes and organisational determinants. While demographic characteristics such as age, gender, education, and marital status may shape satisfaction perceptions, organisational variables including compensation, promotional opportunities, rewards, work design, training, interpersonal relations, benefits, and communication climate frequently exert stronger explanatory power (Herzberg, 1966; Hackman & Oldham, 1976). Consequently, distinguishing between demographic and organisational effects becomes analytically significant.

This study contributes to the literature by empirically evaluating the relative influence of demographic and organisational variables on job satisfaction within a public-sector banking context. The findings offer implications for organisational theory, human resource strategy, and managerial decision-making.

II. Literature Review

Job satisfaction has been extensively examined within organisational behaviour, occupational psychology, and human resource management literature. It is commonly defined as an employee's affective and cognitive evaluation of job experiences, reflecting perceptions of fulfilment, fairness, and work environment quality (Locke, 1976; Spector, 1997). The construct is inherently multidimensional, influenced by intrinsic and extrinsic factors operating at both individual and organisational levels.

2.1 Theoretical Foundations of Job Satisfaction

Several theoretical frameworks underpin job satisfaction research. **Herzberg's Two-Factor Theory** posits that satisfaction and dissatisfaction arise from distinct factors. Hygiene factors (e.g., pay, benefits, working conditions) prevent dissatisfaction, whereas motivators (e.g., recognition, achievement, responsibility) drive positive satisfaction (Herzberg, 1966). This distinction remains highly influential in compensation and reward system research.

The **Job Characteristics Model** developed by Hackman and Oldham (1976) emphasises task-related attributes, proposing that skill variety, task identity, task significance, autonomy, and feedback shape psychological states leading to satisfaction. This framework highlights the role of work design and task structure in satisfaction formation.

Equity Theory (Adams, 1965) explains satisfaction through perceived fairness in organisational exchanges. Employees compare their inputs and outcomes relative to referent others, influencing perceptions of distributive and procedural justice (Colquitt et al., 2001). Compensation fairness and promotional transparency are often interpreted through this lens.

Contemporary perspectives integrate these theories, recognising job satisfaction as a function of compensation systems, career progression mechanisms, work design, interpersonal relations, and organisational climate (Judge et al., 2017).

2.2 Demographic Determinants of Job Satisfaction

Demographic variables have been widely studied, though findings remain inconsistent. Age has often been associated with satisfaction variability, with older employees reporting higher satisfaction due to adjusted expectations, tenure benefits, and organisational stability (Ng & Feldman, 2010). However, some studies observe non-linear relationships.

Gender-based differences show mixed results. While certain studies suggest females may report higher satisfaction despite structural disadvantages (Clark, 1997), others find negligible differences (Sloane & Williams, 2000).

Education exhibits complex effects. Higher educational attainment may elevate expectations, sometimes reducing satisfaction when job roles lack congruence with qualifications (Bender & Heywood, 2006). Marital status findings remain similarly inconclusive. In banking contexts, demographic variables often demonstrate weaker predictive power relative to organisational variables (Singh & Jain, 2013).

2.3 Organisational Determinants of Job Satisfaction

Organisational variables consistently emerge as dominant satisfaction predictors. Compensation fairness, reward systems, and promotional opportunities represent core extrinsic determinants (Williams et al., 2006). Perceived pay equity strongly influences satisfaction and organisational commitment (Miceli & Lane, 1991).

Promotion opportunities function as both motivational and career-development mechanisms. Employees perceiving growth prospects typically report higher satisfaction and lower turnover intention (Pergamit & Veum, 1999).

Work design variables, including task autonomy and role clarity, significantly shape intrinsic satisfaction (Hackman & Oldham, 1976). Training and development opportunities enhance perceived organisational support, positively influencing satisfaction (Bartlett, 2001).

Interpersonal relations — particularly co-worker support — contribute to psychological well-being and satisfaction stability (Chiaburu & Harrison, 2008). Communication climate influences satisfaction through transparency, role clarity, and trust (Pincus, 1986). Empirical studies within banking institutions frequently identify pay, promotion, work environment, and recognition as dominant satisfaction drivers (Bhardwaj & Punia, 2013; Kumar & Giri, 2019).

Research Gap

Although job satisfaction has been widely examined across organisational and sectoral contexts, notable empirical gaps persist within public-sector banking research. Prior studies predominantly emphasise broad regional or national analyses, often overlooking district-level institutional dynamics that may significantly influence employee perceptions (Singh & Jain, 2013; Kumar & Giri, 2019). Furthermore, existing literature frequently investigates either demographic or organisational determinants in isolation, limiting the development of integrative explanatory frameworks capable of capturing the multidimensional nature of job satisfaction (Judge et al., 2017). Methodologically, several studies rely heavily on descriptive approaches, with comparatively fewer employing rigorous hypothesis-driven statistical techniques such as ANOVA, Chi-Square analysis, and multivariate regression modelling. Additionally, contextual variations within large public-sector banks such as SBI remain underexplored, particularly in rapidly evolving operational environments. Addressing these gaps, the present study provides a district-specific, statistically robust quantitative assessment integrating demographic and organisational determinants of job satisfaction.

3. Research Objectives and Hypotheses Development

Job satisfaction is widely recognised as a multidimensional construct shaped by individual characteristics and organisational determinants (Locke, 1976; Judge et al., 2017). In organisational research, clearly specified objectives and theoretically grounded hypotheses are essential for establishing analytical direction and empirical validity. Guided by behavioural and motivational theories, the present study formulates objectives that capture both demographic and organisational influences on employee satisfaction.

3.1 Research Objectives

The study is designed to achieve the following objectives:

1. To measure the level of job satisfaction among employees of the State Bank of India in Patna District.
2. To examine the association between job satisfaction and demographic variables (age, gender, education, marital status).
3. To analyse the relationship between job satisfaction and organisational variables (pay, promotion, rewards, nature of work, training, co-worker relations, benefits, communication).
4. To identify key predictors of job satisfaction.

These objectives reflect the theoretical premise that satisfaction outcomes emerge from both individual attributes and organisational conditions (Herzberg, 1966; Hackman & Oldham, 1976).

3.2 Hypotheses Development

Job satisfaction literature suggests that demographic attributes may produce perceptual differences due to variations in expectations, career stages, and socio-psychological factors (Ng & Feldman, 2010). Simultaneously, organisational variables frequently demonstrate stronger predictive influence through compensation equity, motivational systems, and work environment characteristics (Herzberg, 1966; Colquitt et al., 2001).

Based on these theoretical considerations, the following hypotheses are formulated:

H1: Job satisfaction differs significantly across demographic categories.

- **H1a:** Job satisfaction differs across age groups.
- **H1b:** Job satisfaction differs by gender.
- **H1c:** Job satisfaction differs across education levels.
- **H1d:** Job satisfaction differs by marital status.

H2: Demographic variables are significantly associated with job satisfaction.

This hypothesis aligns with prior research suggesting demographic factors may influence satisfaction perceptions, though effect strength remains debated (Clark, 1997).

H3: Organisational variables are significantly correlated with job satisfaction.

Compensation fairness, promotional opportunities, work design, and communication climate are consistently identified as satisfaction determinants (Hackman & Oldham, 1976; Chiaburu & Harrison, 2008).

H4: Organisational variables significantly predict job satisfaction.

Motivational and equity-based frameworks propose that structural organisational factors exert dominant explanatory power (Herzberg, 1966; Judge et al., 2017).

The hypotheses provide the statistical foundation for applying Chi-Square tests, ANOVA, correlation analysis, and multiple regression modelling, ensuring analytical rigour consistent with empirical organisational research standards.

III. Research Methodology

4.1 Research Design

A quantitative research design was adopted for the present study, as it provides a systematic and objective framework for measuring behavioural constructs such as job satisfaction. Quantitative approaches are particularly suitable for hypothesis testing, statistical validation, and empirical generalisation (Creswell, 2014). The study integrates both descriptive and analytical components, enabling the assessment of satisfaction levels as well as the examination of relationships among demographic and organisational variables. Such a design is widely recommended in organisational behaviour and human resource management research (Sekaran & Bougie, 2016).

4.2 Area of Study

The empirical investigation was conducted in Patna District, focusing on employees working across selected branches of the State Bank of India. The district-level scope allows for context-specific insights into organisational dynamics, employee perceptions, and workplace conditions. Prior research suggests that local organisational environments significantly influence employee attitudes and satisfaction outcomes (Judge et al., 2017). Therefore, concentrating on a defined geographic region enhances analytical precision.

4.3 Population and Sampling

The target population of the study comprises employees of the State Bank of India operating within Patna District. Given the heterogeneity of the workforce, a stratified random sampling technique was employed to ensure adequate representation across employee categories, job roles, and branch units. Stratified sampling improves statistical efficiency and reduces sampling bias in organisational studies (Hair et al., 2019). A total of 200 questionnaires were distributed among employees. Out of these, 198 valid responses were obtained and considered suitable for analysis, resulting in a response rate of 99 percent. Such a high response rate strengthens the reliability and credibility of the study's empirical findings.

4.4 Data Collection Instrument

Primary data were collected through a structured questionnaire designed to capture demographic characteristics, job satisfaction measures, and organisational variables. The questionnaire utilised a five-point Likert scale ranging from strong disagreement to strong agreement. Likert-scale instruments are widely recognised for measuring attitudes, perceptions, and behavioural constructs (Likert, 1932). The questionnaire items were developed based on established theoretical frameworks and prior empirical studies to ensure content validity and conceptual relevance (Spector, 1997).

4.5 Measurement of Variables

Job satisfaction was treated as the dependent variable. Independent variables included organisational factors such as pay, promotion, rewards, nature of work, training, co-worker relations, benefits, and communication. Demographic variables including age, gender, education, and marital status were incorporated to assess potential differences and associations. This measurement structure aligns with established job satisfaction literature emphasising both intrinsic and extrinsic determinants (Herzberg, 1966; Judge et al., 2017).

4.6 Statistical Techniques

To ensure analytical robustness, multiple statistical tools were employed. Reliability analysis using Cronbach's Alpha was conducted to assess internal consistency, with values exceeding 0.70 considered acceptable (Nunnally, 1978). Descriptive statistics were used to evaluate satisfaction levels. Chi-Square tests examined associations between categorical variables, while Analysis of Variance (ANOVA) assessed mean differences across demographic groups (Field, 2018). Correlation analysis measured the strength and direction of relationships among variables (Cohen, 1988), and multiple regression analysis was applied to identify key predictors of job satisfaction (Hair et al., 2019). The integration of these techniques ensures hypothesis testing rigour consistent with empirical management research standards.

4.7 Reliability and Validity

Reliability was assessed using Cronbach's Alpha to ensure measurement consistency. Content validity was established through theoretical grounding and alignment with established constructs in job satisfaction research (Spector, 1997). These methodological safeguards enhance the study's analytical credibility.

IV. Data Analysis and Results

5.1 Reliability Analysis

Table 5.1 – Reliability Statistics

Construct	Cronbach’s Alpha	No. of Items
Job Satisfaction	0.86	8
Organisational Variables	0.89	8

Reliability analysis was performed to evaluate the internal consistency of the measurement scales using Cronbach’s Alpha. The job satisfaction construct produced an Alpha coefficient of 0.86, while the organisational variables scale recorded a value of 0.89. These values exceed the recommended threshold of 0.70, indicating satisfactory reliability (Nunnally, 1978). Alpha values above 0.80 suggest strong internal consistency, implying that the scale items consistently measure the intended constructs. The findings confirm that the questionnaire items demonstrate measurement stability and coherence, minimising random measurement error. Establishing reliability is particularly critical in behavioural research, as it ensures that observed relationships among variables are attributable to actual perceptual patterns rather than scale inconsistencies. The results therefore validate the suitability of the dataset for subsequent inferential analyses including ANOVA, Chi-Square, correlation, and regression modelling.

5.2 Descriptive Statistics

Table 5.2 – Descriptive Statistics of Job Satisfaction

Variable	Mean	Std. Deviation
Job Satisfaction	3.84	0.72

Descriptive statistical analysis indicates that the mean value of job satisfaction among employees is 3.84, with a standard deviation of 0.72. Given the Likert scale midpoint of 3.00, the observed mean suggests a moderately high level of satisfaction. The relatively low dispersion reflected by the standard deviation implies consistency in employee responses. These findings indicate that employees generally exhibit positive perceptions regarding their work environment. However, the mean score below the upper scale range suggests that satisfaction is not uniformly high, indicating potential variability influenced by organisational conditions. Descriptive statistics provide foundational insights into employee attitudes prior to inferential examination (Field, 2018). The results justify further statistical analysis to identify specific determinants influencing satisfaction variations and dissatisfaction drivers.

5.3 Chi-Square Analysis

Table 5.3 – Chi-Square Test: Demographic Variables and Job Satisfaction

Variable	χ^2 Value	p-value	Result
Age	9.42	0.024	Significant
Gender	2.18	0.336	Not Significant
Education	11.63	0.009	Significant
Marital Status	4.05	0.132	Not Significant

The Chi-Square analysis reveals that age ($\chi^2 = 9.42, p < 0.05$) and education ($\chi^2 = 11.63, p < 0.05$) demonstrate statistically significant associations with job satisfaction. Conversely, gender and marital status do not exhibit significant relationships. These results suggest that certain demographic attributes influence satisfaction perceptions, though their explanatory strength remains limited. The findings align with prior research indicating that demographic variables may shape employee attitudes but rarely function as dominant determinants (Ng & Feldman, 2010). The absence of significant gender effects supports contemporary organisational behaviour studies reporting minimal satisfaction differences across gender categories. Overall, demographic influences appear selective rather than systemic, reinforcing the importance of organisational variables in explaining satisfaction dynamics.

5.4 ANOVA Analysis

Table 5.4 – ANOVA Results: Job Satisfaction across Demographic Groups

Variable	F-value	p-value	Result
Age Groups	3.87	0.011	Significant
Education Levels	4.26	0.006	Significant

ANOVA results indicate statistically significant differences in job satisfaction across age groups ($F = 3.87, p < 0.05$) and education levels ($F = 4.26, p < 0.05$). These findings suggest perceptual heterogeneity among

employees belonging to different demographic segments. Variations may be attributed to differences in expectations, career trajectories, and job-role congruence (Clark, 1997). However, although statistically significant, such demographic effects typically exert a weaker predictive influence compared to organisational determinants (Judge et al., 2017). The results imply that demographic attributes may contribute to satisfaction variability but are unlikely to represent structural drivers. These findings justify the examination of organisational variables through correlation and regression modelling.

5.5 Correlation Analysis

Table 5.5 – Correlation Matrix

Variables	Correlation (r)
Pay & Job Satisfaction	0.62**
Promotion & Job Satisfaction	0.58**
Rewards & Job Satisfaction	0.49**
Nature of Work & Job Satisfaction	0.65**
Training & Job Satisfaction	0.44**
Co-worker Relations & Job Satisfaction	0.53**
Benefits & Job Satisfaction	0.47**
Communication & Job Satisfaction	0.56**

(**p < 0.01)

Correlation analysis reveals strong positive relationships between job satisfaction and organisational variables. Nature of work (r = 0.65), pay (r = 0.62), and promotion (r = 0.58) demonstrate comparatively stronger associations. These results indicate that improvements in organisational conditions correspond with increased satisfaction levels. According to Cohen (1988), coefficients above 0.50 represent strong relationships. The findings reinforce Herzberg’s (1966) motivational framework, highlighting compensation, career progression, and job design as critical satisfaction determinants. The statistically significant correlations validate Hypothesis H3, confirming that organisational variables are systematically associated with job satisfaction.

5.6 Multiple Regression Analysis

Table 5.6 – Regression Coefficients

Variable	Beta (β)	t-value	Sig.
Pay	0.31	4.82	0.000
Promotion	0.27	4.16	0.000
Nature of Work	0.34	5.24	0.000
Communication	0.19	3.11	0.002

Model Summary

R ²	Adjusted R ²	F-statistic
0.68	0.66	52.37**

(**p < 0.01)

Regression analysis indicates that organisational variables explain 68% of the variance in job satisfaction (R² = 0.68). Nature of work (β = 0.34), pay (β = 0.31), and promotion (β = 0.27) emerge as dominant predictors. Significant beta coefficients confirm Hypothesis H4. These findings validate motivational and job design theories (Hackman & Oldham, 1976), emphasising task structure, compensation equity, and career growth. The results highlight the managerial importance of work design optimisation and compensation policies.

V. Discussion of Findings

The present study provides a statistically grounded examination of job satisfaction among employees of the State Bank of India in Patna District. The findings offer important theoretical and empirical insights consistent with established organisational behaviour literature.

The reliability analysis confirmed strong internal consistency across measurement constructs, indicating that employee perceptions were captured with adequate stability and minimal measurement error (Nunnally, 1978). This methodological robustness strengthens confidence in the inferential outcomes.

The descriptive results revealed a moderately high level of job satisfaction among employees. This suggests that while employees generally maintain favourable workplace perceptions, satisfaction is not uniformly high, indicating scope for organisational interventions. Such findings align with contemporary banking-sector studies, where moderate satisfaction levels are commonly observed due to workload pressures, performance targets, and structural constraints (Judge et al., 2017).

The Chi-Square and ANOVA analyses indicate that demographic variables such as age and education demonstrate statistically significant but limited influence on job satisfaction. These findings corroborate prior research suggesting that demographic attributes may contribute to perceptual variability without functioning as dominant satisfaction determinants (Ng & Feldman, 2010). The absence of significant gender effects reinforces contemporary organisational behaviour literature reporting diminishing gender-based satisfaction differences in structured organisational environments.

The correlation analysis provides stronger theoretical implications. Organisational variables exhibited consistently positive and statistically significant associations with job satisfaction. Notably, nature of work, pay, and promotion demonstrated the strongest relationships. These findings strongly support Herzberg's Two-Factor Theory, which emphasises compensation and job content as central satisfaction drivers (Herzberg, 1966). Similarly, the Job Characteristics Model (Hackman & Oldham, 1976) is validated through the significant influence of nature of work, highlighting the importance of task structure, autonomy, and role design.

Regression analysis further reinforces the dominance of organisational determinants. The model explained a substantial proportion of variance in job satisfaction ($R^2 = 0.68$), indicating strong predictive capacity. Nature of work emerged as the most influential predictor, followed by pay and promotion. These findings align with motivational, equity, and job design theories (Adams, 1965; Hackman & Oldham, 1976), suggesting that structural organisational factors exert greater explanatory power than individual attributes.

Collectively, the findings underscore a key theoretical proposition: job satisfaction within public-sector banking institutions is predominantly shaped by organisational conditions rather than demographic characteristics. Compensation equity, career progression mechanisms, work design, and communication climate function as central satisfaction determinants.

VI. Theoretical Implications

The findings of the present study contribute meaningfully to the theoretical understanding of job satisfaction within structured, service-intensive organisational contexts. Job satisfaction research has historically debated the relative influence of demographic and organisational determinants (Locke, 1976; Judge et al., 2017). The results of this study provide empirical clarity by demonstrating the dominant explanatory role of organisational variables.

First, the findings offer strong empirical support for Herzberg's Two-Factor Theory (Herzberg, 1966). The significant predictive effects of pay and promotion reinforce the conceptual distinction between hygiene and motivational factors. Compensation and career advancement mechanisms appear to operate not merely as dissatisfaction-prevention variables but as active satisfaction drivers within public-sector banking institutions. This observation aligns with contemporary reinterpretations of Herzberg's framework, suggesting that hygiene factors may exert motivational influence under certain organisational conditions.

Second, the results substantiate the Job Characteristics Model (Hackman & Oldham, 1976). The emergence of nature of work as the most influential predictor highlights the centrality of task structure, autonomy, and role design in shaping satisfaction perceptions. This reinforces the theoretical proposition that intrinsic job attributes significantly affect employee attitudes, particularly in knowledge-intensive and service-oriented roles.

Third, the findings extend the relevance of Equity Theory (Adams, 1965). The strong effects of pay and promotion indicate that perceived fairness in organisational reward systems remains a fundamental determinant of satisfaction. Employees' evaluations of distributive and procedural justice appear to significantly shape attitudinal outcomes (Colquitt et al., 2001).

Additionally, the comparatively weaker effects of demographic variables contribute to ongoing theoretical debates. The results support the growing body of literature suggesting that demographic characteristics may influence satisfaction variability without functioning as structural determinants (Ng & Feldman, 2010). This finding reinforces contemporary organisational behaviour perspectives emphasising contextual and organisational influences over individual attributes.

From a broader theoretical standpoint, the study strengthens the integrative view of job satisfaction as a multidimensional construct predominantly shaped by organisational mechanisms, work design structures, and perceived equity. The findings underscore the need for future theoretical models to prioritise organisational climate, reward systems, and job design variables.

VII. Practical and Managerial Implications

The empirical findings of the study offer several actionable implications for organisational policy, human resource management, and managerial decision-making within public-sector banking institutions. Given that organisational variables emerged as dominant predictors of job satisfaction, managerial interventions should primarily focus on structural and operational dimensions rather than demographic considerations.

First, the significant influence of pay on job satisfaction highlights the importance of compensation equity and perceived fairness. Consistent with Equity Theory (Adams, 1965), employees' satisfaction levels are strongly

shaped by evaluations of distributive justice. Banking institutions should therefore prioritise transparent, performance-linked compensation systems that enhance perceptions of fairness and reward adequacy (Colquitt et al., 2001). Even within regulated public-sector frameworks, non-monetary incentives, recognition programmes, and variable performance rewards may enhance satisfaction outcomes.

Second, promotion emerged as a critical determinant, underscoring the strategic importance of career advancement mechanisms. Employees' perceptions of growth opportunities significantly influence motivation and organisational commitment (Pergamit & Veum, 1999). Institutions should strengthen promotion transparency, merit-based evaluation criteria, and career progression clarity. Structured developmental pathways may mitigate dissatisfaction arising from perceived stagnation.

Third, the dominant predictive role of nature of work reinforces the managerial relevance of job design. The Job Characteristics Model (Hackman & Oldham, 1976) suggests that task autonomy, role significance, and skill utilisation enhance intrinsic motivation. Banking organisations should consider redesigning roles to increase decision latitude, reduce role monotony, and enhance task meaningfulness. Workload rationalisation and role clarity may further stabilise satisfaction levels.

Fourth, the significant contribution of communication indicates the necessity of fostering an open organisational climate. Effective communication mechanisms improve trust, reduce ambiguity, and enhance psychological security (Pincus, 1986). Management should promote transparent information flows, feedback systems, and participative decision-making processes.

Collectively, the findings suggest that job satisfaction in public-sector banking institutions can be strategically enhanced through compensation fairness, career development structures, work design optimisation, and communication climate strengthening. These interventions are likely to improve employee morale, productivity, and organisational effectiveness.

VIII. Limitations of the Study

Despite its analytical contributions, the present study is subject to certain limitations that must be acknowledged for contextual and methodological clarity. Recognising these limitations is essential for accurately interpreting the findings and guiding future research directions (Creswell, 2014). First, the study is geographically restricted to Patna District. Although this district-level focus enhances contextual specificity, it limits the generalisability of the findings to other regions, banking institutions, or organisational settings. Variations in organisational climate, managerial practices, and institutional structures across districts may produce different satisfaction dynamics (Judge et al., 2017).

Second, the study adopts a cross-sectional research design. While appropriate for examining associations and predictive relationships, cross-sectional data do not permit causal inference. Job satisfaction is inherently dynamic and may fluctuate over time due to organisational changes, policy adjustments, and environmental factors (Spector, 1997). Third, the reliance on self-reported questionnaire responses introduces the possibility of perceptual and response biases. Employees' subjective evaluations may be influenced by temporary emotional states, social desirability tendencies, or organisational sensitivities (Podsakoff et al., 2003). Although reliability safeguards were implemented, common method variance cannot be entirely eliminated.

Fourth, the study primarily focuses on demographic and organisational variables. Other potentially influential factors, such as leadership style, organisational culture, psychological stress, job burnout, and work-life balance, were not incorporated. The exclusion of such variables may limit the comprehensiveness of the explanatory framework. Finally, although the regression model demonstrates strong explanatory power, job satisfaction is a multifaceted construct influenced by both observable and latent variables. Therefore, caution must be exercised when interpreting predictive relationships.

IX. Future Research Directions

The findings and limitations of the present study provide several avenues for future scholarly investigation. Expanding research along these dimensions would enhance theoretical refinement, empirical robustness, and contextual generalisability (Creswell, 2014).

First, future studies may adopt comparative research designs involving multiple banking institutions, including private-sector and foreign banks. Comparative analysis would allow examination of structural and managerial differences influencing job satisfaction dynamics across institutional contexts (Judge et al., 2017). Such investigations could yield deeper insights into sector-specific satisfaction determinants.

Second, longitudinal research designs are recommended. Job satisfaction is inherently dynamic, influenced by organisational policies, technological transitions, and career trajectories (Spector, 1997). Longitudinal studies would enable causal interpretation and temporal analysis of satisfaction variations.

Third, future research may integrate psychological and behavioural constructs, including job stress, burnout, organisational commitment, work engagement, and emotional labour. Contemporary organisational

behaviour literature emphasises the interaction between satisfaction and psychological well-being (Bakker & Demerouti, 2017). Incorporating such variables would produce more comprehensive explanatory models.

Fourth, advanced analytical techniques such as Structural Equation Modelling (SEM), mediation analysis, and moderation frameworks may be employed. These approaches facilitate examination of complex causal pathways and indirect effects (Hair et al., 2019).

Finally, district-level studies across diverse geographic regions would enhance external validity and contextual understanding.

X. Conclusion

The present study provides a quantitative analytical examination of job satisfaction among employees of the State Bank of India in Patna District. The findings offer important theoretical, empirical, and managerial insights into the determinants of employee satisfaction within public-sector banking institutions. The descriptive analysis indicates that employees exhibit a moderately high level of job satisfaction, suggesting generally favourable workplace perceptions. However, the results also imply that satisfaction is not uniformly high, indicating potential variability shaped by organisational conditions. Inferential analyses reveal that demographic variables such as age and education demonstrate statistically significant but comparatively limited influence on job satisfaction. These findings reinforce contemporary organisational behaviour literature suggesting that demographic attributes contribute to perceptual variability without functioning as dominant determinants (Ng & Feldman, 2010).

More importantly, the study establishes the dominant explanatory role of organisational variables. Correlation and regression analyses confirm that pay, promotion, nature of work, and communication exert significant influence on job satisfaction. Nature of work emerged as the most influential predictor, highlighting the centrality of job design and task structure. Pay and promotion further underscore the importance of compensation equity and career advancement mechanisms. These findings strongly validate Herzberg's Two-Factor Theory (Herzberg, 1966), the Job Characteristics Model (Hackman & Oldham, 1976), and Equity Theory (Adams, 1965).

The regression model's substantial explanatory power ($R^2 = 0.68$) indicates that organisational variables represent primary drivers of satisfaction outcomes. The study, therefore, concludes that job satisfaction within structured public-sector banking environments is predominantly shaped by organisational mechanisms rather than individual demographic attributes.

From a managerial perspective, the findings emphasise the strategic importance of compensation fairness, promotion transparency, work design optimisation, and communication climate strengthening. Enhancing these organisational dimensions may significantly improve employee satisfaction, productivity, and organisational effectiveness. In summary, the study contributes to job satisfaction literature by providing a statistically rigorous, district-level empirical assessment within a public-sector banking context. The results offer both theoretical enrichment and practical relevance, supporting evidence-based human resource management strategies.

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