

Job Satisfaction across Demographics: An Empirical Study of Employees of Sarva Haryana Gramin Bank

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Abstract

Job satisfaction is an important aspect of employee well-being and organizational effectiveness, particularly in the banking sector, where employees are required to perform diverse operational and customer-oriented responsibilities. The present study aims to examine the level of job satisfaction among employees of Sarva Haryana Gramin Bank across selected demographic characteristics. A descriptive research design was adopted, and primary data were collected from 100 employees working in selected branches located in Bhiwani, Haryana. The respondents were selected using the purposive sampling technique, and data were obtained through a structured questionnaire designed to assess employees' perceptions of job satisfaction. Demographic characteristics considered in the analysis included age, educational qualification, and income. Descriptive statistics were employed to understand the overall pattern of employee responses, while Analysis of Variance (ANOVA) was applied to determine whether the level of job satisfaction differed significantly across the selected demographic groups. The study provides an empirical basis for understanding demographic variations in employee satisfaction within the regional rural banking context. The findings can assist bank management in identifying employee groups with differing levels of satisfaction and developing appropriate human resource practices relating to employee support, recognition, professional development, workplace conditions, and career opportunities. The study also contributes to the literature on employee job satisfaction by providing evidence from the regional rural banking sector of Haryana.

Keywords: Job Satisfaction; Demographic Characteristics; Employees; Sarva Haryana Gramin Bank; ANOVA; Regional Rural Banks.

1. INTRODUCTION

Job satisfaction is an important dimension of organizational behaviour and human resource management because it reflects the extent to which employees develop favourable attitudes and perceptions toward their jobs and workplace experiences. It is influenced by a combination of job-related and organizational factors, including compensation, recognition, promotion opportunities, supervisory support, working conditions, interpersonal relationships, job security, workload, and opportunities for professional growth. Employees who perceive these aspects positively are generally more likely to develop favourable attitudes toward their work, whereas dissatisfaction may emerge when expectations concerning important workplace conditions are not adequately fulfilled. Therefore, understanding employees' level

of job satisfaction is an important consideration for organizations seeking to maintain a supportive and employee-oriented workplace.

The significance of job satisfaction is particularly evident in the service sector, where employees play a central role in delivering services and maintaining relationships with customers. Banking represents an important service-oriented industry in which employees perform diverse operational, administrative, financial, and customer-service responsibilities. The changing nature of banking operations, increasing use of technology, service expectations, performance responsibilities, regulatory requirements, and direct interactions with customers make employees' workplace experiences an important area of organizational concern. Maintaining a satisfactory work experience for banking employees can therefore be viewed as an important component of effective human resource management.

Regional rural banks represent a distinctive organizational setting because employees operate in an environment that combines conventional banking responsibilities with the financial-service requirements of rural and semi-urban customers. Employees are required to perform multiple functions involving customer services, banking transactions, documentation, financial products, and other institutional responsibilities. In such circumstances, understanding employees' satisfaction with their jobs becomes relevant for identifying areas where organizational and human resource policies may require attention. The assessment of job satisfaction can provide useful insights into employees' perceptions of their work and assist management in developing workplace practices that appropriately address employee expectations.

Job satisfaction, however, may not necessarily be experienced uniformly by all employees. The workforce of an organization consists of individuals with different personal, educational, economic, and professional backgrounds. Demographic characteristics such as age, educational qualification, and income may be associated with differences in employees' expectations, priorities, workplace experiences, and perceptions of their jobs. Employees belonging to different age groups may differ in their career expectations and professional priorities, while educational background may influence expectations concerning responsibility and development. Similarly, employees across different income categories may evaluate their employment experiences differently. Examining job satisfaction across these demographic categories can therefore provide a more differentiated understanding than considering employees as a single homogeneous group.

The present study focuses on employees of Sarva Haryana Gramin Bank in Bhiwani, Haryana, with the purpose of examining job satisfaction across selected demographic characteristics. The study adopts a descriptive research design and is based on primary data collected from 100 employees selected through purposive sampling. Particular emphasis is placed on examining variations in job satisfaction according to age, educational qualification, and income, with Analysis of Variance (ANOVA) employed to determine whether the observed differences among demographic groups are statistically significant. Accordingly, the study seeks to provide an empirical understanding of demographic variations in job satisfaction within the regional rural banking context and to generate useful insights for employee-oriented human resource practices.

2. REVIEW OF LITERATURE

Kumar (2026) quantitatively examined job satisfaction among employees of the State Bank of India in Patna District. The study obtained 198 valid responses and investigated demographic variables such as age, gender, education, and marital status along with organizational variables including pay, promotion,

rewards, nature of work, training, co-worker relationships, benefits, and communication. Reliability analysis, Chi-square, ANOVA, correlation, and multiple regression were employed. The findings indicated that organizational variables exerted a stronger influence on job satisfaction than demographic factors, with pay, promotion, and nature of work emerging as important predictors. This study is particularly relevant to the present research because it applies ANOVA to demographic differences in job satisfaction among banking employees.

Shinwari et al. (2025) examined the impact of compensation packages on employees' job satisfaction in banking institutions in Kabul, while also considering the moderating role of environmental uncertainty. The study emphasized compensation as an important organizational mechanism associated with the satisfaction of banking employees. The research contributes to the understanding of how financial and organizational conditions influence employee attitudes within banking institutions.

Sinha and Rath (2025) investigated employee satisfaction with compensation in HDFC Bank in Hazaribag district. By specifically focusing on compensation-related satisfaction, the study highlighted the importance of financial rewards in shaping employees' workplace perceptions. The research provides useful support for examining variations in satisfaction among employees belonging to different income categories.

Wakchaure and Dighe (2023) conducted a comparative assessment of occupational stress and burnout among employees working in selected public- and private-sector banks in Rahata Taluka, Ahmednagar district. The study emphasized the psychological and occupational challenges faced by employees in banking settings. Its findings are relevant to job satisfaction research because employee workplace experiences may differ considerably across occupational and organizational settings.

Susanto et al. (2022) examined work-life balance, job satisfaction, and job performance among employees and investigated the moderating role of family-supportive supervisor behaviour. The study highlighted the interrelationship between work-life balance, employee satisfaction, and job performance, demonstrating the relevance of supportive workplace conditions to employees' experiences.

Sharma Kandpal and Nautiyal (2022) investigated the level of job satisfaction among bank employees in the Tarai region of Uttarakhand. The study is particularly relevant to the present investigation because of its focus on job satisfaction within the Indian banking sector and its regional context. It provides a basis for understanding how employees working within banking institutions perceive different aspects of their employment.

Singh and Vaishya (2020) analyzed employee engagement practices in the State Bank of India in the Raipur region of Chhattisgarh. The study provides insights into employee-oriented practices within a public-sector banking environment and contributes to the broader literature concerning employees' attitudes and organizational experiences in Indian banks.

Singh and Salvi (2018) examined factors affecting the work-life balance of employees working in public- and private-sector banks. The study emphasized the relevance of work-life considerations among banking employees and provides a useful foundation for understanding how workplace experiences may contribute to differences in employees' overall attitudes toward their jobs.

Suryanarayan and Subhashree (2012) empirically investigated the determinants of job satisfaction among officers working in public-sector banks. The study is particularly relevant because it recognizes job satisfaction as being shaped by multiple workplace-related factors within the banking environment. It provides an early empirical foundation for subsequent research examining employee satisfaction in Indian banking institutions.

2.1 Research Gap

Although previous studies have extensively examined job satisfaction among banking employees, much of the existing research has concentrated on organizational and workplace factors such as compensation, work-life balance, employee engagement, occupational stress, supervisory support, promotion opportunities, and working conditions. Comparatively less attention has been given to examining whether job satisfaction varies systematically across demographic characteristics, particularly within the context of regional rural banks. Moreover, limited empirical evidence is available concerning employees of Sarva Haryana Gramin Bank, especially in the Bhiwani region. Employees belonging to different age, educational, and income groups may differ in their expectations and perceptions of employment, making demographic comparison important for understanding variations in job satisfaction. Therefore, the present study attempts to address this gap by empirically examining differences in the level of job satisfaction among employees of Sarva Haryana Gramin Bank across selected demographic variables, namely age, educational qualification, and income, using Analysis of Variance (ANOVA).

3. RESEARCH OBJECTIVE

The primary objective of the present study is:

To examine the differences in the level of job satisfaction among employees of Sarva Haryana Gramin Bank across selected demographic characteristics, namely age, educational qualification, and income.

H₀₁: There are no significant differences in the level of job satisfaction among employees of Sarva Haryana Gramin Bank across selected demographic characteristics.

4. RESEARCH METHODOLOGY

The present study adopted a descriptive research design to examine differences in the level of job satisfaction among employees of Sarva Haryana Gramin Bank across selected demographic characteristics. A survey-based approach was employed to obtain primary information regarding employees' perceptions of job satisfaction. The methodology was designed to facilitate systematic comparison of job satisfaction across demographic categories, particularly age, educational qualification, and income. The collected responses were analyzed using descriptive and inferential statistical techniques, with Analysis of Variance (ANOVA) employed to determine whether differences in job satisfaction across the selected demographic groups were statistically significant.

Research Design

A descriptive research design was adopted because the study seeks to assess the existing level of job satisfaction and examine variations among different categories of employees without manipulating the study variables. The design enables systematic description and comparison of employees' job satisfaction across the demographic characteristics included in the study.

Population and Sample

The population of the study comprised employees working in Sarva Haryana Gramin Bank in the selected geographical area. From the target population, a sample of 100 employees was considered for primary data collection. The sample included employees belonging to different demographic categories so that variations in job satisfaction could be examined across age, educational qualification, and income groups.

Sampling Technique

The respondents were selected using the purposive sampling technique. Under this non-probability samp

ling approach, employees relevant to the scope and purpose of the research were selected for participation. The technique enabled the researcher to obtain responses specifically from employees of Sarva Haryana Gramin Bank within the selected study area.

Data Collection

The study was primarily based on primary data, collected from respondents through a structured questionnaire. The questionnaire consisted of demographic information and statements designed to measure employees' level of job satisfaction. The demographic section captured information concerning age, educational qualification, and income, while job-satisfaction statements measured employees' perceptions regarding different aspects of their employment. Secondary information obtained from research articles, journals, reports, and other academic sources was used for developing the theoretical and conceptual foundation of the research.

Variables of the Study

Job satisfaction constituted the principal study variable, while age, educational qualification, and income were considered the demographic grouping variables. The analysis focused on determining whether mean levels of job satisfaction differed significantly among the categories represented within each demographic characteristic.

Data Analysis: Test Used

The collected data were coded, organized, and subjected to appropriate statistical analysis. Descriptive statistics were used to summarize the pattern of responses and provide an understanding of employees' job satisfaction. Reliability analysis using Cronbach's Alpha can be used to assess the internal consistency of the job-satisfaction scale. Subsequently, one-way Analysis of Variance (ANOVA) was employed separately for age, educational qualification, and income to determine whether statistically significant differences existed in mean job satisfaction across the respective demographic groups. Statistical significance was evaluated at the 5% level ($p < 0.05$). Where the ANOVA result is significant and the demographic variable contains more than two groups, an appropriate post-hoc comparison may additionally be considered to determine which specific groups differ.

Sample Area: Bhiwani, Haryana

The geographical scope of the study was restricted to Bhiwani, Haryana. Employees of selected Sarva Haryana Gramin Bank branches within the study area constituted the respondents for the research. Restricting the investigation to Bhiwani provided a geographically defined setting for examining demographic variations in employee job satisfaction. Consequently, the findings primarily represent the perceptions and experiences of the employees included within the selected sample and study area.

5. DATA ANALYSIS

The data analysis was conducted to examine the level of job satisfaction among employees of Sarva Haryana Gramin Bank and determine whether job satisfaction varied significantly across selected demographic characteristics, namely age, educational qualification, and income. Job satisfaction was measured through 10 statements, while the internal consistency of the scale was assessed using Cronbach's Alpha. Subsequently, one-way Analysis of Variance (ANOVA) was applied separately to age, education, and income. Statistical significance was evaluated at the 5% level, where a probability value below 0.05 was considered statistically significant.

Table 1: Reliability Statistics

Cronbach's Alpha	N of Items
.772	10

Source: Primary data analyzed by researcher

The reliability of the job-satisfaction measurement scale was assessed through Cronbach's Alpha. The coefficient obtained for the 10 statements was 0.772, indicating satisfactory internal consistency among the items. Since the coefficient exceeds the commonly used benchmark of 0.70, the scale can be regarded as sufficiently reliable for examining employee job satisfaction. The result indicates that the 10 statements demonstrate adequate consistency in measuring the underlying construct and are therefore appropriate for subsequent statistical analysis.

Table 2: ANOVA Based on Age

Job Satisfaction	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.215	3	.738	2.895	.013
Within Groups	18.195	96	.190		
Total	20.410	99			

Source: Primary data analyzed by researcher

The ANOVA results were used to determine whether the level of job satisfaction differed significantly across the age groups of employees. The analysis produced an F-value of 2.895 with a significance value of 0.013. Since the significance value is less than 0.05, a statistically significant difference exists in job satisfaction across the age categories. Therefore, the null hypothesis concerning age is rejected. The result indicates that employees belonging to different age groups do not possess identical levels of job satisfaction. Age can thus be considered an important demographic characteristic associated with variations in employee satisfaction. However, a post-hoc analysis would be required to determine precisely which age groups differ from one another.

Table 3: ANOVA Based on Educational Qualification

Job Satisfaction	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.026	3	.675	4.527	.028
Within Groups	18.383	96	.191		
Total	20.410	99			

Source: Primary data analyzed by researcher

The ANOVA based on educational qualification generated an F-value of 4.527 and a significance value of 0.028. As the significance value is below the 0.05 threshold, the results demonstrate a statistically significant difference in job satisfaction across educational groups. Consequently, the null hypothesis relating to educational qualification is rejected. The findings suggest that employees with different educational backgrounds report different levels of job satisfaction. Differences in professional expectations, career aspirations, job roles, or perceived opportunities may potentially be relevant to these variations, although the present ANOVA alone does not establish which of these mechanisms is

responsible. Post-hoc comparisons would be necessary to identify the particular educational categories between which significant differences occur.

Table 4: ANOVA Based on Income

Job Satisfaction	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.572	3	.524	3.671	.055
Within Groups	18.837	96	.196		
Total	20.410	99			

Source: Primary data analyzed by researcher

The ANOVA results for income produced an F-value of 3.671 with a significance value of 0.055. Since the probability value is slightly greater than the specified 0.05 level of significance, the difference in job satisfaction across income groups is not statistically significant at the 5% level. Therefore, the null hypothesis concerning income is not rejected. Although the p-value is close to the conventional threshold, it should not be reported as statistically significant at $\alpha = 0.05$. The findings consequently indicate insufficient statistical evidence to conclude that employee job satisfaction differs according to income categories in the sample.

Table 5: Hypothesis Testing

Demographic Variable	Statistical Test	Sig.	Decision on H ₀	Result
Age	One-Way ANOVA	.013	Rejected	Significant
Educational Qualification	One-Way ANOVA	.028	Rejected	Significant
Income	One-Way ANOVA	.055	Not Rejected	Not Significant

Source: Primary data analyzed by researcher

The hypothesis testing reveals that demographic differences in job satisfaction are not uniform across all characteristics considered in the study. Age and educational qualification showed statistically significant differences in job satisfaction, whereas income did not demonstrate a statistically significant difference at the 5% level. Thus, the findings provide evidence that age and education are associated with variations in job satisfaction among the sampled employees, while there is insufficient evidence to establish differences across income categories. Importantly, ANOVA demonstrates differences between group means but does not establish that the demographic variables *cause* job satisfaction. Therefore, the findings should be interpreted in terms of demographic differences or variations, rather than causal effects.

6. CONCLUSION

The present study examined job satisfaction among employees of Sarva Haryana Gramin Bank across selected demographic characteristics, namely age, educational qualification, and income. Based on a sample of 100 employees, the job satisfaction scale demonstrated satisfactory reliability with a Cronbach's Alpha value of 0.772. The ANOVA results revealed statistically significant differences in job satisfaction across age groups and educational qualification groups resulting in rejection of the respective null hypotheses. In contrast, differences across income groups were not statistically significant at the 5% level. The findings therefore indicate that job satisfaction among the sampled

employees varies according to certain demographic characteristics, particularly age and educational qualification, while insufficient evidence was found to establish differences based on income. Overall, the study highlights the importance of considering demographic diversity while understanding employees' workplace experiences and developing human resource practices within the banking environment.

7. FUTURE IMPLICATIONS

The findings have useful implications for human resource management as well as future research on employee job satisfaction in the banking sector. Management may consider differences across age and educational groups while designing employee-support, professional-development, recognition, career-progression, and workplace-engagement initiatives rather than adopting an entirely uniform approach for all employees. Future studies may extend the investigation to employees from other districts and regional rural banks and employ larger samples to improve the generalizability of findings.

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