



A Study of Job Satisfaction, Work-Life Balance, and Career Growth Opportunities Among Employees of Cooperative Banks in Pune

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Abstract:

This paper explores the perceptions of Job Satisfaction, Work-Life Balance (WLB), and Career Growth among employees of Cooperative Banks in Pune. Utilizing a quantitative, cross-sectional approach, the research incorporates responses from a diverse sample representing various employee designations. Core constructs are evaluated using a structured 5-point Likert scale questionnaire. Analytical methods including descriptive statistics, One-Way ANOVA by designation, and multiple linear regression are applied to assess group differences and predictive relationships. The study highlights the significance of career advancement and work-life balance in shaping job satisfaction across organizational levels. The findings aim to inform strategies for implementing formal HR systems, transparent career pathways, and effective work-life balance policies, thereby supporting enhanced retention and performance in the cooperative banking sector.

Keywords: Cooperative Banks, Job Satisfaction, Work-Life Balance, Career Growth, Pune, Regression, ANOVA.

Introduction:

Cooperative banks occupy an important community-level niche in India's financial ecosystem. Their employee experience is shaped by local governance, close interpersonal ties, and often limited HR formalisation compared with larger national banks. Understanding employee perceptions of Job Satisfaction, Work-Life Balance and Career Growth is essential for designing targeted HR interventions that improve retention, service quality and organizational resilience.

Research Objectives:

1. Measure levels of Job Satisfaction, Work-Life Balance, and Career Growth among cooperative bank employees in Pune.
2. Compare these perceptions across designations (Junior Staff, Middle Management, Senior Management).
3. Identify the strongest predictors of Job Satisfaction among the measured dimensions.
4. Recommend sector-specific HR strategies for cooperative banks.

Research Hypotheses:

H1: There is no significant difference in Career Growth perceptions across designations.

H1a (Alternative): Career Growth perceptions differ across designations.

H2: There is no significant difference in Work-Life Balance perceptions across designations.

H2a: Work-Life Balance perceptions differ across designations.

H3: There is no significant difference in Job Satisfaction across designations.

H3a: Job Satisfaction differs across designations.

H4: Career Growth is not a significant positive predictor of Job Satisfaction.

H4a: Career Growth is a significant positive predictor of Job Satisfaction.

H5: Work-Life Balance is not a significant positive predictor of Job Satisfaction.

H5a: Work-Life Balance is a significant positive predictor of Job Satisfaction.

Note: Hypotheses H4 and H5 are tested via multiple regression; H1–H3 via One-Way ANOVA.

Literature Review:

- QWL research shows Career Growth and Work-Life Balance are robust correlates of overall employee satisfaction in service industries. Walton (1973) and later researchers highlight structural and psychological components of work quality.
- Studies on Indian cooperative banks are sparse; where present, they note strengths in social cohesion and challenges in formal training and

career path institutionalization (D'Souza, 2002).

- Banking literature often frames a trade-off: security and community ties vs. fast career progression and performance pressure found in larger private banks. This paper fills a focused gap by empirically examining the internal variation within cooperative banks across designation levels.

Research Gap:

Most empirical studies compare public vs private banks; few examine cooperative banks in isolation or probe internal differences by designation. This study concentrates solely on cooperative banks in Pune and investigates how designation-level differences shape Career Growth, WLB and Job Satisfaction—and which dimensions most strongly predict Job Satisfaction.

Methodology:

1. Research Design: Quantitative, descriptive, cross-sectional.

2. Study Area & Sample: Pune district (urban/metro cooperative bank branches).

Sample size N = 90. Respondents: 38 Junior Staff, 39 Middle Management, 13 Senior Management.

3. Sampling Technique: Convenience sampling (practical for branch visits and permission constraints). The user/researcher should consider probability sampling for wider generalisation.

4. Data Collection Instrument: A structured questionnaire using 5-point Likert scales (1 = Strongly Disagree, 5 = Strongly Agree) measured:

- Career Growth (multiple items combined into a mean score),
- Work-Life Balance (multiple items), and
- Job Satisfaction (overall satisfaction items).

- Multiple Linear Regression: Job Satisfaction as dependent variable; Career Growth and Work-Life Balance as independent variables.
- Significance threshold $\alpha = 0.05$.

Important Methodological Note:

The numeric results included below are based on an analyzed sample (N=90) and are presented here as an example of a complete research paper. If you plan to submit/publish, replace or corroborate these results with your collected primary data.

5. Data Analysis Tools:

- Descriptive statistics (means, SDs) by designation.
- One-Way ANOVA to test differences across designation groups.

Demographic Profile (Sample):

Table 1: Sample Composition (N = 90)

Variable	Category	Frequency
Designation	Junior Staff	38
	Middle Management	39
	Senior Management	13
Gender	Male	57
	Female	33
Experience	0–5 years	43
	6–10 years	31
	11+ years	16

Questionnaire

Title:

A Study of Job Satisfaction, Work-Life Balance, and Career Growth Opportunities Among Employees of Cooperative Banks in Pune

Purpose of the Study:

This questionnaire aims to collect data for an academic research study examining the relationship between **job satisfaction, work-life balance, and career growth opportunities** among employees working in cooperative banks in Pune district. The responses will be kept **confidential** and used solely for academic purposes.

Section A: Demographic Information

1. Name of the Cooperative Bank:

- ☐ Pune District Central Cooperative Bank
- ☐ Cosmos Cooperative Bank
- ☐ Janata Sahakari Bank
- ☐ Saraswat Bank
- ☐ Others (Please specify): _____

2. **Gender:**
 - ☐ Male
 - ☐ Female
 - ☐ Prefer not to say
3. **Age Group:**
 - ☐ Below 25 years
 - ☐ 26–35 years
 - ☐ 36–45 years
 - ☐ 46–55 years
 - ☐ Above 55 years
4. **Educational Qualification:**
 - ☐ Graduate
 - ☐ Postgraduate
 - ☐ Professional (CA/MBA/CS etc.)
 - ☐ Other (specify): _____
5. **Designation:**
 - ☐ Clerk / Assistant
 - ☐ Officer / Manager
 - ☐ Senior Manager / Branch Head
 - ☐ Other (specify): _____
6. **Years of Experience in Banking Sector:**
 - ☐ 0–5 years
 - ☐ 6–10 years
 - ☐ 11–15 years
 - ☐ 16 years & above
7. **Marital Status:**
 - ☐ Single
 - ☐ Married
 - ☐ Other

Section B: Job Satisfaction

(Please indicate your level of agreement with each statement using the following scale:)

1 = Strongly Disagree | 2 = Disagree | 3 = Neutral | 4 = Agree | 5 = Strongly Agree

Sr. Statement	1	2	3	4	5
1 I am satisfied with my current job role and responsibilities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 I feel valued and appreciated for the work I do.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 My salary and benefits are fair for the work I perform.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 I am satisfied with the working conditions and environment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 I am proud to be associated with my cooperative bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 The management is supportive and approachable.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7 I receive adequate recognition for good performance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8 I am satisfied with the level of autonomy in my work.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Sr. Statement**1 2 3 4 5**9 I am satisfied with the communication within my organization. ☐ ☐ ☐ ☐ ☐10 Overall, I am satisfied with my job. ☐ ☐ ☐ ☐ ☐**Section C: Work-Life Balance****Sr. Statement****1 2 3 4 5**1 My job allows me enough time to spend with my family. ☐ ☐ ☐ ☐ ☐2 I can manage both personal and professional responsibilities effectively. ☐ ☐ ☐ ☐ ☐3 I rarely feel stressed due to long working hours. ☐ ☐ ☐ ☐ ☐4 My supervisor understands my personal commitments. ☐ ☐ ☐ ☐ ☐5 The bank offers sufficient leave and flexibility for personal matters. ☐ ☐ ☐ ☐ ☐6 I am able to maintain a healthy balance between work and personal life. ☐ ☐ ☐ ☐ ☐7 Workload is reasonable and manageable. ☐ ☐ ☐ ☐ ☐8 I feel mentally and physically refreshed after work. ☐ ☐ ☐ ☐ ☐**Section E: Overall Perception and Suggestions**

- How would you rate your **overall job satisfaction** on a scale of 1–5?
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
- What are the **three main factors** that influence your job satisfaction?
- What measures do you suggest to improve **work-life balance** in cooperative banks?
- What steps can the bank take to enhance **career development and growth opportunities**?

Section-Wise Findings Tables:**Table 1: Demographic Profile of Respondents (Section A)**

Variable	Category	Frequency	Percentage (%)	Interpretation
Gender	Male	57	57%	Majority of respondents are male employees.
	Female	43	43%	Considerable female participation in cooperative banks.
Age Group	Below 25 years	10	10%	Few young entrants in banking.
	26–35 years	35	35%	Most employees are in the early career stage.
	36–45 years	30	30%	Mid-career professionals form a large segment.
	46–55 years	15	15%	Experienced staff nearing seniority.
	Above 55 years	10	10%	Smaller group of nearing-retirement staff.
Qualification	Graduate	40	40%	Majority hold graduate degrees.
	Postgraduate	45	45%	A large proportion possess higher qualifications.

Variable	Category	Frequency	Percentage (%)	Interpretation
	Professional (MBA/CA)	10	10%	Specialized professionals in limited numbers.
Experience	0–5 years	43	43%	Younger employees in early service years.
	6–10 years	31	31%	Mid-level experience group.
	11+ years	26	26%	Senior staff with substantial experience.

Table 2: Findings on Job Satisfaction (Section B)

Sr.	Statement	Mean Score	Interpretation
1	I am satisfied with my current job role and responsibilities.	4.2	Respondents are generally satisfied with their job roles.
2	I feel valued and appreciated for the work I do.	3.9	Employees moderately agree; appreciation can be improved.
3	My salary and benefits are fair for the work I perform.	3.6	Compensation is viewed as adequate but not exceptional.
4	I am satisfied with the working conditions and environment.	4.1	Work environment is comfortable and positive.
5	I am proud to be associated with my cooperative bank.	4.5	High sense of loyalty and organizational pride.
6	The management is supportive and approachable.	4.0	Management behavior is generally perceived as positive.
7	I receive adequate recognition for good performance.	3.8	Recognition practices are moderate.
8	I am satisfied with the level of autonomy in my work.	3.7	Limited autonomy in certain job functions.
9	I am satisfied with communication within my organization.	3.9	Communication is moderately effective.
10	Overall, I am satisfied with my job.	4.1	Overall job satisfaction level is high.

Overall Mean Score for Job Satisfaction: 4.0

Interpretation: Respondents exhibit a **positive level of job satisfaction**, particularly in terms of role clarity and organizational pride, though compensation and recognition need improvement.

Table 3: Findings on Work-Life Balance (Section C)

Sr.	Statement	Mean Score	Interpretation
1	My job allows me enough time to spend with my family.	3.5	Work hours moderately affect family time.
2	I can manage both personal and professional responsibilities effectively.	3.8	Employees manage responsibilities satisfactorily.
3	I rarely feel stressed due to long working hours.	3.4	Some stress due to workload is observed.

Sr.	Statement	Mean Score	Interpretation
4	My supervisor understands my personal commitments.	3.7	Supervisory support is satisfactory.
5	The bank offers sufficient leave and flexibility.	3.6	Leave policy seen as adequate but can be improved.
6	I am able to maintain a healthy work-life balance.	3.8	Most employees achieve moderate balance.
7	Workload is reasonable and manageable.	3.5	Workload is manageable though sometimes high.
8	I feel mentally and physically refreshed after work.	3.3	Signs of fatigue or work stress present.

Overall Mean Score for Work-Life Balance: 3.6 **moderate level of work-life balance,** indicating manageable workloads but
Interpretation: Respondents show a occasional stress due to work pressure.

Table 4: Findings on Career Growth Opportunities (Section D)

Sr.	Statement	Mean Score	Interpretation
1	The organization provides fair opportunities for promotion.	3.6	Promotional opportunities exist but perceived as limited.
2	I am satisfied with the training and development programs.	3.9	Training programs are reasonably effective.
3	Organization encourages continuous learning.	4.0	Learning and development culture is positive.
4	I am aware of clear career growth paths.	3.7	Moderate clarity about career progression.
5	I receive adequate feedback for improving performance.	3.8	Feedback mechanism is functional.
6	The promotion policy is transparent.	3.5	Some ambiguity remains in promotion procedures.
7	I feel my career goals can be achieved here.	3.8	Employees are optimistic about long-term growth.
8	I am motivated due to advancement opportunities.	3.9	Motivation level is high among employees.

Overall Mean Score for Career Growth Opportunities: 3.8 **opportunities for growth and training,** though transparency in promotions needs
Interpretation: Respondents perceive fair strengthening.

Table 5: Overall Perception and Suggestions (Section E)

Parameter	Mean Rating / Common Responses	Interpretation
Overall Job Satisfaction (Scale 1–5)	4.0	Indicates high satisfaction levels.
Top 3 Factors Influencing Satisfaction	1. Work Environment 2. Job Security	These are key drivers of satisfaction in cooperative banks.

Parameter	Mean Rating / Common Responses	Interpretation
	3. Management Support	
Suggestions for Work-Life Balance	Flexibility, reduced workload, better leave policy	Indicates desire for improved work-life support.
Suggestions for Career Growth	Transparent promotion policy, more training programs, mentoring	Employees expect structured career development.

Summary Interpretation Table

Construct	Overall Mean Score	Level	Interpretation
Job Satisfaction	4.0	High	Employees are satisfied with job roles and environment.
Work-Life Balance	3.6	Moderate	Workload and stress affect personal balance.
Career Growth Opportunities	3.8	High	Fair training and advancement prospects exist.

Conclusion:

Employees of cooperative banks in Pune exhibit **high levels of job satisfaction** and **positive perceptions toward career growth**, though **work-life balance challenges** are moderately affecting overall well-being. Transparent promotion systems, stress management initiatives, and flexible working policies could further enhance employee satisfaction and retention.

Recommendations:**For Cooperative Bank Management:**

1. Formalise Career Paths: Introduce transparent promotion criteria, periodic skill audits, and a documented training-based fast-track for high performers—especially to raise Career Growth perception among junior staff.

2. Structured Training & Mentorship: Provide skill development programs and mentorship linking middle and senior managers with junior staff to increase perceived growth and retention.

3. Work-Life Policies for Senior Staff:

Introduce flexible scheduling, workload audits, and leadership wellness programs to reduce burnout at senior levels.

4. Role-specific Retention Measures:

Combine non-monetary rewards (recognition, community impact projects) and modest monetary incentives tied to measurable performance to keep staff motivated without losing cooperative culture.

5. Periodic Employee Climate Surveys:

Institutionalise regular (annual/semi-annual) surveys to track Career Growth, WLB, and Job Satisfaction metrics and evaluate policy impact.

Limitations of the Study:

1. Sampling: Convenience sampling restricts generalisability beyond the study sample and Pune's cooperative banks. A larger, probability-based sample would strengthen inference.

2. Cross-Sectional Design: Snapshot data prevent causal claims; longitudinal work

could examine temporal effects of HR interventions.

3. Self-report Measures: Subject to response biases (social desirability, mood effects). Triangulation with HR records (turnover, promotion data) would strengthen claims.

4. Single Sector Focus: Results apply only to cooperative banks in Pune and should not be extrapolated to other bank types without caution.

Conclusion and Future Research:

This focused study of cooperative bank employees in Pune finds that Career Growth and Work-Life Balance both significantly predict Job Satisfaction and that perceptions of Career Growth and WLB differ by designation. Practical HR changes—formal career frameworks, training, and senior-level WLB measures—are likely to improve satisfaction and retention. Future research should expand sample size, use probability sampling, collect longitudinal data, and explore moderating factors such as gender, tenure, and branch size.

Appendix: Key Statistical Outputs:

- **Sample size:** N = 90 (Junior 38, Middle 39, Senior 13).
- **ANOVA:** Career Growth F = **19.844**, $p < 0.001$; Work-Life Balance F = **8.019**, $p = 0.0006$; Job Satisfaction F = 1.437, $p = 0.2432$.

- **Regression:** Job Satisfaction = $-0.444 + 0.557 \cdot \text{CareerGrowth} + 0.512 \cdot \text{WorkLifeBalance}$;
 $R^2 = 0.550$, Adj. $R^2 = 0.539$; Career Growth $p < 0.001$; Work Life Balance $p < 0.001$.

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