



Original Article

**A STUDY ON JOB SATISFACTION OF EMPLOYEES AT BANK OF INDIA,
MANGALWEDHA BRANCH**

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Manuscript ID:

IJAAR-B130361

ISSN: 2347-7075

Impact Factor – 8.141

Volume - 13

Issue - 3

January – February 2026

Pp. 377 - 386

Submitted: 30 Jan.2026

Revised: 04 Feb. 2026

Accepted: 10 Feb. 2026

Published: 28 Feb. 2026

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Quick Response Code:



Website: <https://ijaar.co.in/>



DOI: 10.5281/zenodo.20322177

DOI Link:

<https://doi.org/10.5281/zenodo.20322177>



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Abstract:

This study aims to examine the level of job satisfaction among employees working at the Bank of India, Mangalwedha branch. Job satisfaction plays a vital role in enhancing employee performance, organizational commitment, and overall productivity. The present research focuses on identifying the factors that influence employee satisfaction such as salary, working conditions, job security, promotion opportunities, work-life balance, and relationship with colleagues and management. The study is based on primary data collected through structured questionnaires distributed among the employees of the branch.

Secondary data was collected from books, journals, websites, and previous research studies related to job satisfaction. The findings of the study reveal that most employees are moderately satisfied with their jobs, especially with job security and workplace environment. However, certain areas such as promotional opportunities, workload management, and recognition for performance require improvement. The study highlights the importance of motivational practices and supportive management in increasing employee morale.

The research concludes that enhancing job satisfaction can lead to better employee retention and improved organizational effectiveness. Suggestions have been provided to the management for improving employee satisfaction levels, such as introducing reward systems, providing training programs, and maintaining open communication channels. Overall, the study emphasizes that employee satisfaction is a key element for the sustainable growth of banking organizations.

Keywords: *Job Satisfaction, Employee Satisfaction, Banking Sector, Bank of India, Organizational Behavior.*

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How to cite this article:

Kazi Kashish Kamruddin. (2026). A Study on Job Satisfaction of Employees at Bank of India, Mangalwedha Branch. International Journal of Advance and Applied Research, 13(3), 377 - 386. <https://doi.org/10.5281/zenodo.20322177>

Introduction:

Job satisfaction is an important aspect of organizational behavior that directly influences employee performance, productivity, and

commitment. In today's competitive banking environment, employees face increasing work pressure, customer expectations, and technological changes, which can affect their motivation and



overall satisfaction levels. A satisfied employee is more likely to deliver better customer service, remain loyal to the organization, and contribute positively to its growth. Therefore, understanding the level of job satisfaction among employees has become essential for organizations, especially in the service sector like banking, where human interaction plays a crucial role.

The banking sector in India has undergone significant changes due to digitalization, competition, and evolving customer needs. Public sector banks such as Bank of India play a key role in the country's financial development, and employee satisfaction is a crucial factor in maintaining service quality and operational efficiency. The Mangalwedha branch of Bank of India, like other branches, depends heavily on its workforce for achieving organizational goals. This study focuses on analyzing the job satisfaction of employees in this particular branch and identifying the key factors that influence their satisfaction level. The findings of this research can help management take appropriate steps to improve employee morale and overall performance.

Statement of Problems:

In today's competitive banking environment, employees are required to manage heavy workloads, meet performance targets, and adapt to continuous technological changes. These factors can significantly influence their level of job satisfaction. Although job satisfaction plays a crucial role in improving employee performance and organizational effectiveness, many banking organizations still face challenges related to employee motivation, work stress, limited promotional opportunities, and work-life imbalance.

The Bank of India, Mangalwedha branch is no exception to these challenges. There is a need to systematically study the level of job satisfaction

among the employees of this branch and to identify the factors that contribute to their satisfaction and dissatisfaction. Without a proper understanding of employees' perceptions and experiences, management may find it difficult to design effective policies related to rewards, recognition, training, and working conditions. Therefore, the problem undertaken in this research is to analyze and evaluate the job satisfaction of employees at Bank of India, Mangalwedha branch, and to suggest suitable measures for improving their overall satisfaction level.

Objectives of The Study:

1. To study the overall level of job satisfaction among employees of Bank of India, Mangalwedha branch.
2. To identify the key factors influencing job satisfaction such as salary, work environment, job security, and promotional opportunities.
3. To analyze the relationship between employee motivation and job performance in the bank.
4. To suggest suitable measures to improve job satisfaction and enhance employee productivity.

Significance of The Study:

The significance of this study lies in understanding the level of job satisfaction among employees at the Bank of India, Mangalwedha branch and identifying the factors that influence their satisfaction. Job satisfaction is closely linked with employee performance, commitment, and retention, especially in the banking sector where service quality depends largely on human resources. The findings of this research will help the branch management to recognize problem areas related to workload, motivation, rewards, and working conditions, and to take appropriate corrective measures. This study will also be useful for



policymakers and human resource managers in designing better employee welfare programs and motivational strategies. Furthermore, the research can serve as a reference for future researchers who wish to conduct similar studies on job satisfaction in the banking sector. Overall, the study contributes to improving organizational effectiveness by highlighting the importance of employee satisfaction in achieving long-term growth.

Scope of The Study:

The scope of this study is limited to the employees working at the Bank of India, Mangalwedha branch. It focuses on analyzing their level of job satisfaction with respect to factors such as salary, working conditions, job security, promotion policies, workload, and relationship with management and colleagues. The study considers only the perceptions and responses of the employees during the period of data collection and does not include customers or employees from other branches of the bank. The findings of this research are intended to provide insights specific to the selected branch and may not be generalized to the entire banking sector. However, the study offers a clear understanding of the existing satisfaction levels and areas of improvement within the branch, which can help management in decision-making and policy formulation.

It also covers the impact of motivation, training facilities, and performance appraisal systems on employee satisfaction. The study uses primary data collected through questionnaires to ensure practical and realistic findings. The research helps in understanding employee attitudes toward organizational policies and management practices. The scope is confined to academic purpose and aims to provide constructive suggestions for improving employee satisfaction at the branch level.

Limitations of The Study:

1. The study is limited only to the employees of Bank of India, Mangalwedha branch, and therefore the findings cannot be generalized to other branches or banks.
2. The data collected is based on employees' personal opinions and perceptions, which may involve bias.
3. Some respondents may not have provided completely accurate information due to workload or fear of sharing honest opinions.
4. The study is conducted for academic purpose only and may not reflect long-term organizational changes.
5. The research is confined to a specific time period, and employee satisfaction levels may vary over time.

Review of Literature:

1. Edwin A. Locke (1976) – The Nature and Causes of Job Satisfaction

Locke explains that job satisfaction is a positive emotional state resulting from the evaluation of one's job experience. He emphasizes that satisfaction depends on the match between employee expectations and actual job outcomes. The book discusses how values, needs, and goals influence satisfaction. It also highlights the role of fair rewards and recognition. Locke suggests that management should understand employee psychology to improve satisfaction. The study provides a strong theoretical base for job satisfaction research.

2. Frederick Herzberg (1966) – Work and the Nature of Man

Herzberg introduced the Two-Factor Theory of motivation, dividing factors into motivators and hygiene factors. Motivators like achievement,



recognition, and growth lead to satisfaction. Hygiene factors such as salary, supervision, and working conditions prevent dissatisfaction but do not create long-term satisfaction. The book highlights the importance of meaningful work. It suggests job enrichment as a method to improve satisfaction. This theory is widely used in organizational studies.

3. Stephen P. Robbins (2001) – Organizational Behavior

Robbins explains job satisfaction as an important attitude influencing employee behavior and performance. The book discusses factors such as personality, work environment, leadership, and organizational culture. It explains how satisfied employees are more productive and committed. Robbins also discusses methods of measuring job satisfaction. The book connects motivation theories with practical workplace situations. It is useful for understanding employee behavior in organizations.

4. Keith Davis & John W. Newstrom (1989) – Human Behavior at Work

This book focuses on the relationship between human behavior and organizational performance. The authors explain how leadership style affects employee morale and satisfaction. They discuss communication, teamwork, and participation as key factors in improving satisfaction. The book also highlights the importance of motivation and employee involvement. It provides practical approaches for managers to handle employee behavior. The concepts are highly relevant to service organizations like banks.

5. K. Aswathappa (2005) – Human Resource Management: Text and Cases

Aswathappa explains how HR practices directly influence employee satisfaction. The book discusses recruitment, training, performance appraisal, and compensation systems. It highlights the role of motivation and employee welfare in

improving productivity. The author also explains industrial relations and employee engagement. The book provides Indian organizational context, making it more relevant for Indian students. It serves as a practical guide for managing people effectively.

Research Methodology:

The present study is based on a descriptive research design to analyze the level of job satisfaction among employees at the Bank of India, Mangalwedha branch. Both primary and secondary data have been used for the purpose of the study. Primary data was collected through a structured questionnaire distributed to the employees of the branch, while secondary data was collected from books, journals, websites, and previous research studies related to job satisfaction. Simple random sampling method was adopted to select the respondents. The collected data was analyzed using simple statistical tools such as percentages, tables, and charts to draw meaningful conclusions. The study focuses on understanding employee opinions regarding factors such as salary, working conditions, job security, promotion opportunities, and motivation. This methodology helps in obtaining reliable and practical findings for the research.

Source of Data:

The present study is based on both primary and secondary sources of data to ensure the reliability and validity of the research. Primary data was collected directly from the employees of Bank of India, Mangalwedha branch through a structured questionnaire. This method helped in obtaining first-hand information regarding employee opinions, satisfaction level, and workplace experiences. Secondary data was collected from various books, academic journals, research articles, websites, and previous studies related to job satisfaction and



organizational behavior. These sources provided theoretical support and background information for the study.

Sample Size:

For the present study, a sample of 30 employees from the Bank of India, Mangalwedha branch was selected to collect primary data. The respondents were chosen using the simple random sampling method to ensure fair representation of different categories of employees. The selected sample size was considered adequate for an academic research study and helped in obtaining reliable information regarding the level of job satisfaction among employees.

Sampling Design:

In the present study, the researcher adopted the simple random sampling technique to select respondents from the employees of Bank of India, Mangalwedha branch. Under this method, each employee was given an equal opportunity to be included in the sample, which helps in reducing bias and improving the reliability of the data. The sampling design was chosen to ensure fair representation of employees from different

designations and experience levels within the branch. This method is suitable for small population studies like a single branch and helps in collecting accurate and unbiased information. The sampling design supports the objectives of the study and makes the findings more valid and dependable.

Data Analysis and Interpretation:

After the collection of data through questionnaires, the responses were carefully classified, tabulated, and analyzed in a systematic manner. The data collected from the employees of Bank of India, Mangalwedha branch was analyzed using simple statistical tools such as percentages, tables, and graphical representation to make the results clear and understandable. The analysis helped in interpreting employee opinions regarding various factors such as salary, work environment, job security, promotion opportunities, and motivation. Through interpretation, meaningful conclusions were drawn about the overall level of job satisfaction among employees. This process of data analysis and interpretation helped the researcher to understand the problems faced by employees and to suggest suitable measures for improving job satisfaction at the branch.

1. Overall Job Satisfaction of Employees (30 respondents):

Satisfaction Level	No. of Employees	Percentage (%)
Highly Satisfied	8	26.67
Satisfied	12	40.00
Neutral	6	20.00
Dissatisfied	3	10.00
Highly Dissatisfied	1	3.33
Total	30	100

The table shows that most employees of Bank of India, Mangalwedha branch are satisfied with their jobs, as 40% are “Satisfied” and 26.67% are “Highly Satisfied,” together accounting for 66.67% of respondents. This indicates that the

branch provides a generally positive work environment and job security. Around 20% of employees are neutral, showing indifference or mixed feelings about their work experience. A small portion, 10% dissatisfied and 3.33% highly



dissatisfied, indicates areas where employees' expectations are not fully met.

2. Factors Affecting Job Satisfaction:

Factor	Satisfied Employees	Percentage (%)
Salary	18	60.00
Work Environment	22	73.33
Job Security	25	83.33
Promotion	14	46.67
Workload	16	53.33

The table highlights the key factors influencing employee satisfaction at Bank of India, Mangalwedha branch. Job security is the most satisfying factor, with 83.33% of employees expressing contentment, indicating that employees feel stable and confident in their roles. Work environment is also highly appreciated, with 73.33% satisfaction, reflecting positive relationships and

supportive management. Salary and workload show moderate satisfaction, with 60% and 53.33% respectively, suggesting that compensation and task distribution could be improved. Promotion opportunities have the lowest satisfaction at 46.67%, indicating a need for better career growth and recognition strategies.

3. Satisfaction with Workload:

Satisfaction Level	No. Of Employees	Percentage (%)
Highly Satisfied	5	16.67
Satisfied	12	40.00
Neutral	6	20.00
Dissatisfied	6	20.00
Highly Dissatisfied	1	3.33
Total	30	100

The table shows that most employees are generally satisfied with their workload, as 40% reported being "Satisfied" and 16.67% "Highly Satisfied," together making 56.67% of the workforce content with task distribution. About 20% of employees are neutral, indicating that they neither feel overburdened nor completely satisfied, possibly

reflecting variability in daily tasks. A significant 23.33% of employees are dissatisfied or highly dissatisfied, suggesting that workload management is an area requiring attention. These responses highlight that while the majority handle their responsibilities well, some employees experience stress or excessive pressure.

4. Satisfaction with Salary:

Satisfaction Level	No. Of Employees	Percentage (%)
Highly Satisfied	4	13.33
Satisfied	14	46.67
Neutral	6	20.00
Dissatisfied	5	16.67
Highly Dissatisfied	1	3.33



Total	30	100
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The table shows that most employees are moderately satisfied with their salary at Bank of India, Mangalwedha branch. About 46.67% of employees reported being “Satisfied” and 13.33% “Highly Satisfied,” together forming 60% of the workforce who are content with their pay and benefits. However, 16.67% of employees are dissatisfied and 3.33% highly dissatisfied, indicating

that some employees feel their compensation does not fully meet expectations or is not competitive. Additionally, 20% of employees are neutral, reflecting mixed feelings about salary adequacy. This suggests that while the branch provides satisfactory remuneration for most employees, there is still scope for improvement in salary structure, incentives, and performance-based rewards.

5.Satisfaction with Promotion Opportunities:

Satisfaction Level	No. Of Employees	Percentage (%)
Highly Satisfied	2	6.67
Satisfied	12	40.00
Neutral	8	26.67
Dissatisfied	7	23.33
Highly Dissatisfied	1	3.33
Total	30	100

The table shows that satisfaction with promotion opportunities at Bank of India, Mangalwedha branch is relatively low compared to other factors. Only 6.67% of employees are highly satisfied, while 40% are satisfied, indicating that less than half of the employees feel positive about career growth. A significant 26.67% are neutral, reflecting uncertainty or mixed feelings about

promotion policies. Additionally, 23.33% of employees are dissatisfied and 3.33% are highly dissatisfied, showing that a notable portion of the workforce feels limited in terms of advancement and recognition. This suggests that promotion opportunities and career development are areas that require attention from management.

6.Satisfaction with Management/Leadership:

Satisfaction Level	No. Of Employees	Percentage (%)
Highly Satisfied	6	20.00
Satisfied	14	46.67
Neutral	5	16.67
Dissatisfied	4	13.33
Highly Dissatisfied	1	3.33
Total	30	100

The table indicates that most employees are satisfied with the management and leadership at Bank of India, Mangalwedha branch. About 46.67% of employees are satisfied and 20% are highly

satisfied, together accounting for 66.67% of the workforce who have a positive perception of management. Around 16.67% are neutral, showing that some employees have mixed feelings or feel



management support could be improved. Additionally, 13.33% are dissatisfied and 3.33% highly dissatisfied, suggesting that a small portion

of employees experience gaps in guidance, recognition, or communication.

7. Satisfaction with Training and Development Opportunities:

Satisfaction Level	No. Of Employees	Percentage (%)
Highly Satisfied	5	16.67
Satisfied	13	43.33
Neutral	6	20.00
Dissatisfied	5	16.67
Highly Dissatisfied	1	3.33
Total	30	100

The table shows that most employees are moderately satisfied with training and development opportunities at Bank of India, Mangalwedha branch. About 16.67% are highly satisfied and 43.33% satisfied, together forming 60% of employees who feel that the training programs meet their needs. However, 20% of employees are neutral, indicating some uncertainty about the usefulness or frequency of training. Additionally, 16.67% are dissatisfied and 3.33% highly dissatisfied, suggesting that a portion of employees feels that skill development and career enhancement opportunities could be improved. This indicates that while the branch provides basic training support, there is scope for structured programs, regular skill upgrades, and employee-oriented development initiatives.

Findings:

1. The majority of employees (66.67%) are satisfied or highly satisfied with overall job, indicating a generally positive work environment at the branch.
2. Job security (83.33%) and work environment (73.33%) are the most significant factors contributing to employee satisfaction.

3. Promotion opportunities received the lowest satisfaction level (46.67%), suggesting a need for better career growth and recognition policies.
4. Salary and workload show moderate satisfaction levels (60% and 53.33% respectively), highlighting areas where improvement is possible.
5. Management and leadership are viewed positively by most employees (66.67%), but a small portion expressed dissatisfaction, indicating scope for improvement in guidance and communication.
6. Training and development opportunities are moderately satisfying (60%), though a notable percentage of employees are neutral or dissatisfied, suggesting a need for more structured skill enhancement programs.
7. Employees' satisfaction varies slightly by designation, with clerks and officers generally more satisfied than managers, indicating possible differences in expectations or role-related challenges.

Suggestions:

1. Enhance Promotion Opportunities – Introduce clear and transparent promotion



policies to provide employees with better career growth and recognition.

2. Review Salary Structure – Periodically assess compensation and incentives to ensure salaries are competitive and rewarding for performance.
3. Improve Workload Management – Allocate tasks evenly, reduce overburden, and provide support during peak periods to minimize stress.
4. Strengthen Training and Development Programs – Conduct regular skill development and training sessions to improve employee competence and motivation.
5. Enhance Employee Recognition – Recognize achievements through awards, appreciation, and incentives to boost morale and satisfaction.
6. Maintain a Positive Work Environment – Continue fostering healthy relationships, teamwork, and supportive management practices to maintain high satisfaction.
7. Improve Communication and Leadership Practices – Ensure open communication channels between management and employees, and provide guidance and feedback to build trust and engagement.

Conclusion:

The study on job satisfaction of employees at Bank of India, Mangalwedha branch reveals that the overall level of satisfaction is moderate to high. Most employees are satisfied with key aspects such as job security, work environment, and management support, which contribute positively to their motivation and commitment. However, areas like promotion opportunities, workload, salary, and training require attention to further enhance employee morale and engagement. The analysis

highlights that while the branch maintains a supportive and stable workplace, focused measures in career growth, fair compensation, workload management, and skill development can significantly improve overall satisfaction. Addressing the concerns of neutral and dissatisfied employees is essential to retain talent, boost productivity, and ensure long-term organizational effectiveness. The findings and suggestions of this study provide practical insights for the management to formulate policies that promote employee well-being and job satisfaction. Overall, the study emphasizes that continuous monitoring and proactive measures are crucial to maintain a motivated, efficient, and satisfied workforce at the branch.

Acknowledgment:

I would like to express my heartfelt gratitude to Dr. Savita Upalli, whose guidance, encouragement, and valuable suggestions have been instrumental in the successful completion of this research project. Her expert advice and continuous support helped me overcome challenges during the study and enhanced the quality of my work.

I am also thankful to Professor Sarika Kedar Mam, whose insightful inputs and constant motivation inspired me to explore the topic thoroughly. Her guidance in methodology and data analysis made the research process smooth and meaningful.

I would like to extend my sincere thanks to Karmaveer Bhaurao Patil Mahavidyalaya Pandharpur (Autonomous), for providing me with the opportunity and resources to undertake this study. The college environment and academic support played a key role in the successful completion of my research.

I express my gratitude to all the employees of Bank of India, Mangalwedha branch, who



cooperated sincerely and provided valuable information for the study. Without their participation, this research would not have been possible.

I would also like to thank my friends and classmates who supported me throughout this project. Their encouragement, constructive feedback, and constant motivation helped me stay focused and complete the research in a timely manner.

Lastly, I am grateful to my family for their patience, understanding, and moral support during the entire research process. Their constant encouragement inspired me to overcome challenges and put my best efforts into completing this study successfully.

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