Digitalization and job satisfaction among bank employees : A comparative study of Public and Private sector banks

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ABSTRACT

The study entitled “Digitalisation and Job Satisfaction among Bank Employees: A Comparative Study of Public and Private Sector Banks in Kerala” focused on public and private sector bank workers job satisfaction after the digitalization in the banking sector. Digitalization and job satisfaction is quite a different when it is considered as an entity. But have there is high correlation between digitalization and job satisfaction after the implementation of digitalization in the banking sector. The primary aim of digitalisation in the banking sector was made a core banking platform and after that the boundary of digitalization has been expanded. The present study has been designed to evaluate the workers’ occupation fulfilment after the digitalization in the banking sector. After the digitalization, the manual transactions related to the banking sector was reduced and made an intangible cable was linked between banks and customers. This research study has covered public sector and private sector bank staffs in Kerala. SBI were carefully chosen from public sector and Federal bank was selected from private sector. A total of 544 employees were carefully chosen as the samples of the study. The learning is centered on primary information through using a questionnaire. The composed primary data was examined with the help of MS Excel, SPSS 25th version and JASP software. The result of the study was private sector bank employees’ satisfaction is higher than the public sector bank employees’ satisfaction with regards to the digitalization in the banking sector.

Keywords : Digitalization, Job satisfaction

I. INTRODUCTION

The term job fulfillment is highly tough phenomenon and has need strenuous efforts to find the work fulfillment of staffs; hence many researchers, academicians, business man and other successful entrepreneurs were identifying the job satisfaction in different ways. All Job satisfaction theories were relating to the factors which influencing the job satisfaction of an employee, thus these theories were helping to identify which are the prominent factor which influence to the job satisfaction. Job satisfaction

theories were considering the word 'satisfaction' is a psychological phenomenon, and which is different according to the perception of each employee, hence it can be seen and countable one but the expression of human mind can be predictable very closely.

Digitalization was more different concept and no close relationship with the job satisfaction, but implementation of digitalization in a firm will create a strong linkage between them. In this context, a question will arise i.e., whether the digitalization will influence to the work fulfilment of an worker or what will happen in career fulfilment of an employee after the implementation of digitalization. Thus it can say that digitalization and job satisfaction is having very close relationship.

Statement of the Problem

Digitalization was introduced in the banking sector for reducing the workload, improving the efficiency, fast and speedy services distribution and moreover for the core banking solutions in the banking sector. The question is whether there is any changes happened in the employees' job satisfaction after the demonetization. It's a very difficult question to answer. In this context the study has reviewed many research articles, published and unpublished thesis, news related to banking sector and found that very few of them were studied about the digitalization effect in the bank employees' job satisfaction and none of the studies were found in related to the objectives of present research study. The study was concentrated in the State of Kerala and result would helps the banking sector for the improvement of digitalization, work environment, customer relationship management, training and development, and motivational factor. This Study also assessed the negative factor which arise after the digitalization in the banking sector, thus this will helps the banking sector to eliminate negative factors.

II. OBJECTIVES

1. To ascertain the extent to which job satisfaction has been influenced by the digitalisation of public sector and private sector bank workers in Kerala
2. To relate the public sector and private sector bank workers' job satisfaction in terms of digitalization

III. RESEARCH METHODOLOGY

Study was expressive and analytical one based on survey method. Secondary and primary data were used in the study.

Sample Selection

Sample selection was gone through three different stages. The stage one was choice of districts from Kerala. The second stage was deciding the appropriate sample size. The third stage was selection of sample respondents.

Stage One is to select the sample districts from Kerala. Hence, for the purpose of study Kerala was divided into three zones according to the geographical location i.e., South Zone, Central Zone and North Zone. Simple random sample way was used to select districts from each zone. The study was randomly select two districts from each zone. Thiruvananthapuram and Kollam were selected from south zone, Ernakulum and Thrissur were selected from central zone and Kannur and Kozhikode were selected from North zone. Total six districts were selected for the study.

The second stage was to decide the required number of branches from each district. Here the total number of branches and their details were availed at banks official website. Thus it is found that SBI have total 610 branches from the selected districts and Federal bank have 305 branches. Whole population was 915. A statistical formula was used to decide the required sample size. The formula was $N = (Z\text{-Score})^2 \times (\text{Std. D} (1\text{-Std.D})) / (\text{MoE})^2$, $RS = (SS \times P) / (SS+P-1)$. Later the study was decided to take 272 branches from public and private sector bank. Then, decided sample size was proportionately allotted to SBI and Federal bank according to the entire number of branches. Based on the proportionate allocation, it was decided to select 181 branches of SBI and 91 branches of Federal bank. Then the 181 sample size (From SBI) was proportionally distributed among the selected districts centered on the total

number of SBI branches of every district and 91 sample sizes was again proportionally distributed among the selected districts centered on the total number of Federal bank branches of each districts.

The third stage was choice of bank employees from selected branches. Purposive sample way were used to select the defendants from the branches. A standard was made by the investigator for consuming purposive sample way. The criteria were at least two employees from each selected branch and one employee must be from managerial level and one from clerical level. Hence, the study was select 362 employees from SBI and 182 employees from Federal bank.

Table 1 Selection of Branches from Selected Districts				
Districts	SBI-Total Branches	Selected Branches (SBI)	Federal Bank- Total Branches	Selected Branches (Federal Bank)
Trivandrum	138	41	32	9
Kollam	84	25	47	14
Ernakulum	202	60	111	33
Thrissur	54	16	63	19
Kannur	42	12	16	5
Kozhikode	90	27	36	11
Total	610	181	305	91
Source: Official Website of SBI and Federal Bank				

Table 2 Selection of Employees from Selected Branches				
District	SBI(Selected Branch)	Employees (Branch No*2)	FB(Selected Branch)	Employees (Branch No*2)
Trivandrum	41	82	9	18
Kollam	25	50	14	28
Ernakulam	60	120	33	66
Thrissur	16	32	19	38
Kannur	12	24	5	10
Kozhikode	27	54	11	22
Total	181	362	91	182
2 employees from each branch (Office Staff and Clerical Staff) 544 Employees				

Data Collection

The study was relying on both secondary data and primary data. A structured questionnaire was used to gather the data from the sample respondents. The secondary data were collected from research article, published and unpublished thesis, SLBC report 2013, 14, 15, 16, Reserve Bank of India statistics-2014,15,16, online thesis from Ethos British Library, Shodhganga, Social Science Research Network and official website of SBI and Federal Bank. Primary data were composed from bank staffs of SBI and Federal bank.

Data Analysis Software

The composed primary information was examined with the help of MS Excel, SPSS 25th version and JASP software

Data Analysis tools

The composed information were analysed by using Bayesian Statistics as an alternative of Frequentist method. In a frequentist approach result was interpreting on the basis of p-value, whereas the Bayesian approach analysis result was interpreting on the basis of BF_{10} (evidence in favour of alternative hypothesis) and the BF_{01} (proof in favour of null hypothesis). In a frequentist approach only null hypothesis was stated primarily, in Bayesian analysis approach made two hypotheses at the initial stage i.e., null hypothesis and alternative hypothesis and the result will providing the evidence in favour of null hypothesis and evidence in favour of alternative hypothesis. To avoiding the limitations of P-value, study was used Bayesian approach for analysing the collected data. Descriptive statistics like percentage, mean, Std.D, Bayesian Independent sample t-test,

The digitalization factor consists of eight statements. Five point scales was used to measure the work fulfilment of public and private sector bank workers with regards to the implementation of digitalization in banking sector. The statements are as follows:-

ST1	Digitalization helps to minimise my workload when compared to manual system
ST2	Digitalization helps me to provide accurate services to the customers
ST3	Digitalization empowered the employees for providing prompt services
ST4	Digitalisation makes easiness in the work
ST5	Digitalization helps me to make error free work
ST6	Digitalization improves my work quality
ST7	Digitalization improves the image of bank among public therefore that gives more reputation from among customers.
ST8	Digitalization make more confident in my work.

Descriptive

Group Descriptive						
	Group	N	Mean	SD	SE	
ST1	Public Sector Bank	362	3.912	0.776	0.041	
	Private Sector Bank	181	4.133	0.600	0.045	
ST2	Public Sector Bank	362	4.144	0.820	0.043	
	Private Sector Bank	181	4.171	0.576	0.043	
ST3	Public Sector Bank	362	4.193	0.699	0.037	
	Private Sector Bank	181	3.884	0.825	0.061	
ST4	Public Sector Bank	362	4.188	0.607	0.032	
	Private Sector Bank	181	3.945	0.736	0.055	
ST5	Public Sector Bank	362	4.224	0.672	0.035	
	Private Sector Bank	181	3.956	0.737	0.055	

Group Descriptive						
	Group	N	Mean	SD	SE	
ST6	Public Sector Bank	362	4.039	0.782	0.041	
	Private Sector Bank	181	3.796	0.697	0.052	
ST7	Public Sector Bank	362	4.202	0.661	0.035	
	Private Sector Bank	181	4.033	0.666	0.049	
ST8	Public Sector Bank	362	4.456	0.784	0.034	
	Private Sector Bank	181	4.002	0.567	0.021	
Source: Primary Data						

Table displays the expressive statistics of the collected data. First column displays the report code used in the study, second column displays two self-determining groups, third column displays sample size of two groups, fourth column shows mean score of collected opinion of public and private sector bank employees, fifth column shows Std. Deviation and last column shows standard error. The end result designate that all the statement have higher mean score than the mean average, hence it can be concludes that public sector and private sector bank employees are satisfied with their job after the implementation of digitalization in banking sector. The result also illustrate that standard error is very below, hence it can be completes that mean score derived from the collected opinions were representing the actual population mean.

Two type of analysis was used in this section i.e., frequentists statistical approach and Bayesian statistical approach. Frequentists result is interpreting on the basis of p-value and Bayesian result is interpreting on the basis of Bayes factor (BF). Here the study have two independent group i.e., public sector and private sector bank staffs, hence Independent sample t-test was used to measure the job satisfaction variation between public sector and private sector bank staffs with regards to the digitalization in the bank.

Table Independent Samples T-Test				
		t	df	p
ST1	Digitalization helps to minimise my workload when compared to manual system	-3.657	449.8	.001
ST2	Digitalization helps me to provide accurate services to the customers	-0.455	482.5	0.325
ST3	Digitalization empowered the employees for providing prompt services	4.327	312.3	.980
ST4	Digitalisation makes easiness in the work	3.839	305.9	.820
ST5	Digitalization helps me to make error free work	4.113	332.2	.870
ST6	Digitalization improves my work quality	3.675	400.4	.760
ST7	Digitalization improves the image of bank among public therefore that gives more reputation from among customers.	2.781	359.4	0.997
ST8	Digitalization make more confident in my work	3.476	482.4	0.875
Note. For all tests, the alternative hypothesis specifies that group Public Sector Bank is less than group Private Sector Bank.				

Table shows the independent sample t-test for identifying which of the groups were more satisfied in their job with regard to the implementation of digitalisation in banking sector. Here the result illustrates the t-test result of eight statements. Here the first statement shows p-value is less at 5 per cent significant level (.001<0.05), hence it can be inferred that public sector bank workers work fulfilment is

less than the job satisfaction of private bank workers with regards to the statement 'Digitalization helps to minimise my workload when compared to manual system'. This means that private sector bank workers were highly satisfied than the public sector bank employees with the digitalization happened in their bank, so it is helped them to minimise work load when compared to the manual system. Rest of the statements have p-value is greater than at 5 per cent significant level. Hence it can infer that public sector bank employees were more satisfied with their bank job than the private sector bank employees with the digitalisation of banking sector. Here the p-value is only gives the information about whether the hypothesis rejected or accepted, and this p-value is not gives how much of evidence leads to reject or accept the null hypothesis, hence Bayesian statistics was used to identify the observed effect of collected data.

Bayesian Independent Samples T-Test

Here Bayesian self-determining sample t-test result was used to find the observed effect of collected opinion of public sector and private sector bank workers' work satisfaction with the digitalization in the banking sector.

Table			
Bayesian Independent Samples T-Test			
		BF₋₀	error %
ST1	Digitalization helps to minimise my workload when compared to manual system	46.750	~ 3.147e -6
ST2	Digitalization helps me to provide accurate services to the customers	0.144	~ 1.700e -4
ST3	Digitalization empowered the employees for providing prompt services	0.017	~ 1.886e -4
ST4	Digitalisation makes easiness in the work	0.019	~ 9.853e -4
ST5	Digitalization helps me to make error free work	0.019	~ 6.855e -4
ST6	Digitalization improves my work quality	0.022	~ 0.196
ST7	Digitalization improves the image of bank among public therefore that gives more reputation from among customers.	0.027	~ 0.034
ST8	Digitalization make more confident in my work	0.036	~ 0.121
Note. For all tests, the alternative hypothesis specifies that group Public Sector Bank is less than group Private Sector Bank.			

Table shows the Bayesian independent sample t-test result; here the null hypothesis is public sector bank operatives' job satisfaction is greater than the private bank workers' job satisfaction and the alternative hypothesis is Public sector bank employees job satisfaction is less than the private sector employees job satisfaction i.e., $H_0 > H_1$. Each report was individually analysed under the head '**Inferential plots**' and identified the prior and posterior probability of hypothesis based on the Bayes factor.

Inferential Plots

Inferential plot consist of two parts. The left part shows prior and posterior distribution and correct part chows Bayes feature robustness checked. The Previous and Later delivery part shows BF_{10} in favour of other hypothesis and BF_{01} in favour of null hypothesis. A round (top central) illustrate the null hypothesis (H_0 , white portion of round) and alternative hypothesis (H_1 , colour portion). The right top part of the figure shows median and 95 per cent credible interval points. The figure also shows prior and posterior distribution effect. The Bayes Factor Robustness check (right part) shows the evidence for alternative hypothesis. The right part displays extreme Bayes factor (BF_{10}), user prior (The value actually got from test), wide prior (BF_{10} got while using wide prior) and ultra wide prior (BF_{10} got while using ultra wide prior) and the graph shows evidence for alternative hypothesis (H_1) and evidence for null hypothesis (H_0)

ST1- Digitalization helps to minimise my workload when compared to manual system

Prior and Posterior

Bayes Factor Robustness Check

Fig.

The figure shows prior and posterior distribution (left part) and Bayes factor robustness check (Right part). Here the end explain that $BF_{10}=46.750$ in favour of H_1 and $BF_{01}=0.021$ in favour of H_0 . Hence it can be inferred that bank employees job satisfaction after implementing digitalization is almost 47 times likely under the alternative hypothesis, hence it can be inferred that the observed effect of private sector bank workers job fulfilment is higher than the public sector bank employees job satisfaction after implementing the digitalization. Therefore it can be concludes that private sector bank workers are considers that digitalization reduced their work load hence their job satisfaction is higher than public sector bank staffs job satisfaction. The Cauchy prior width shows that the evidence strongly supports null hypothesis statement.

ST2 Digitalization helps me to provide accurate services to the customers

Bayes Factor Robustness Check

Prior and Posterior

The figure illustrate that $BF_{10}=0.144$ in favour of alternative hypothesis and $BF_{01}= 6.965$ in favour of null hypothesis. Hence it can be inferred that bank employees' job satisfaction after implementing digitalization almost 7 times likely under the null hypothesis. Hence it can be inferred that the observed effect of public sector bank workers' work fulfillment is greater than the private sector bank employees' job satisfaction after implementing the digitalization. So it can be completes that public sector bank employees were more believes that they are able to provide accurate services to their customers after the implementation of digitalization so they are highly fulfilled with their occupation than the private bank employees job satisfaction. The Cauchy prior width shows that evidence is strong in favour of null hypothesis statement (H_0) $BF_{01}=6.965$

The figure illustrate that $BF_{10}=0.017$ in favour of other hypothesis and $BF_{01}= 57.276$ in favour of null hypothesis. Hence it can be inferred that bank employees' job satisfaction after implementing digitalization 57 times likely under the null hypothesis. Hence it can be inferred that the observed effect of public sector bank employees' job satisfaction is greater than the private sector bank workers' job satisfaction after implementing the digitalization. Therefore it can be concludes that public sector bank employees were more believes that digitalization empowered them for providing prompt services, so they are highly fulfilled with their work than the private bank employees job fulfilment. The Sequential Analysis shows that evidence is very strong in favour of null hypothesis statement (H_0) $BF_{01}=57.276$

The figure illustrate that $BF_{10}=0.019$ in favour of alternative hypothesis and $BF_{01}= 51.938$ in favour of null hypothesis. Hence it can be inferred that bank employees' job satisfaction after implementing digitalization almost 52 times likely under the null hypothesis. Hence it can be inferred that the observed effect of public sector bank workers' job fulfilment is greater than the private sector bank staffs job satisfaction after implementing the digitalization. Therefore it can be concludes that public sector bank employees were more believes that digitalisation makes easiness in their work, hence they are highly satisfied with their work than the private bank employees job fulfilment. The Sequential Analysis shows that evidence is very strong in favour of null hypothesis statement (H_0) $BF_{01}=51.938$

The figure illustrate that $BF_{10}=0.019$ in favour of another hypothesis and $BF_{01}= 53.626$ in favour of null hypothesis. Hence it can be inferred that bank employees' job satisfaction after implementing digitalization almost 54 times likely under the null hypothesis. Hence it can be inferred that the observed effect of public sector bank employees' job satisfaction is higher than the private sector bank employees' job satisfaction after implementing the digitalization. Therefore it can be concludes that public sector bank workers were more believes that digitalization helps them to make error free work, so they are high satisfied with their job than the private bank employees job satisfaction. The Sequential Analysis shows that evidence is very strong in favour of null hypothesis statement (H_0) $BF_{01}=53.626$

The figure illustrate that $BF_{10}=0.022$ in favour of other hypothesis and $BF_{01}= 45.731$ in favour of null hypothesis. Hence it can be inferred that bank employees' job satisfaction after implementing digitalization almost 46 times likely under the null hypothesis. Hence it can be inferred that the observed effect of public sector bank employees' job satisfaction is higher than the private sector bank employees' job satisfaction after implementing the digitalization. Therefore it can be ends that public sector bank workers were more believes that digitalisation improves their work quality, therefore they are high fulfilled with their job than the private bank employees job satisfaction. The Cauchy prior width shows that evidence is very strong in favour of null hypothesis statement (H_0) $BF_{01}=45.731$

The figure illustrate that $BF_{10}=0.027$ in favour of alternative hypothesis and $BF_{01}= 37.438$ in favour of null hypothesis. Hence it can be inferred that bank employees' job satisfaction after implementing digitalization 37 times likely under the null hypothesis. Hence it can be inferred that the observed effect of public sector bank employees' job satisfaction is higher than the private sector bank employees' job satisfaction after implementing the digitalization. Therefore it can be concludes that public

sector bank employees were more believes that digitalisation improves the image of bank among public therefore they are getting added reputation from customers, so they are more satisfied with their job than the private bank employees job satisfaction. The Cauchy prior width shows that evidence is very strong in favour of null hypothesis statement (H_0) $BF_{01}=37.438$

The figure illustrate that $BF_{10}=0.036$ in favour of alternative hypothesis and $BF_{01}= 28.066$ in favour of null hypothesis. Hence it can be inferred that bank employees' job satisfaction after implementing digitalization 28 times likely under the null hypothesis. Hence it can be inferred that the observed effect of public sector bank employees' job satisfaction is higher than the private sector bank employees' job satisfaction after implementing the digitalization. Therefore it can be concludes that public sector bank employees were more believes that digitalisation make more confident in their work, so they are more satisfied with their job than the private bank employees job satisfaction. The Sequential Analysis shows that evidence is strong in favour of null hypothesis statement (H_0) $BF_{01}=28.066$

Major Findings

The main findings of the study are:-

Public Sector and Private sector bank employees Job satisfaction in terms of Digitalization

The digitalization factor consists of eight statements which are framed from the attributes under the head of digitalization. The attributes are: - Reduce workload, accurate services, employees' empowerment, easiness in work, error free work, quality of work, reputation, and create confidence.

Study create that majority of the public sector and private sector employees was decide that they are satisfied after the implementation of digitalization in the banking sector. Study has used five point scale measurement for analysing the employees satisfaction level. The result indicates that all the statements have higher mean score than the median i.e., 3. The opinion mean score was above the median (Mean >3). Hence study found that both public sector and private sector bank employees were satisfied in their job after the implementation of digitalization.

Significant difference between public sector and private sector bank employees' satisfaction level

Private sector bank workers were more satisfied (Mean=4.133) that digitalization helps them to minimise workload when compared to the manual scheme than the public sector bank staffs (Mean=3.912). Study also found that private sector (Mean=4.171) bank workers are highly fulfilled than the public sector bank staffs (Mean=4.144) in regarding the statement 'Digitalization helps me to provide accurate services to the customers'. However the rest of declarations mean score explains that public sector bank staffs are high satisfied than the private sector bank employees satisfaction (Public Sector Bank employees satisfaction mean > Private sector bank staffs satisfaction mean). This means that public sector bank staffs are more satisfied that digitalization is empowered them to provide prompt services (Mean=4.193 > 3.884), make easiness in their work (Mean=4.188 > 3.945), make error free work (Mean=4.224 > 3.956), improve their quality of work (Mean=4.039 > 3.796), improvement of bank image brings more reputation from the public (Mean=4.202 > 4.033), and make more confidence in their work (Mean=4.456 > 4.002).

Study analyse the important change between the fulfilment level of public sector and private sector bank workers by using Null Hypothesis Significance Testing and Bayesian analysis. Null Hypothesis Significant Testing results were interpreting on the basis of p-value and Bayesian analysis was interpreting on the basis of Bayes factor.

Here the study was used Self-determining sample t-test and Bayesian independent sample t-test. Result found from the independent sample t-test, all the statements have p-value is greater than at 5 per cent significant level except the first statement 'Digitalization helps to minimise my workload when compared to manual system ($0.001 < 0.05$)'. Hence it can be inferred that majority of the statements p-value is higher than the level of significance (0.05), and then the study concludes that public sector bank workers' satisfaction level is higher than the private sector bank employees' satisfaction level.

Whereas the Bayesian Independent sample t-test was also agrees with the NHST analysis but here the Bayesian independent sample t-test was providing evidence in favour of null hypothesis and also providing proof in favour of other hypothesis.

Study found that public sector bank staffs ($BF_{10}=46.750$) were high satisfied than the private sector bank staffs with regards to digitalization helps them to minimise workload when compared to the manual system. Rest of the 7 declarations results shows that public sector bank workers fulfilment is lesser than the private sector bank employees satisfaction ($BF_{10} > BF_{01}$). Hence the null hypothesis is Public sector bank workers' satisfaction higher than the private sector bank employees' satisfaction with regards to the digitalization stands rejected. Therefore the study concludes that Private sector bank employees' satisfaction is higher than the public sector bank workers' satisfaction with regards to the digitalization in the banking sector.

Major Suggestions of the study

- Provide more training list to the bank employees for handling the bank customers in the digitalized era. Empowered the public sector and private sector bank staffs to answer the consumers queries related to the digital banking services. Therefore the study recommend that provide more specific training programme to the employees in related to the expected queries of customers, digital banking system, and different digital banking services.
- Provide training programme to the public sector and private sector bank staffs in related to customer relationship management
- Initiate digital banking services and goods consciousness campaign to the customers. The awareness campaign should be in related to the secure usage of digital banking products and services, error free usage of internet banking, mobile banking, banks mobile apps usage, debit card and credit card usage.
- Increase the security system of digital banking and this will eliminate the threats and decrease the customer queries and their anxiety.
- Include bank employees in the customer awareness campaign and this will helps to increase the better customer relationship management.
- Customer awareness campaign will helps to eliminate dilemma among the customer for the usage of digital banking products and services.

IV . CONCLUSION

The study result findings conclude that:-

Public sector and private sector bank staffs was fulfilled with their work after the introduction of digitalization in the banking sector and study found that private sector bank staffs occupation fulfilment is greater than the public sector bank workers' job fulfilment in terms of digitalization in the banking sector. This Study concludes that public sector and private sector bank staffs was decide that consumers' queries was improved after the digitalization and also safety danger were improved. The Study also discern that digitalization implicit a dilemma among the bank customers, and also they have facing lack awareness with regards to the use of digital banking services. Both public sector and private sector bank staffs were agreeing that they have facing very difficult situation to handle the customers those who make error while making digital transactions.

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