

Psychological Empowerment and Job Satisfaction Among Women Bank Employees in The Gwalior Region

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Abstract

Women bank employees in the Gwalior area were the subjects of this research, which sought to determine whether there was a connection between psychological empowerment and job happiness. In contrast to job satisfaction, which is an employee's general evaluation of their work experiences, psychological empowerment is based on four dimensions: meaning, competence, self-determination, and influence. With the use of a standardized questionnaire, 210 workers from both public and private sector banks participated in this quantitative cross-sectional study. Descriptive statistics, reliability analysis, Pearson correlation, and multiple regression were utilized for data analysis. The findings showed that job satisfaction was positively and significantly related to psychological empowerment. Each of all the dimensions of empowerment was significantly associated with job satisfaction, meaning and self-determination being the strongest predictors. The regression model has described a significant percentage of the variance in job satisfaction, which indicates how important empowerment is in determining positive work attitudes. The study's findings stress the significance of empowerment-oriented HR practices in raising the happiness and contentment levels of female bank workers.

Keywords: Psychological Empowerment, Job Satisfaction, Women Bank Employees, Banking Sector, Work Autonomy, Gwalior Region.

1. Introduction

The banking sector is an important segment of the economy of a nation as it mobilizes savings, eases investments, and helps in financial inclusion. The sector has experienced a rapid change within the last few decades with the advent of technology and enhanced rivalry, reforms in the regulations, and also the changing expectations on the part of the customers. Such modifications have added work demands and performance stress on bank staff that raises their psychological health and work satisfaction as a central concern of organizational performance and service standards. One of the most important work-related attitudes is job satisfaction as it is a general assessment of the job and the work environment. Employees who are satisfied will show an increased degree of commitment, productivity and customer-oriented

behavior, but dissatisfaction might result in stress, absenteeism, and turnover intentions. Organizational, and psychological factors of work This is because job satisfaction to women employees in banking industry is determined by both organizational and psychological factors which include autonomy, recognition, work significance, and perceived control of job-related decisions.

In the modern-day organization, psychological empowerment has become a significant construct in the study of employee motivation and satisfaction. It is the intrinsic motivation in an individual in the form of a sense of meaning, competence, self-determination and influence at work. Employees who feel that their work is important, their skills are appreciated, they have freedom of carrying out their duties and they think that the actions they take can affect the outcomes of the organization are more likely to develop good work attitudes and have high job satisfaction. Psychological empowerment is especially topical in the banking industry, whose work is organized and goal-oriented. Other problems that affect women working in banks include the need to juggle between their career and the family, lack of authority in decision making and slow promotions in some companies. These problems may affect their perception of empowered and subsequently job satisfaction.

Gwalior region, which is a combination of urban and semi-urban banking dynamics, would be a timely background to discuss these problems. Although the number of women involved in banking workforce has been increasing, empirical research on psychological empowerment and job satisfaction of women working in the banking industry in this region is still limited. This knowledge of the relationship can be very insightful to the management of this bank and policymakers, who work to establish empowerment-based human resource practices that would help promote the satisfaction and well-being of employees.

1.1.Objectives of the Study

- To find out how happy and empowered women bank workers in the Gwalior area are with their jobs.
- To conduct research on the topic of female bank employees' levels of job satisfaction and how it relates to various aspects of psychological empowerment.
- To determine the role that psychological empowerment characteristics play in determining job satisfaction among bank employees.

2. Literature Review

George and Zakkariya (2018) focused on the influence of intrinsic motivation on the attitude of banking industry employees and how psychological empowerment affected their job satisfaction. They looked at how meaning, competence, self-determination, and effect contributed to employees' levels of satisfaction, and they used these characteristics to conceptualize psychological empowerment. Workers reported higher levels of job satisfaction when they believed their work had a meaningful impact and when they had considerable leeway to decide how to carry out their duties. Given its highly regulated and goal-oriented nature, as well as the fact that employees typically lack the authority to make decisions, the authors argued that the banking industry is particularly vulnerable to the empowerment movement.

Ghosh (2021) looked at the banking sector in West Bengal with regard to employee empowerment and satisfaction. Participation in decision-making, the opportunity to acquire important information, and the sort of authority delegation were the main tenets of this research, which examined the effects of empowerment techniques on employee satisfaction. The findings demonstrated a robust positive relationship between empowerment and satisfaction; consequently, workers reported higher levels of job satisfaction when given more discretion and agency in making decisions affecting their work. Empowering employees to take ownership of their job and their responsibilities reduced stress and work-related issues, according to the survey.

Aggarwal, et al. (2025) investigated the connection between psychological empowerment and job satisfaction, with emotional commitment and resilience serving as mediators and moderators, respectively. According to their findings, psychological empowerment significantly and favorably affected job satisfaction through emotional commitment and other indirect mechanisms. Employees who felt they had agency over their work developed stronger ties to the company, which in turn led to higher levels of job satisfaction and better career outcomes in the long run, according to the research. In very stressful and demanding workplaces, resilience strengthened the link between empowerment and satisfaction, according to the study's authors.

Jothibasu (2015) analyzed the stress management coping behavior and job satisfaction among the female workforce in State Bank of India, Tamil Nadu, and in particular, on gender-based workplace experiences. The authors found that moderate job satisfaction was observed among women employees and it was strongly linked with organizational support systems and stress management programs. The results indicated that the positive effects of stress management practices including flexible work arrangements and supportive supervision had a positive influence on job satisfaction and work family conflict among the female employees. satisfaction and wellbeing.

3. Methodology

3.1. Research Design

The proposed study employed a quantitative cross-sectional research design to test how psychological empowerment and job satisfaction are related to women employees in the bank. It was found that this design is suitable because it allows collecting numerical data systematically at one moment and statistically analyzing relationships between the variables in such a way that the environment is not manipulated.

3.2. Population of the Study

The study population was composed of women employees in the banks of the Gwalior region (both in the public and private sector). These employees were performing different functional duties like clerical employees, officers and management positions hence creating a diverse work force in the banking industry.

3.3. Sample Size and Sampling Technique

The study sample was chosen as 210 women bank employees. Purposive sampling was used to make sure that only women workers were involved whereas convenience sampling was taken to make data collection as convenient and volunteering as possible. The sample was deemed to be sufficient to conduct correlation and multiple regression analysis.

3.4. Data Collection Procedure

A structured questionnaire was used to collect primary data through the online and offline methods. The pre-emption of the study was made known to the respondents and the participation was voluntary. The respondents were promised confidentiality and anonymity to allow honest and unbiased reporting. All the participants gave their prior consent before data collection.

3.5. Measurement of Variables

The scale used in the measure of psychological empowerment consisted of four dimensions measured on a standard scale:

- Meaning (perceived value and purpose of work),
- Competence (self-efficacy and confidence in job performance),
- Self-determination (autonomy and freedom in work-related decisions), and
- Impact (perceived control over organizational performance).

Additionally, the established overall job satisfaction scale was used to gauge the degree to which the respondents were content with their job responsibilities and the working environment as a whole. A five-point Likert scale, ranging from "strongly disagree" (1) to "strongly agree (5)," is used to measure everything.

3.6. Data Analysis Techniques

The obtained data were coded and measured with proper statistical software.

- Descriptive statistics (mean, standard deviation, percentage, and frequency) were used to summarize the demographic features and the distribution of data.
- To find out how consistent the scales were inside themselves, we ran the reliability analysis.
- The association between psychological empowerment and job satisfaction was tested using Pearson correlation.
- The researchers used multiple regression analysis to determine how much the components of psychological empowerment explained the level of job satisfaction among female bank employees.

4. Results and Discussion

This section offers the results of the statistical analyses that were conducted to examine the relationship between women bank employees' psychological empowerment and career satisfaction. To show how the research variables are related to one another, it includes descriptive statistics, correlation analysis, and regression results.

Table 1: Demographic Profile

Variable	Category	Frequency	Percentage
Age	21–30 years	64	30.5
	31–40 years	92	43.8
	41–50 years	44	21.0
	Above 50 years	10	4.7
Bank Type	Public sector	126	60.0
	Private sector	84	40.0
Work Experience	Less than 5 years	58	27.6
	5–10 years	88	41.9
	11–15 years	42	20.0
	More than 15 years	22	10.5

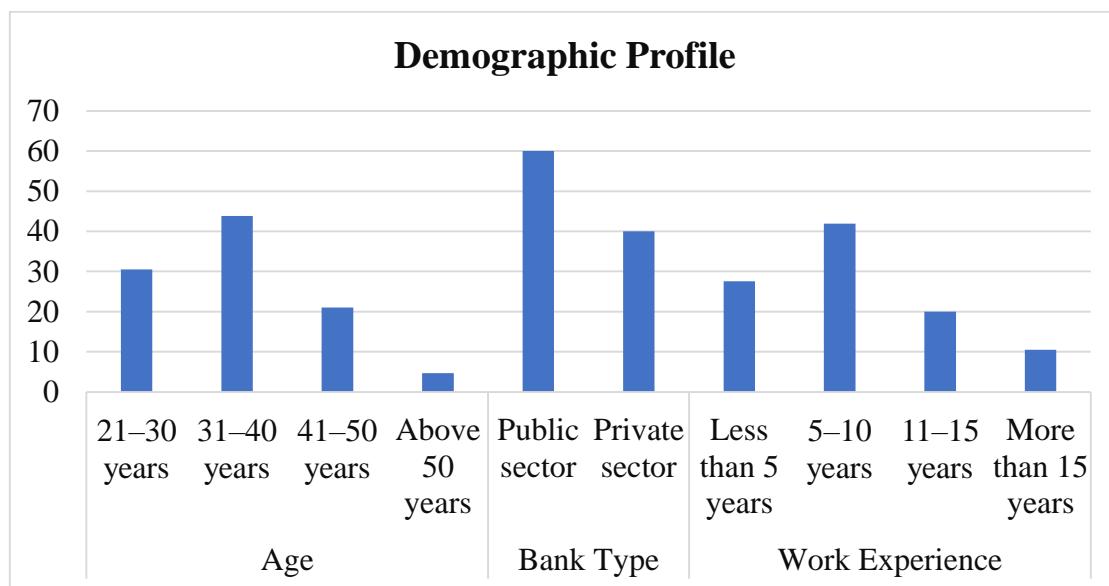


Figure 1: Graphical Representation of Demographic Profile

The table 1 demographic profile shows that the biggest proportion of the respondents were aged between 31 and 40 years (43.8%), then 21 to 30 years (30.5%), indicating that most of the respondents were women

employees who are in the early to mid-career age bracket. The percentage of respondents aged between 41-50 years was 21.0 and a low percentage (4.7) responded were above 50 years indicating that the older age bracket was not well represented. In terms of the type of bank, the majority of the respondents worked in public sector banks (60.0%), with an equal proportion in the private sector banks (40.0%), which suggests that there was a greater representation of the employees in the public sector. Considering work experience, the majority of the respondents (41.9%), had 5-10 years' experience, followed by less than 5 years' experience (27.6%), which shows a moderate workforce with regard to professional exposure. Employees aged 1115 years and above aged more than 15 years were 20.0 and 10.5 respectively indicating that the study had relatively fewer long-term employees.

Table 2: Reliability and Descriptive Statistics

Variable	Cronbach's α	Mean	SD
Meaning	0.84	3.98	0.62
Competence	0.81	4.10	0.55
Self-determination	0.86	3.74	0.66
Impact	0.79	3.52	0.71
Psychological Empowerment (Overall)	0.91	3.84	0.52
Job Satisfaction	0.88	3.76	0.58

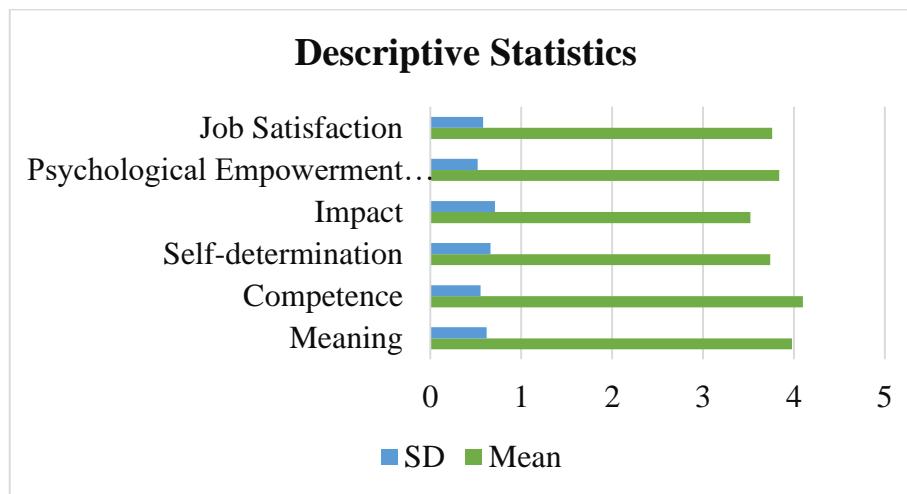


Figure 2: Graphical Representation of Descriptive Statistics

The reliability and descriptive statistics of the study variables are represented in Table 2. All constructs had Cronbach alpha values between 0.79 and 0.91, which is the sign of good to excellent internal consistency and proves the reliability of measurement scales. As one of the dimensions of psychological empowerment, competence was seen to have the highest mean ($M = 4.10$, $SD = 0.55$), indicating that the respondents tended to believe that they were competent and capable of doing their job duties. The mean value of the meaning was also rather high ($M = 3.98$, $SD = 0.62$), which indicated that the majority of

female employees felt that their work made sense and was meaningful. Self-determination ($M = 3.74$, $SD = 0.66$) and impact ($M = 3.52$, $SD = 0.71$) had moderate values of mean, which meant that the perceptions of autonomy and influence on organizational outcomes were not so high. The total score of psychological empowerments ($M = 3.84$, $SD = 0.52$) indicates that the level of empowerment among the respondents is rather high. Job satisfaction was also moderately high with a mean score ($M = 3.76$, $SD = 0.58$) which meant that on average, women bank employees in the Gwalior region were mostly satisfied with their job.

Table 3: Correlation Analysis

Variable	Job Satisfaction
Meaning	0.66**
Competence	0.48**
Self-determination	0.61**
Impact	0.54**

Note: $p < 0.01$

Job satisfaction is correlated with the psychological empowerment dimension (Table 3). The four dimensions of psychological empowerment—meaning, competence, self-determination, and impact—were found to have a positive and statistically significant correlation with job satisfaction at the 0.01 level. This suggests that these levels of empowerment are positively related to job satisfaction among women bank employees. The relationship with job satisfaction was the most significant between meaning and job satisfaction ($r = 0.66$), meaning that employees who found their work to be meaningful were more likely to have a high level of job satisfaction. This was then succeeded by self-determination ($r = 0.61$), which showed the significance of autonomy and liberty in work-related decisions. The moderate positive correlation of impact ($r = 0.54$) also indicates that the perception of being powerful in the workplace was also a contributor of satisfaction. Competence showed a relatively lower yet significant positive correlation ($r = 0.48$), which showed that confidence in job-related abilities is also a factor of job satisfaction that is important and yet not as dominant.

Table 4: Multiple Regression Analysis

Predictor	Standardized β	t-value	p-value
Meaning	0.39	5.67	<0.001
Competence	0.13	2.18	0.030
Self-determination	0.31	4.74	<0.001
Impact	0.18	2.96	0.003

Model statistics: $R^2 = 0.56$, Adjusted $R^2 = 0.55$, $F = 65.4$, $p < 0.001$

Using the psychological empowerment factors as predictors, Table 4 displays the results of the multiple regression model. With a significant total regression equation ($F = 65.4$, $p < 0.001$), the empowerment factors demonstrated substantial explanatory power, as they could account for 56% of the variation in work satisfaction. The view of work as meaningful and useful has a considerable positive impact on the degree of job satisfaction, as indicated by the fact that meaning was the most significant predictor of job satisfaction ($\beta = 0.39$, $t = 5.67$, $p = 0.001$). The beta and t-value were strong and significant, indicating that autonomy and control over work activities were also very essential ($\beta = 0.31$, $t = 4.74$, $p < 0.001$). Job satisfaction was somewhat but significantly impacted by impact ($\beta = 0.18$, $t = 2.96$, $p = 0.003$), indicating that having a positive impact on the organization's outcomes affects satisfaction. Competence revealed a smaller though significant effect ($\beta = 0.13$, $t = 2.18$, $p = 0.030$), implying that having confidence in personal abilities has a facilitating effect in promoting job satisfaction. In general, the results show that even though all aspects of the psychological empowerment are significant, meaning and self-determination are the strongest predictors of job satisfaction among female bank workers.

5. Conclusion

The research established that the psychological empowerment is an important factor that affects job satisfaction in women employees of banks in the Gwalior region. The results have shown that, a higher meaning, competence, self-determination, and impact on work by women employees had higher job satisfaction and the most influential dimensions were meaning and self-determination. This brings out the relevance of meaningful work and autonomy in improving positive work attitudes in the banking sector. The research also noted that the organizational practices, which focus on empowerment, can assist in solving the difficulties encountered by women within the workforce, including the lack of power to make decisions and work pressure. With the help of the healthy and enabling work environment, banks can improve employee satisfaction, well-being, as well as the effectiveness of the organization in general. The research has added to the body of knowledge through the region-specific evidence and the need to give importance to management and policymakers on the role of psychological empowerment as one of the strategic factors of enhancing job satisfaction among women employees in the banking industry.

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