

Understanding Employee Well-Being: The Role of the Work Environment in Job Satisfaction at the Indian Postal Department in Gujarat

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DOI : <https://doi.org/10.51583/IJLTEMAS.2025.1412000036>

Received: 15 December 2025; Accepted: 23 December 2025; Published: 01 January 2026

ABSTRACT

India Post is one of the leading government organizations in India and has been serving the communication needs of the public for many years. Over time, it has developed a strong brand image and earned a high level of trust among customers. Its extensive reach across the country is a key reason behind the Government's decision to establish the India Post Payments Bank, with the aim of delivering financial services to even the most remote areas. This study seeks to examine the relationship between the work environment and job satisfaction among employees of IPPB. The research follows a descriptive design, with data collected through online structured questionnaires from randomly selected employees working in various post office branches across Gujarat. The sample includes both permanent IPPB employees and those deputed from the Department of Posts across different job roles. Statistical tools such as ANOVA and t-tests were used for data analysis. The findings reveal that the workplace does not exhibit bias in employee treatment; however, there is a need for greater motivation to foster a more challenging and engaging work environment.

Key Words: India post payment bank, Work environment, Job Satisfaction, motivation

INTRODUCTION

Banks play a vital role in the economic growth of any nation. In India, both public and private sector banks operating in the market emphasize a customer-oriented approach by offering personalized services and efficient grievance redressal mechanisms. However, many of these well-established banks face challenges in extending their reach to remote and rural regions of the country. India Post, with its widespread presence in such areas, is well positioned to bridge this gap. By introducing the India Post Payments Bank, it has been able to deliver essential banking services to underserved and unbanked populations. This initiative has enabled people in remote locations to access formal banking facilities through the trusted network of India Post.

Every organization is made of group of people working together in a structured manner to achieve a common goal of the organization (Cambridge Dictionary, 2020). Thus, every organization requires the employees who are loyal and mentally attached with their duties (Bakker, Albrecht, & Leiter, 2011). In today's era of cut-throat competition, the satisfied employees are very important asset for any bank with more positivity approach towards the organization (Marion & Burnout, 2001) (Dessler, 2005) (DeVane & S.A., 2003) and hence considered as the pillars for performing high and generating success as well as profit for the organization (Judge, Piccolo, Podsakoff, & Rich, 2010). And that is the reason, the effective treatment must be given to them to get higher level of job satisfaction at their work place (Jinal & Gupta, 2016).

Job satisfaction is an inner emotional status or feelings of a person which is related to the performance at work place and growth of the organization ultimately. It is the measurement based on the expectations and wants associated with the job of an employee and what exactly is he getting from the job (Lim, 2008). It results from various internal as well as external factors like the type of work environment, monetary rewards, job security, facilities at work place, and getting promoted to higher levels, recognition, support from the colleagues and

higher authorities, flexibility to work, etc. (Saatchi, 2008). Among these factors, age, designation of employees, education, remuneration, type of work, recognition at work place, support from supervisors and coworkers, the work load; are found to have major impact on satisfaction level of bank employees. (Stacy & W.M, 1998) (Bas & Ardic, 2002) (Shah & Jalees, 2004) (Chughati, A.A., & Zafar, 2006) (Eker, Anbar, & Dirbiyik, 2007) (Jinal & Gupta, 2016) (Asadi, et al., 2008)

LITERATURE REVIEW

It is universally observed and accepted through plenty of research concluding that job satisfaction level of employees is having a great impact on their productivity and creativity (Mahardhika, Nastir, & Respati, 2021) which leads to better results and growth for the organization and the prolonged tenure of an employee with the firm compared with the less satisfied employee's work input and behavior towards the organization (Locke, E.A., Latham, & G.P., 2000) (Baş & Ardiç, 2002). Numerous researchers conducted the studies to analyze the impact of different demographic line and organizational factors on employees' job satisfaction. Job satisfaction results based on two different types of approaches: situational and dispositional. Situational approach states that the job satisfaction is solely affected by the characteristics of the job and the environmental factors while dispositional approach considers the personal characteristics of employees (Hackman, J.R., & Oldham, 1975) (Herzberg, Mausner, & Snyderman, 2011). Thus, it becomes very problematic to conclude that which factor will trigger the job satisfaction of employees, intrinsic factors or extrinsic factors. Intrinsic factors are the factors which lead to boost motivation level when they are present like job itself, attitude of employee, responsibilities, etc. while extrinsic factors are the factors which will not increase motivation when they are present but their absence will definitely lead to increased level of dissatisfaction (Lumen, n.d.) such factors include organization policies, level of monitoring, working environment like work pressure and extended workload, monetary rewards i.e., salary, relations with peers and superiors, nature of work, etc. (S, M, & Shoaib, 2014)

Perceived Organization Support, Psychological Empowerment and Rewards are having significant positive impact on the satisfaction level of the employees. Communication and relation are important for satisfaction. Support from coworker and supervisors is playing a

vital role on job satisfaction. Management should pay attention to reduce the communication gap and to improve the relation to boost the productivity (Agobzo, Owusu, Hoedoafia, & Atakroch, 2017). Low Salary and extended working hours are main reasons for the job dissatisfaction among the employees. Consumer loyalty, their behavior, and perception towards the compensation are influencing the level of satisfaction individually (Bhardwaj, Mishra, Jain, & T.K., 2021). Thus, Job satisfaction is shaped by number of factors like pay scale, supervisor support, nature of work, rewards and promotion opportunities, support from supervisors as well as co-workers, freedom to express their views before management etc. (Bhardwaj, Mishra, Jain, & T.K., 2021). These factors are included in this research to study job satisfaction among the employees of India Post Payment Bank with special reference to Gujarat State.

While comparing public and private sector banks in Indian context, the result based on previous research conducted shows that public sector employees experienced higher level of job satisfaction than private sector employees (Prachi, Sajid, & S.M., 2017). Furthermore, it results in the lack of studies analyzing the impact of work environment on job satisfaction among the employees of Indian Postal Department particularly in IPPB context in post Covid-19 time. Thus, banks like IPPB are not able to continue relying on the existing policies and banking practices they made for employees; and the facilities being provided to the employees will lead to expected level of job satisfaction among them or not, and if any change in policies or its implementation is required or not without any primarily conducted research study. Overall, the objectives of the study aim to identify the relationship between various work environmental factors like Job Satisfaction, Psychological Satisfaction, Salary, Incentives, Rewards, Supervisor Support, Coworkers' support, and the employee satisfaction level with their work place and to provide a clear understanding of the factors that impact employee satisfaction with working environment and to provide practical recommendations for organizations to improve employee satisfaction.

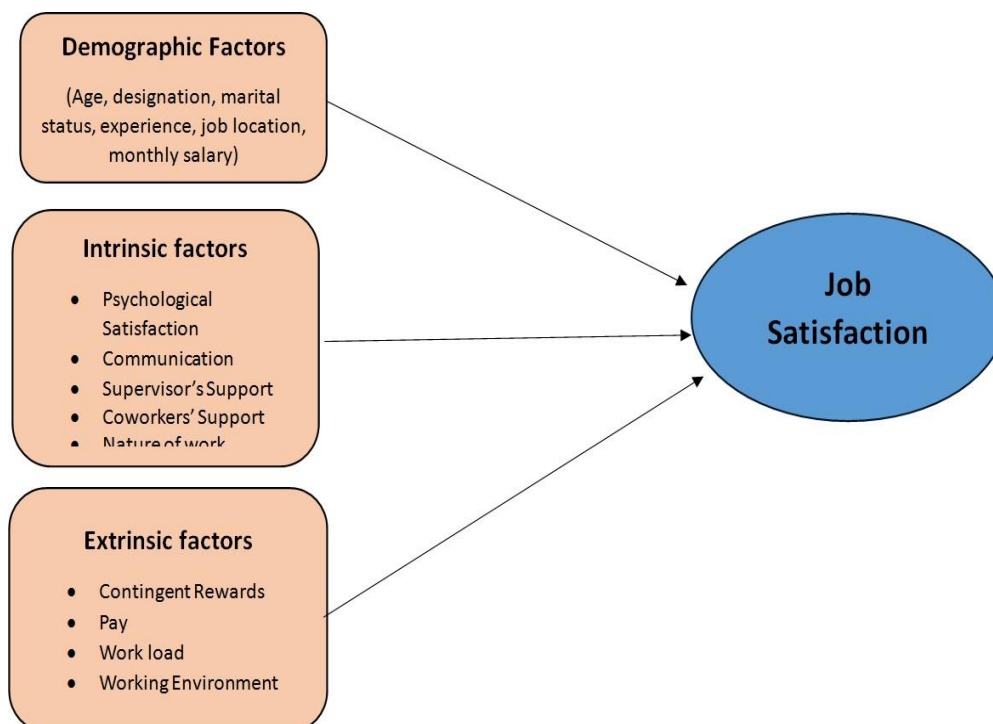
RESEARCH METHODOLOGY

In this quantitative research, conveniently selected sample of 150 employees contacted to participate in this primary research among them 116 appropriate responses were received through structured questionnaire from employees working in India Post Payment Bank in Gujarat state. Thus, the response rate was 77.33%. The questionnaire included questions about demographic details in part-1 like Designation, gender, age, marital status, experience, monthly salary and job location and in part-2 included the research variables like job satisfaction (7 scale items), psychological satisfaction (5 scale items), pay (3 scale items), contingent rewards (4 scale items), nature of the work (4 Scale items), Support of Supervisor (5 scale items), Coworker support (8 scale items including support from coworkers and supervisors both), communication flexibility (3 scale items) and work load (4 scale items) using 5-point Likert scale. For data analysis T-test, ANOVA, and Multiple regression tools are used in this study. The hypothesis used for the study is as follow:

H0: There is no statistically significant impact between job satisfaction and Work Load, Payment, Communication, Nature of Work, Supervisor support, Co-Workers' Support, Psychological Satisfaction, Contingent Reward of IPPB Employees.

H1: There is a statistically significant impact between job satisfaction and Work Load (H1a), Payment (H1b), Communication (H1c), Nature of Work (H1d), Support of supervisor (H1e), Coworker support (H1f), Psychological Satisfaction (H1g), Contingent Reward (H1h) of IPPB Employees.

The conceptual framework used for this study is following:



Conceptual framework;

Source: Authors' Primary Research, 2023

Data Analysis

Demographic Details of respondents:

The demographic details of respondents are classified based on their gender, age, marital status, designation, experience, job location and monthly salary. Sample size for the research was 116. The detailed profile of the respondents for this research study is shown in table-1 below:

Table-1 Demographic details of respondents

Demographic Variable		Frequency	Percentage
Gender	Male	81	69.8
	Female	35	30.2
Age	Up to 30	72	62.1
	Above 30	44	37.9
Marital Status	Married	86	74.1
	Unmarried	30	25.9
Designation	Higher Level	17	14.7
	Middle Level	47	40.05
	Lower Level	52	44.8
Experience	Less than 1 year	49	42.2
	1-3 years	45	38.8
	Above 3 years	21	18.1
Job Location	Rural	11	9.5
	Semi Urban	58	50

	Urban	47	40.5
Monthly Salary	Less than 20,000	9	7.8
	20,000 to 50,000	85	73.3
	More than 50,000	22	19

Source: Authors' Primary data analysis

Reliability Analysis

In order to access the internal reliability among different scale items whether they are homogeneous in nature or not. When the items of scales are highly inter-correlated, a scale is considered as consistent internally. In this technique, reliability is measured for internal consistency that is to the extent of inter-correlation among the items that comprise a scale. To validate scale of items in the questionnaire, coefficient of Cronbach's alpha is measured for internal consistency (Cronbach, 1951). It is considered more reliable if Cronbach's alpha is near to one. According to Nunnally & Bernstein (1978), it is ideal to have greater than 0.70 Cronbach's alpha for each construct. Measurement of Job satisfaction, Psychological Satisfaction, Pay, Contingent Reward, Nature of Work, Support from supervisors, co- workers' Support, communication and workload impact displays reliability of scales as per Table 2. Based on reliability analysis, the value of (α) was found .717, .786,.710, .812, .820,

.735, .802, .715, and .742 for these variables respectively (Table 2).

Scale items should have homogeneous characteristics so that the internal consistency can be measured properly. When scale items are highly interconnected, the scale is found internally consistent. In this method, the degree of inter-correlation between the items used to make up a scale is used to determine the level of reliability. Internal consistency is assessed using the Cronbach's alpha coefficient to evaluate the scale of the questionnaire's items (Cronbach, 1951). When Cronbach's alpha is close to one, it is seen as being more dependable. The optimal Cronbach's alpha for each construct is greater than 0.70, according to (Nunnally & Bernstein, 1978). According to Table 2, the accuracy of scales may be seen in the measurement of Job satisfaction, Psychological Satisfaction, Pay, Contingent Reward, Nature of Work, Support from Supervisors, Co-workers' support, communication and workload when analyzing reliability through Cronbach's alpha.

Table-2 Reliability analysis

Variable	Cronbach's Alpha	Number of items in a scale
Job satisfaction	.717	5
Psychological Satisfaction	.786	5
Pay	.710	3
Contingent Reward	.812	4
Nature of Work	.820	5
Support from Supervisors	.735	5
Support from Coworkers	.802	3
Communication	.715	3
Work load	.742	4

Multiple Regression Analysis

The multiple regression is an extension of a regression analysis through describing a relationship between a dependent variable and few other independent variables(Lefter, 2004). It studies the parallel impact of some independent variables having over the selected dependent variable for study. And thus, multiple regression can give better and realistic results while comparing unifactorial regression analysis model. In the present study the dependent variable is job satisfaction while the independent variables are following: Psychological Satisfaction, Pay, Contingent Reward, Nature of Work, Support from supervisors, co-workers' support, communication and workload. Using SPSS-22 we got the following results:

Table-3

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.864a	.746	.727	.310
a. Predictors: (Constant), Psychological Satisfaction, Pay, Contingent Reward, Nature of Work, Support from supervisors, Support from co-workers, communication and				

workload.

The value of R^2 indicates that 74.60% of total variance is described by the independent variable is (shown in above table-3). The consequent Multiple regression analysis will be based on the below findings:

Table-4 Variation Analysis - ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30.238	8	3.780	39.214	<.001b
	Residual	10.314	107	.096		
	Total	40.552	115			

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), PS (Psychological Satisfaction), Pay (salary), CR (Contingent Reward), NOW (Nature of Work), SS (Support from supervisors), CW (Support from co-workers), COM (communication

flexibility) and WL (workload of an employee).

To prove the hypothesis-2 F-test was applied to examine the variance difference in table-4, researchers got the calculated F value of is 39.214 and the critical F value searched from table with 95% confidence interval with $df=8$, $F = 2.087$, from comparison of these F values the alternate hypothesis is accepted here meaning that all regression coefficients are not equal to 0.

Table-5 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.424	.450		-3.165	.002
	PS	0.523	0.068	0.481	7.663	0.000
	PAY	0.425	0.079	0.344	5.381	0.000
	CR	0.212	0.059	0.191	3.571	0.001
	NOW	0.052	0.062	0.045	0.849	0.398
	SS	0.025	0.048	0.026	0.517	0.607
	CW	0.034	0.058	0.029	0.576	0.566
	COM	0.099	0.046	0.120	2.152	0.034
	WL	0.107	0.053	0.115	2.024	0.045

Based on the unstandardized coefficients for interpretation of results, we obtain the regression equation as follow:

$$\hat{y} = -1.424 + 0.523 x_1 + .425 x_2 + .212 x_3 + 0.052 x_4 + 0.025 x_5 + 0.034 x_6 + 0.099 x_7 + 0.107 x_8$$

Where $\hat{y}$ denotes Job satisfaction (dependent variable for this study), x_1 = Psychological Satisfaction, x_2 = Pay, x_3 = Contingent Reward, x_4 = Nature of Work, x_5 = Support from supervisors, x_6 = Support from co-workers, x_7 = communication and x_8 = workload ($x_1, x_2, x_3, x_4, x_5, x_6, x_7, x_8$ are independent variables of this study).

Here, the unstandardized coefficient (B) = -1.424 represents the estimated job satisfaction score when the value of all independent variables will be zero. The t-value indicates that this estimation is significantly different from zero with p value is 0.002 which suggests that the intercept is statistically significant.

In case of independent variables, psychological satisfaction (H1a) is having a positive unstandardized coefficient of 0.523 which indicates the increase of one unit in psychological satisfaction will increase 0.523 units in prediction of job satisfaction which is statically significant with p value is less than 0.001. Pay (salary) (H1b) is followed by PS with B=0.425 and $p < 0.001$. Contingent reward (H1c) affects the level of job satisfaction at third place with B=0.212 ($p = 0.001$) preceded by communication flexibility (H1g) to represent their views before superior and management with B=0.099 ($p = 0.034$) and Work load (H1h) at the office with B=0.107 ($p = 0.045$). Thus, based on the analysis of data through multiple regression conducted here, we accept the alternate hypothesis H1a, H1b, H1c, H1g and H1h found that those factors having significant relationship on job satisfaction of employees at IPPB with reference to Gujarat State.

CONCLUSION

Banks are the dynamic service industry affecting the country's economy and employees at the bank are most important assets for it. If they are motivated and satisfied thoroughly through improving their job satisfaction, they can create miracles in terms of performance and growth of the firm. It requires to implement strategical change in policies, coping up with cultural changes, and perceptions of employees towards their work. The result in the present study focuses on the factors affecting Job satisfaction level of IPPB employees.

Recognition and rewards are required from the organization to appreciate the hard work and achievements of employees through providing different perks and facilities periodically. Based on the result of multiple regression in the above study we can conclude that the highest affecting factor to the job satisfaction level of employees of India Post Payment Bank is Psychological Satisfaction followed by Payment/ Salary, Contingent Reward, work load, communication flexibility, Nature of work, support from coworkers and support from supervisors. The results are matching with what we studied in the literature review that psychology of employees affects the most to their satisfaction level of job (Kundi, Aboramadan, Elhamalawi, & Shahid, 2021) as it is directly associated with the commitment of an employee towards their jobs. Psychological satisfaction includes the motivation employees are getting from the organizational environment, anxiety, concentration in work, individual personality, perceptions, attitude and beliefs of employees, their life style etc. Thus, it is observed from the result that Job satisfaction level of employees at IPPB is affected through Intrinsic factors like psychological satisfaction, and perceived work load as well as the extrinsic factors like salary package offered to them by the organization, recognition and rewards they are getting based on their performance, and flexibility level of communicating their issues and requirements before the superior authority at IPPB in Gujarat.

RECOMMENDATION

The present study included the employees from Gujarat state only. If other states' data involved in the study the result would be changed based on the life style, geographical differences, work life balance, preferences given to different factors by the employees working in those branches of IPPB. Therefore, a similar study can be

conducted with regard to other states and inclusion of different affecting factors in the questionnaire too.

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