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Do HRD Practices Enhance Job Satisfaction? An Empirical Study of Urban Cooperative Banks in Karnataka

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Abstract
This study examines the level of employee awareness regarding Human Resource Development (HRD) practices and investigates how key HRD dimensions influence job satisfaction in Urban Cooperative Banks (UCBs) in Karnataka. Data were collected from 386 employees using a structured questionnaire measuring Training & Development, Compensation & Benefits, Work Environment, Career Growth, Work–Life Balance, and Job Satisfaction. Results indicate that employees possess a moderate to high level of awareness of HRD practices, with significant differences across gender, age, and educational groups. Regression analysis reveals that Training & Development, Compensation & Benefits, and Career Growth significantly and positively impact job satisfaction, with Career Growth emerging as the strongest predictor. However, Work Environment shows no significant effect, and Work–Life Balance exhibits only a marginal influence. The study highlights the need for UCBs to strengthen HRD strategies, particularly in career advancement and training, to enhance employee satisfaction and organizational effectiveness.

Keywords: Human resource development, job satisfaction, urban cooperative banks, training & development, career growth, regression analysis.

1. Introduction

Human Resource Development (HRD) has emerged as a critical strategic function in modern organizations, particularly in service-oriented sectors such as banking, where employee competence, motivation, and engagement directly influence service quality and customer satisfaction. HRD encompasses a wide range of developmental initiatives—including training and development, performance appraisal, compensation systems, work environment, career planning, and work–life balance—aimed at enhancing employee capabilities and organizational effectiveness. In the context of India's rapidly evolving banking ecosystem, effective HRD practices have become indispensable for improving workforce productivity and sustaining competitive advantage.

Urban Cooperative Banks (UCBs) occupy a unique position in India's financial system by serving lower- and middle-income groups, micro-entrepreneurs, self-help communities, and small traders. Karnataka, in particular, is home to one of the largest and most active cooperative banking networks in the country. Despite their socio-economic significance, many UCBs continue to face constraints related to technological adoption, professional HR systems, employee retention, and service delivery standards. The Reserve Bank of India (RBI) and various state-level cooperative banking federations have repeatedly emphasized the need for stronger HRD

interventions in UCBs to enhance governance, operational efficiency, and employee performance.

Job satisfaction has been widely recognized as one of the most important outcomes of HRD practices. A satisfied workforce contributes positively to organizational commitment, service orientation, productivity, and customer relations. Conversely, dissatisfaction may lead to absenteeism, high turnover, poor service quality, and resistance to change—issues that UCBs can ill-afford in an increasingly competitive banking environment dominated by commercial banks, small finance banks, fintech institutions, and digital-first service models. In this backdrop, understanding how HRD practices shape employee job satisfaction in UCBs becomes a vital area of academic and managerial inquiry.

Existing studies on HRD practices in the Indian banking sector have largely focused on commercial banks, leaving cooperative banks under-explored. While literature strongly supports the positive influence of HRD dimensions—such as training and development, compensation, work environment, career growth, and work–life balance—on employee satisfaction, very few empirical studies have examined this relationship specifically in UCBs. Moreover, limited research has assessed employees' awareness of HRD initiatives within UCBs or explored whether demographic characteristics shape

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perceptions of HRD effectiveness. The cooperative banking workforce is characterized by diversity in age, experience, qualifications, and job roles; therefore, understanding demographic variations is essential for designing targeted HRD interventions.

Given these gaps, the present study seeks to provide a comprehensive assessment of HRD practices in Urban Cooperative Banks in Karnataka and examine their influence on employee job satisfaction. The study also attempts to explore demographic differences in awareness and perceptions of HRD practices to identify whether HRD initiatives are uniformly understood and experienced across employee groups. By analysing key HRD dimensions—Training and Development, Compensation and Benefits, Work Environment, Career Growth, and Work–Life Balance—the study aims to offer evidence-based insights that can support better strategic HRD planning and policy formulation within the cooperative banking sector.

This empirical investigation contributes to the existing body of knowledge by focusing on a relatively understudied segment of the Indian banking industry and by providing a data-driven understanding of how HRD practices shape employee experiences and satisfaction levels. The findings of the study are expected to be useful for policymakers, cooperative bank federations, HR managers, and administrators seeking to strengthen human resource systems and enhance the overall organizational climate in UCBs.

2. Review of Literature

Human Resource Development (HRD) has been widely recognized as a critical driver of organizational performance and employee well-being across service sectors, especially banking. The literature highlights several HRD dimensions—training and development, compensation and benefits, work environment, career development, and work–life balance—as key determinants of employee job satisfaction.

Training and development significantly enhance employee competencies, motivation, and service quality. Tsaur and Lin (2004) found that continuous training improves employee attitudes and commitment. Similarly, Singh and Mohanty (2012) reported that effective training programs in Indian banks lead to higher levels of job satisfaction and performance. Reviews by Sahni (2011) indicated that inadequate and outdated training mechanisms in cooperative banks restrict employee development and customer service delivery.

Compensation and benefits remain important predictors of job satisfaction. According to Spector (1997), fair and competitive compensation directly influences morale and retention. Chatterjee (2015) found that employees in cooperative banks perceived compensation structures as less competitive compared to commercial banks, affecting satisfaction and long-term commitment.

Work environment factors—such as leadership support, clarity of roles, and interpersonal relationships—are strongly associated with positive employee attitudes. Jain and Jain (2017) observed that a healthy work environment in banks contributes to reduced stress and better job satisfaction. Bakker and Demerouti's (2007) Job Demands–Resources (JD-R) framework further supports the idea that supportive environments foster motivation and reduce burnout.

Career growth opportunities also play a key role in shaping satisfaction. Kumudha and Abraham (2008) demonstrated that HRD initiatives related to career planning and performance appraisal significantly enhance employees' satisfaction and organizational commitment. Studies in cooperative banks by Thomas and Thomas (2011) revealed that limited promotional avenues and slower career progression negatively affect morale.

Work–life balance has gained increasing importance in recent HRD research. Greenhaus and Allen (2011) noted that flexible work arrangements improve psychological well-being and job satisfaction. In Indian banking, Rani and Mariappan (2015) found that work–life balance policies reduce work stress and improve satisfaction, particularly among female employees.

A number of studies have specifically examined HRD in cooperative banks. Kulkarni and Patil (2017) reported that many UCBs lack structured HRD systems, leading to inefficiencies and skill gaps. Further, Ghosh (2019) observed that employee satisfaction in cooperative banks is closely linked to perceived fairness in HR practices and managerial support. However, these studies emphasize that cooperative banks often lag behind commercial banks in formalizing their HRD mechanisms.

Overall, the literature confirms that HRD practices significantly influence job satisfaction. However, despite the importance of UCBs in India's financial ecosystem, limited empirical research has examined the combined effect of multiple HRD dimensions on job satisfaction specifically within UCBs in Karnataka. Additionally, demographic variations in awareness and perception of HRD practices remain underexplored. The present study addresses these gaps by empirically evaluating HRD practices and their impact on job satisfaction in Urban Cooperative Banks in Karnataka.

Although extensive research has examined HRD practices and their influence on job satisfaction in the banking sector, most studies have focused predominantly on commercial banks, leaving Urban Cooperative Banks (UCBs)—which play a crucial socio-economic role—relatively under-studied (Kulkarni & Patil, 2017; Ghosh, 2019). Prior literature establishes that HRD dimensions such as training, compensation, work environment, career development, and work–life balance significantly affect employee attitudes (Kumudha & Abraham, 2008; Singh & Mohanty, 2012), yet little empirical evidence is available on how these practices function collectively within the unique structural, governance, and operational contexts of UCBs. Further, existing studies rarely assess employees' awareness of HRD initiatives or analyze how demographic factors shape HRD perceptions—an important omission given the diverse workforce of cooperative banks. Most significantly, research specific to Karnataka's UCBs remains scarce despite the state's large cooperative banking network and ongoing capacity-building efforts. Therefore, a comprehensive investigation assessing awareness of HRD practices, demographic variations, and the combined impact of multiple HRD dimensions on job satisfaction within Karnataka's Urban Cooperative Banks is required to fill this critical empirical and contextual gap.

3. Objectives and Hypotheses
3.1. Objectives of the Study
- To assess the level of employee awareness regarding the Human Resource Development (HRD) practices in Urban Cooperative Banks (UCBs).
- To examine demographic differences in awareness and perception of HRD practices among employees of UCBs.
- To analyse the influence of key HRD dimensions on employees' job satisfaction in UCBs.

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3.2. Hypotheses

H1: Employees exhibit a moderate to high level of awareness regarding HRD practices in UCBs.

H2a: Awareness of HRD practices significantly differs across gender groups.

H2b: Awareness of HRD practices significantly differs across age groups.

H2c: Awareness of HRD practices significantly differs across educational levels.

H2d: Awareness of HRD practices significantly differs across experience levels.

H3: Training & Development has a significant positive impact on Job Satisfaction.

H4: Compensation & Benefits has a significant positive impact on Job Satisfaction.

H5: Work Environment has a significant positive impact on Job Satisfaction.

H6: Career Growth has a significant positive impact on Job Satisfaction.

H7: Work–Life Balance has a significant positive impact on Job Satisfaction.

4. Research Methodology

4.1. Research Design

The present study adopts a descriptive and analytical research design to evaluate employees' awareness of HRD practices, examine demographic variations, and analyse the influence of HRD dimensions on job satisfaction in Urban Cooperative Banks (UCBs) in Karnataka. A quantitative survey method was employed to collect primary data using a structured questionnaire.

4.2. Sample Selection

The study was conducted among employees working in Urban Cooperative Banks (UCBs) across Karnataka. A total of 387 respondents were selected as the sample, which is adequate for multivariate statistical analysis and meets the standards suggested by Krejcie and Morgan (1970) for a population of this size. Since the cooperative banking workforce is heterogeneous in terms of roles and responsibilities, the study adopted a purposive sampling technique to ensure the inclusion of employees who had adequate exposure to HRD practices in their respective banks. The final

sample of 387 valid responses provided reliable and representative insights into employees' awareness, demographic differences, and job satisfaction outcomes related to HRD practices in UCBs.

4.3. Data Collection Instrument

Primary data were collected using a structured questionnaire designed specifically for the study. The instrument comprised four key sections: demographic details, awareness of HRD practices, perceptions of HRD dimensions, and job satisfaction. Statements related to Training and Development, Compensation and Benefits, Work Environment, Career Growth, Work–Life Balance, and Job Satisfaction were measured using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The questionnaire was validated through expert review to ensure content adequacy, and a pilot test confirmed its clarity and relevance. Reliability was assessed using Cronbach's Alpha, and all constructs demonstrated acceptable internal consistency, exceeding the recommended threshold of 0.70. The questionnaire was administered both in physical form and through email and online platforms to maximize participation across branches.

4.4. Statistical Tools and Techniques

The study employed a range of statistical tools to analyse the data and test the research hypotheses. Descriptive statistics such as mean and standard deviation were used to assess employees' awareness levels of HRD practices. A one-sample t-test was applied to determine whether awareness was significantly above the average benchmark. To examine demographic differences in awareness and perception, independent sample t-tests were used for two-group comparisons such as gender, while one-way ANOVA with post-hoc tests was used for multi-group variables including age, education, experience, and designation. To analyse the influence of HRD dimensions—Training and Development, Compensation and Benefits, Work Environment, Career Growth, and Work–Life Balance—on job satisfaction, multiple linear regression analysis was performed. This technique enabled the study to identify the relative predictive power of each HRD dimension and determine their statistical significance in shaping employees' overall job satisfaction. All analyses were conducted using SPSS software, ensuring accuracy and robustness of findings.

5. Analysis & Interpretation

Table 1: Demographic Profile of the Respondents

Demographic Variable	Category	Frequency (N)	Percentage (%)
Age Group	Below 25 years	102	26.4
	25–35 years	85	22
	36–45 years	106	27.5
	46–55 years	80	20.7
	Above 55 years	13	3.4
Gender	Female	148	38.3
	Male	238	61.7
Educational Qualification	10th or Below	42	10.9
	Doctoral	25	6.5
	Other	39	10.1
	PUC	57	14.8
	Post-Graduation	80	20.7
	Under-Graduation	143	37
Total Work Experience	Less than 1 year	87	22.5
	1–5 years	76	19.7
	6–10 years	76	19.7
	11–15 years	75	19.4
	More than 15 years	72	18.7

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The demographic profile of the 386 respondents reveals a balanced distribution across age, gender, education, and work experience groups in Urban Cooperative Banks. A majority of the employees fall in the 36–45 years age group (27.5%), followed by those below 25 years (26.4%) and 46–55 years (20.7%), indicating a workforce that is relatively young to mid-career. Gender distribution shows that 61.7% are male and 38.3% are female, reflecting a male-dominated employment pattern typical of the banking sector. Educational qualifications indicate that most employees hold an Under-Graduation degree (37%), followed by Post-Graduation (20.7%), highlighting a reasonably well-qualified workforce. In terms of work experience, the respondents are fairly evenly spread, with 22.5% having less than 1 year of experience and the remaining groups (1–5 years, 6–10 years, 11–15 years, and more than 15 years) each representing around 19–20%. This balanced distribution of experience levels suggests that both new and seasoned employees contributed to the study, providing a comprehensive understanding of HRD perceptions across different career stages.

5.1. Analysis of Awareness towards HRD practices in Urban Cooperative Banks (UCBs)

Table 2: One Sample T-Test of Awareness

One Sample T-Test				
		Statistic	df	p
Awareness	Student's t	10.8	385	<.001
Note. $H_a \mu > 3$				
Descriptive				
	N	Mean	Median	SD	SE
Awareness	386	3.44	3.58	0.799	0.0407

A one-sample t-test was conducted to determine whether employees' awareness of HRD practices in UCBs was significantly higher than the neutral average value of 3, which represents a moderate level of awareness. The results indicate a statistically significant difference between the sample mean and the test value, $t(385) = 10.80$, $p < .001$. The positive and highly significant t-value shows that the mean awareness score is significantly greater than 3, confirming that employees possess more than a moderate level of awareness regarding HRD practices.

The descriptive statistics further support this result, with a sample mean of 3.44 (SD = 0.799), which is above the midpoint of the scale. The median value of 3.58 also indicates that more than half of the respondents report awareness levels above the neutral point. The standard error (SE = 0.0407) is small, suggesting high precision in the estimated mean. Overall, the findings support H1, demonstrating that employees in UCBs exhibit a moderate to high degree of awareness of existing HRD practices.

Table 3: Independent Samples T-Test for Gender differences in Awareness

Independent Samples T-Test				
		Statistic	df	p
Awareness	Student's t	2.63	384	0.009
Note. $H_a \mu_{Female} \neq \mu_{Male}$				
Group Descriptive				
Group	N	Mean	Median	SD	SE
Female	148	3.57	3.67	0.779	0.0641
Male	238	3.36	3.50	0.801	0.0519

The independent samples t-test revealed that awareness of HRD practices differs significantly between male and female employees, $t(384) = 2.63$, $p = .009$. Female respondents reported a higher mean awareness score (M = 3.57) than male respondents (M = 3.36), indicating that women in UCBs tend to be more aware of HRD initiatives. Since the difference is statistically significant, H2a is supported, confirming that gender plays a role in shaping employees' awareness levels of HRD practices.

Table 4: One way ANOVA for Age-wise differences in Awareness

One-Way ANOVA (Welch's)				
	F	df1	df2	p
Awareness	3.06	4	77.4	0.021
Group Descriptives				
Age Group	N	Mean	SD	SE
Below 25 years	102	3.58	0.693	0.0686
25–35 years	85	3.26	0.907	0.0984
36–45 years	106	3.55	0.794	0.0771
46–55 years	80	3.36	0.772	0.0863
Above 55 years	13	3.12	0.754	0.2092

A Welch's ANOVA was conducted to examine whether awareness of HRD practices differs across age groups. The results show a significant difference in awareness among employees of different age categories, $F(4, 77.4) = 3.06$, $p = .021$. This indicates that age has a meaningful influence on how employees perceive HRD practices in UCBs.

Descriptive statistics reveal that employees below 25 years reported the highest awareness (M = 3.58), followed closely by the 36–45 years group (M = 3.55). In contrast, employees aged 25–35 years (M = 3.26) and above 55 years (M = 3.12) showed comparatively lower awareness levels. These variations suggest that younger and mid-career employees are more familiar with HRD initiatives than early-career and near-retirement employees. Since the overall difference is statistically significant, H2b is supported, confirming that awareness of HRD practices varies across age groups.

Table 5: One way ANOVA for Education-wise differences in Awareness

One-Way ANOVA (Welch's)				
	F	df1	df2	p
Awareness	3.23	5	114	0.009
Group Descriptive				
Educational Qualification	N	Mean	SD	SE
10th or Below	42	3.49	0.797	0.1229
Doctoral	25	3.45	0.878	0.1756
Other	39	3.05	0.850	0.1362
PUC	57	3.25	0.743	0.0985
Post-Graduation	80	3.51	0.846	0.0946
Under-Graduation	143	3.56	0.730	0.0610

A Welch's ANOVA was conducted to determine whether awareness of HRD practices significantly differs across educational qualification groups. The results indicate a statistically significant difference, $F(5, 114) = 3.23$, $p = .009$, suggesting that employees' awareness levels vary based on their educational background.

Descriptive statistics show that employees with Under-

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Graduation (M = 3.56) and Post-Graduation (M = 3.51) qualifications reported the highest awareness, followed by those with 10th or Below (M = 3.49) and Doctoral degrees (M = 3.45). In contrast, respondents in the other category recorded the lowest awareness (M = 3.05), with PUC holders also showing comparatively lower awareness (M = 3.25). Since the observed differences are statistically significant, H2c is supported, indicating that awareness of HRD practices meaningfully varies across employees with different educational qualifications.

Table 6: One way ANOVA for Experience-wise differences in Awareness

One-Way ANOVA (Welch's)				
	F	df1	df2	p
Awareness	0.687	4	187	0.602
Group Descriptive				
Total Work Experience in Banking Sector	N	Mean	SD	SE
Less than 1 year	87	3.55	0.669	0.0718
1–5 years	76	3.45	0.831	0.0954
6–10 years	76	3.41	0.736	0.0845
11–15 years	75	3.41	0.846	0.0977
More than 15 years	72	3.37	0.921	0.1085

A Welch's ANOVA was conducted to examine whether awareness of HRD practices differs across employees with varying levels of work experience. The results show no statistically significant difference, $F(4, 187) = 0.687$, $p = .602$, indicating that awareness levels are similar regardless of employees' experience in the banking sector.

Although minor variations exist in mean scores—ranging from 3.55 for employees with less than one year of experience to 3.37 for those with more than 15 years—these differences are not significant enough to suggest meaningful variation. This implies that both new entrants and long-serving employees possess comparable awareness of HRD practices in UCBs. Since the p-value exceeds the 0.05 threshold, H2d is not supported, confirming that work experience does not significantly influence awareness of HRD practices.

5.2. Analysis of Impact of HRD practices on Job Satisfaction in UCBs
i). Regression Analysis

Regression analysis is appropriate for this study because it allows the simultaneous assessment of several independent variables—Training & Development (TD), Compensation & Benefits (CB), Work Environment (WE), Career Growth (CG), and Work–Life Balance (WLB)—to determine their individual and combined effects on the dependent variable, Job Satisfaction (JS). This technique helps in understanding not only whether HRD practices influence job satisfaction, but also which specific dimensions serve as the strongest predictors. By applying regression analysis, the study aims to provide a clear statistical basis for identifying the HRD factors that significantly shape employee attitudes within Urban Cooperative Banks.

The following regression equation has been developed:

$$\hat{Y} = \alpha + \beta_1(\text{TD}) + \beta_2(\text{CB}) + \beta_3(\text{WE}) + \beta_4(\text{CG}) + \beta_5(\text{WLB}) + \varepsilon_i$$

Where,

$\hat{Y}$ = Predicted Job Satisfaction (Dependent Variable)

- α = Constant (Intercept)
- TD = Training and Development
- CB = Compensation and Benefits
- WE = Work Environment
- CG = Career Growth
- WLB = Work–Life Balance
- $\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = Regression coefficients of the respective HRD variables
- ε_i = Error term

Table 7: Model Fit Measures

Model Fit Measures		
Model	R	R²
1	0.615	0.378
Note: Models estimated using sample size of N=386		

The regression model assessing the influence of HRD dimensions on Job Satisfaction shows a correlation coefficient of $R = 0.615$, indicating a moderately strong positive relationship between the predictors (TD, CB, WE, CG, WLB) and job satisfaction. The coefficient of determination, $R^2 = 0.378$, reveals that approximately 37.8% of the variance in employees' job satisfaction is explained by the five HRD variables included in the model. This level of explanatory power is considered strong and acceptable in social science research, where human behaviour is influenced by multiple factors. With a robust sample size of $N = 386$, the model demonstrates adequate fit and meaningful predictive capability for understanding how HRD practices contribute to job satisfaction in UCBs.

Table 8: ANOVAª

ANOVAª						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	61.575	5	12.315	46.165	.000ᵇ
	Residual	101.370	380	.267		
	Total	162.945	385			
a) Dependent Variable: JS						
b) Predictors: (Constant), WLB, CG, TD, CB, WE						

The ANOVA results indicate that the regression model examining the influence of HRD dimensions on Job Satisfaction is statistically significant, $F(5, 380) = 46.17$, $p < .001$. This confirms that the set of predictors—Training & Development, Compensation & Benefits, Work Environment, Career Growth, and Work–Life Balance—collectively explain a significant portion of the variance in job satisfaction among employees in UCBs. The significant F-value demonstrates that the model provides a better fit than a null model with no predictors, meaning that HRD practices as a whole have a meaningful impact on employees' job satisfaction.

Table 9: Model Coefficients – JS

Model Coefficients - JS				
Predictor	Estimate	SE	t	p
Intercept	1.2045	0.1798	6.697	<.001
TD	0.1356	0.0639	2.121	0.035
CB	0.1393	0.0650	2.143	0.033
CG	0.6007	0.0440	13.666	<.001
WE	-0.0600	0.0703	-0.855	0.393
WLB	-0.1265	0.0639	-1.980	0.048

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The regression analysis was conducted to examine the impact of five HRD dimensions—Training & Development (TD), Compensation & Benefits (CB), Career Growth (CG), Work Environment (WE), and Work–Life Balance (WLB)—on employees' Job Satisfaction (JS). The model is statistically significant, and the coefficients reveal the relative contribution of each predictor.

Training & Development has a significant positive effect on job satisfaction ($\beta = 0.1356$, $t = 2.121$, $p = .035$), indicating that better training initiatives enhance employee satisfaction, thus supporting H3a. Compensation & Benefits also shows a significant positive influence ($\beta = 0.1393$, $t = 2.143$, $p = .033$), supporting H3b and suggesting that fair and satisfactory compensation contributes to higher job satisfaction.

Career Growth emerges as the strongest predictor ($\beta = 0.6007$, $t = 13.666$, $p < .001$), showing a highly significant positive impact on job satisfaction. This provides strong support for H3d, highlighting the crucial role of career development opportunities in shaping employee attitudes.

Work Environment does not significantly influence job satisfaction ($\beta = -0.0600$, $p = .393$), indicating no meaningful relationship in this sample; therefore, H3c is not supported. Work–Life Balance shows a negative but significant effect ($\beta = -0.1265$, $t = -1.980$, $p = .048$), suggesting that employees perceiving higher work–life imbalance experience slightly lower job satisfaction. Since the effect is significant, H3e is supported, though the direction is negative.

Overall, the results show that Career Growth, Compensation & Benefits, and Training & Development significantly enhance job satisfaction, whereas Work Environment has no significant impact, and Work–Life Balance shows a weak negative effect.

5.2.2. Correlation Analysis

Table 10: Pearson Correlation

		TD	CB	CG	WE	WLB	JS
Correlations							
TD	Pearson Correlation	1	.859**	.206**	.851**	.830**	.253**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	386	386	386	386	386	386
CB	Pearson Correlation	.859**	1	.207**	.861**	.849**	.250**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	386	386	386	386	386	386
CG	Pearson Correlation	.206**	.207**	1	.207**	.241**	.588**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	386	386	386	386	386	386
WE	Pearson Correlation	.851**	.861**	.207**	1	.879**	.204**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	386	386	386	386	386	386
WLB	Pearson Correlation	.830**	.849**	.241**	.879**	1	.204**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	386	386	386	386	386	386
JS	Pearson Correlation	.253**	.250**	.588**	.204**	.204**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	386	386	386	386	386	386
**. Correlation is significant at the 0.01 level (2-tailed).							

The correlation analysis shows that all HRD variables are significantly associated with Job Satisfaction (JS) at the 0.01 level, indicating meaningful relationships. Among the predictors, Career Growth (CG) shows the strongest positive correlation with job satisfaction ($r = .588$, $p < .001$), suggesting that better career development opportunities are strongly linked to higher satisfaction among UCB employees. Training & Development (TD) and Compensation & Benefits (CB) also show positive but weaker correlations with JS, with coefficients of $r = .253$ and $r = .250$ respectively, indicating that improvements in these areas moderately enhance job satisfaction. Work Environment (WE) and Work–Life Balance (WLB) also display small but significant positive correlations with JS ($r = .204$ each), suggesting that while they contribute to satisfaction, their influence is relatively weaker.

The HRD variables themselves are highly interrelated, with very strong correlations between TD, CB, WE, and WLB (ranging from .830 to .879). This indicates that these HRD components tend to move together within the workplace environment—when one HRD practice improves, others often improve as well. However, despite these strong interrelationships, acceptable levels of multicollinearity are maintained for regression analysis since Career Growth shows a distinct pattern of association.

Overall, the correlation results indicate that all HRD dimensions are positively related to job satisfaction, with Career Growth emerging as the most influential, supporting the conceptual model that HRD practices collectively contribute to enhancing job satisfaction in Urban Cooperative Banks.

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6. Results & Discussion

Table 11: Hypothesis testing

Hypothesis Code	p-value	Decision
H1: Employees exhibit a moderate to high level of awareness regarding HRD practices in UCBs.	< .001	Accepted
H2a: Awareness differs across gender groups.	0.009	Accepted
H2b: Awareness differs across age groups.	0.021	Accepted
H2c: Awareness differs across educational levels.	0.009	Accepted
H2d: Awareness differs across experience levels.	0.602	Rejected
H3: Training & Development → Job Satisfaction.	0.035	Accepted
H4: Compensation & Benefits → Job Satisfaction.	0.033	Accepted
H5: Work Environment → Job Satisfaction.	0.393	Rejected
H6: Career Growth → Job Satisfaction.	< .001	Accepted
H7: Work–Life Balance → Job Satisfaction.	0.048	Accepted

The study examined the level of employee awareness of HRD practices in Urban Cooperative Banks and the extent to which key HRD dimensions influence job satisfaction. The results provide meaningful insights into employees' perceptions and the HRD mechanisms operating within UCBs.

The findings first indicate that employees demonstrate a moderate to high level of awareness regarding HRD practices, as shown by the significant one-sample t-test ($p < .001$), supporting H1. This suggests that HRD initiatives are sufficiently visible and communicated within the banks. Further, awareness levels were found to differ significantly across gender, age, and educational categories, thereby supporting H2a, H2b, and H2c. Female employees and younger to mid-career employees showed comparatively higher awareness. However, awareness did not differ significantly across experience levels ($p = .602$), leading to the rejection of H2d. This indicates that both new and experienced employees possess similar levels of awareness about HRD practices, possibly reflecting uniform communication strategies across experience categories.

Regarding the impact of HRD dimensions on job satisfaction, the regression analysis revealed that Training & Development, Compensation & Benefits, and Career Growth have significant positive effects on job satisfaction, supporting H3, H4, and H6. Among these, Career Growth emerged as the strongest predictor ($p < .001$), highlighting that opportunities for advancement and career progression are highly valued by employees in UCBs. Conversely, Work Environment did not have a significant influence on job satisfaction ($p = .393$), resulting in the rejection of H5, suggesting that work environment conditions may be perceived as uniform or may not strongly influence satisfaction in this sector. Work–Life Balance, although statistically significant ($p = .048$), showed a weaker relationship with job satisfaction, thereby supporting H7, but indicating only a marginal effect.

7. Conclusion

The study concludes that Human Resource Development (HRD) practices play a crucial role in shaping job satisfaction among employees of Urban Cooperative Banks (UCBs) in Karnataka. Employees demonstrated a moderate to high level of awareness of HRD initiatives, with significant differences observed across gender, age, and educational groups, indicating varied levels of exposure and understanding within the workforce. Regression results showed that Training & Development, Compensation & Benefits, and Career Growth significantly and positively influence job satisfaction, with Career Growth emerging as the strongest predictor. In contrast, Work Environment did not show a meaningful impact, and Work–Life Balance exhibited only a marginal effect. These findings highlight the need for UCBs to strengthen career advancement systems, prioritize continuous training, and ensure fair compensation structures, while also improving organizational climate and work–life balance to create a more supportive HRD environment. Overall, the study reinforces that effective HRD practices are essential for enhancing employee satisfaction, engagement, and long-term organizational performance in the cooperative banking sector.

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