Job Satisfaction Of Employees Of Private Sector Banks In Ernakulam District, Kerala – With Reference To Digital Transformation

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Key words:	Abstract
Digital transformation, job satisfaction, recognition, professional variables, job autonomy, work environment.	Digital transformation is an essential aspect of the banking industry. Private sector banks implement it to survive and remain competitive in the market. This transformation alters the execution of job functions. Consequently, the researcher examined the job satisfaction levels of employees in private banks concerning digital transformation. The researcher made the study in Ernakulam district in the state of Kerala and selected 420 employees from private sector banks as samples using simple random sampling techniques. The researcher collected data through questionnaire. To analyze the data, the researcher employed statistical tools including percentage analysis, mean, standard deviation, coefficient of variation, and regression analysis. The study evidenced that sample employees of the study were highly satisfied with the aspects of "Existence of system to delegate work to others", "Working hours in digitally transformed environment", "adequacy of computers available in the bank", "Uninterrupted power supply", "Uninterrupted internet facilities", "Recognition of skills related to digital transformation" and "Getting equal opportunities to learn". The socio-economic variables gender of the respondents, age, family size, monthly income and status of the respondents in their family had significant impact on the level of job satisfaction with respect to digital transformation in private sector banks in the study area. The professional variables designation of the employees, average working hours, having job autonomy, number of promotions obtained so far and aware that digital transformation is unavoidable in banking sector had significant impact on the level of job satisfaction.

Introduction

The banking industry in India is undergoing a remarkable transformation driven by the rapid advancements in digital technology. This shift is not only redefining the way financial institutions operate but also enhancing the customer experience, making banking services more accessible and efficient. As digital technologies continue to evolve, banks are increasingly recognizing the need to embrace these changes to remain competitive and meet the evolving demands of their customers. From mobile banking applications to the use of artificial intelligence and big data analytics, these innovations are facilitating a significant change in the operational landscape. In India, where a large portion of the population is still unbanked, digital transformation presents a unique opportunity to improve financial inclusion. By leveraging technology, banks can reach underserved communities and offer them a range of financial products and services. This introduction sets the stage for the exploration of various aspects of digital transformation within the Indian banking sector, highlighting challenges, opportunities, and the future of banking in a digital age. As we delve deeper into this topic, we will examine the current trends, success stories, and the impact of regulatory changes that are shaping the future of banking in India. Job satisfaction with regards to digital transformation in the banking sector in India has become

a crucial aspect for employees. With the rapid evolution of technology and the shift towards digital banking services, employees are experiencing both challenges and opportunities. Those who are able to adapt and embrace the changes brought on by digital transformation often report higher job satisfaction levels. Employees find satisfaction in the improved efficiency, streamlined processes, and increased convenience that digital tools provide. Additionally, the ability to learn new skills and stay relevant in a rapidly changing industry can contribute to job satisfaction. However, challenges such as work overload, resistance to change, and the need for continuous upskilling can also impact job satisfaction in the context of digital transformation in the banking sector in India. In this context, the researcher studied job satisfaction of the sample employees working in the selected private sector banks in Ernakulam district of the state of Kerala. The researcher studied this aspect, and the results are presented in the following tables.

Literature Review

Kumar S., & Sharma M. (2017) analysed the various reforms undertaken in banking industry and to know about the E-Age banking technologies in India. The study found that the bank officials were of the opinion that they were satisfied with present salary, benefits, work load, job opportunity, and training programmes in the bank. But, as regards the promotion policy, employee decision, and automation, employees were not very much satisfied. **Nuskiya A.F. (2018)** studied the effect of information technology on employees' performance in the Banking Industry in Sri Lanka. The study found that information technology significantly impacted on the employees' performance. Many employees agreed that it reduced the work lord and error rate as well as it increased the employees' satisfaction and motivation. The banks were using the IT application as a competitive tool to enjoy the competitive advantages and they tried to adopt the new application to do their banking activities efficiently. **Obeng A.Y., and Boachie E. (2018)** studied the impact of IT technologies on productivity of bank employees. The study found the highest positive effect of innovation was on process, new improved process was more likely to contribute the highest to innovation satisfaction, and high innovation impact factor was more likely to contribute the highest to employee productivity among the banks.

Shanti R., Avianto W., & Wibowo W.A. (2022) explored different perspectives on the definition of digital transformation on banking sector. The results of this study showed that banking digital transformation was growing exponentially, banking digital transformation was the use of new digital technologies to enable significant business improvements in augmenting customer experience, streamlining operations, or creating new business models with innovative breakthroughs that alter conventional banking practice. **Harini S., Prabhakaran J., & Viji R. (2024)** analysed the growth of Fintech and its effects on job satisfaction of bank employees. The study identified that designation and income level were reasonably affected in the perception about technology, factors related to belief in technological innovation meeting customer needs are poorly correlated with demographic variables. **Kumar R., & Kaur M. (2024)** studied the impact of digitalisation on satisfaction of employees in private banks in Haryana. The results of the study showed that all factors of digitalisation covered in this study were positively and significantly associated with employee job satisfaction The study and survey were confined to two private banks out of twenty-one private banks in Haryana (India).

Narang A., Vashisht P., and Bajaj S.B. (2024) explored the use of artificial intelligence (AI) in banking and finance, including topics like credit scoring, fraud detection, investment management, and customer service. The results of the study highlighted how AI technologies had significantly improved decision-making, reduced operating costs, and increased overall profitability. **Gorgulu S., & Daglar H. (2024)** investigated the effects of the digitalization process on the job satisfaction of employees in participation banks. The results of the study revealed that the younger age group had less job satisfaction than the 48–53 age group. It was also found that the job satisfaction of the participants between the average age of 48-53, the oldest group working in participation banks, was higher than other age groups. **Abeygunawardana S. (2024)** found significant gaps in the current state of advanced technical skills, data-related analysis and management, cyber security awareness, software-specific knowledge, and tools to effectively carry out digital communication. **Rajalakshmi S., & Rani J. (2024)**

investigated the transformative effects of digital technologies on banking operations and customer service within TNSC Bank. The findings of the study revealed multifaceted implications for banking operations. Digitalization had streamlined internal processes, enhancing efficiency, reducing costs, and enabling real-time data analysis. Moreover, automation had minimized human errors and accelerated transaction processing, leading to improved operational performance. Concurrently, digital channels revolutionized customer engagement and service delivery

Objectives

The study has been undertaken with the following objectives.

- To study the job satisfaction of employees with regards to digital transformation in private sector banks in the study area.
- To assess the impact of socio-economic and professional variables on job satisfaction of employees with regards to digital transformation in private sector banks in the study area.

Methodology

Digital transformation is an essential aspect of the banking industry. Private sector banks implement it to survive and remain competitive in the market. This transformation alters the execution of job functions. Consequently, the researcher examined the job satisfaction levels of employees in private banks concerning digital transformation. For this study, the researcher chose the Ernakulam district in the state of Kerala as the area of focus. A total of 420 employees from private sector banks in this region were selected as study samples. They were chosen using a simple random sampling technique. The researcher developed and utilized a comprehensive questionnaire to gather primary data from the sample respondents. To analyze the data, the researcher employed statistical tools including percentage analysis, mean, standard deviation, coefficient of variation, and regression analysis.

Results and Discussion

The part of the paper gives the results of job satisfaction of employees with regards to digital transformation working in private sector banks in Ernakulam district of the state of Kerala. The researchers analysed the questionnaire to know the reliability using Cronbach's Alpha test, the results show that the calculated alpha is 0.812 based on 15 variables. It was also observed that there was no item exhibited a correlation of less than 0.3. This suggests that the alpha value is greater than 0.8 but less than 0.9, thereby indicating that the questionnaire in this aspect is adequate for further analysis. Table 1 examines the normal distribution of the data (Skewness and Kurtosis) regarding job satisfaction with regards to digital transformation among the employees.

Table 1: Normality of Data Distribution of Job Satisfaction with Regards to Digital Transformation

SN	Satisfaction on	Mean	SD	Skewness	Kurtosis
1	Adequacy of internet speed	3.38	1.29	-0.38	-0.99
2	Adequacy of computers in bank	3.54	1.30	-0.62	-0.78
3	continuous upgradation of software	3.27	1.35	-0.40	-1.09
4	Uninterrupted internet facilities	3.49	1.30	-0.55	-0.83
5	Uninterrupted power supply	3.52	1.31	-0.65	-0.74
6	Sufficient training on digital transformation	3.39	1.48	-0.25	-1.46
7	Providing continuous training	3.12	1.34	-0.12	-1.19
8	Asking opinions before introducing technologies	2.57	1.34	0.58	-0.84
9	Availability of leave in DT environment	2.48	1.32	0.59	-0.82

SN	Satisfaction on	Mean	SD	Skewness	Kurtosis
10	Availability of permissions in DT environment	2.85	1.44	0.15	-1.32
11	Fairness of working hours in DT environment	3.57	1.30	-0.50	-0.97
12	Recognition for employees' skills	3.44	1.38	-0.54	-1.02
13	Suitable communication system	3.17	1.52	0.06	-1.59
14	Existence of appropriate system to delegate work	3.62	1.45	-0.52	-1.20
15	Getting equal opportunities to learn	3.42	1.39	-0.27	-1.32

A continuous probability distribution of a random variable is represented by a normal distribution. A random variable is characterized as a variable whose value depends on the outcome of a random event. For example, when a coin is tossed, the result will randomly be either heads or tails. It is not possible to determine with absolute certainty what the next outcome will be, whether it will be heads or tails. The standard for Normal Distribution regarding Skewness is: Between +1 and -1 (indicating it is normally distributed) and for Kurtosis: Between +2 and -2 (indicating the distribution is leptokurtic). The calculated values of Skewness for all 15 variables associated with job satisfaction concerning digital transformation among employees of private sector banks in the Ernakulam district of Kerala ranged from -0.65 to 0.59, and these values fell within the standard range, i.e., between +1 and -1, thus confirming they are normally distributed. Conversely, the computed values of Kurtosis for all 15 variables related to job satisfaction regarding digital transformation among employees of private sector banks in the Ernakulam district of Kerala ranged from -1.59 to -0.74, and these values also fell within the standard range, i.e., between +2 and -2, thereby confirming they are normally distributed as indicated by the results of Kurtosis.

The following table presents the results of percentage analysis of various aspects of job satisfaction of employees with regards to digital transformation in the selected private sector banks in Ernakulam district.

Table 2: Job Satisfaction of Employees with Regards to Digital Transformation

SN	Satisfaction on	HS	S	N	DS	HDS	Total
1	Adequacy of internet speed	94 (22.4)	132 (31.4)	75 (17.9)	77 (18.3)	42 (10.0)	420 (100)
2	Adequacy of computers in bank	114 (27.1)	144 (34.3)	60 (14.3)	58 (13.8)	44 (10.5)	420 (100)
3	Continuous upgradation of software	82 (19.5)	143 (34.0)	65 (15.5)	65 (15.5)	65 (15.5)	420 (100)
4	Uninterrupted internet facilities	110 (26.2)	135 (32.1)	72 (17.1)	58 (13.8)	45 (10.8)	420 (100)
5	Uninterrupted power supply	109 (26.0)	153 (36.4)	56 (13.3)	53 (12.6)	49 (11.7)	420 (100)
6	Training in digital transformation	149 (35.4)	72 (17.2)	43 (10.2)	105 (25.0)	51 (12.2)	420 (100)
7	Providing continuous training	78 (18.6)	108 (25.7)	82 (19.5)	91 (21.7)	61 (14.5)	420 (100)
8	Asking opinion before DT	61 (14.5)	42 (10.0)	74 (17.6)	141 (33.6)	102 (24.3)	420 (100)

SN	Satisfaction on	HS	S	N	DS	HDS	Total
9	Availability of leave in DT environment	47 (11.2)	55 (13.1)	67 (16.0)	135 (32.1)	116 (27.6)	420 (100)
10	Availability of permissions in DT environment	76 (18.1)	77 (18.3)	75 (17.9)	92 (21.9)	100 (23.8)	420 (100)
11	Working hours in DT environment	131 (31.2)	117 (27.9)	65 (15.5)	75 (17.8)	32 (7.6)	420 (100)
12	Recognition of skills related to DT	111 (26.4)	143 (34.1)	45 (10.7)	63 (15.0)	58 (13.8)	420 (100)
13	Suitable communication system	140 (33.3)	45 (10.7)	37 (8.8)	141 (33.6)	57 (13.6)	420 (100)
14	System to delegate work to others	182 (43.3)	58 (13.8)	64 (15.2)	69 (16.5)	47 (11.2)	420 (100)
15	Getting equal opportunities to learn	134 (31.9)	87 (20.7)	59 (14.0)	100 (23.8)	40 (9.6)	420 (100)

Source: Primary Data; HS – Highly Satisfied; S – Satisfied; N – Neither Satisfied not Dissatisfied; DS – Dissatisfied; HDS – Highly Dissatisfied.

Table 2 shows that majority of the employees working in selected private sector banks (53.8%) were satisfied about adequacy of internet speed at office. Similarly, majority of the respondents (61.4%) were satisfied with the availability of adequate computers at office. Majority of the respondents (53.5%) were satisfied with continuous upgradation of softwares at office. Similarly, majority of the respondents (58.2%) were satisfied with providing uninterrupted internet facilities. A large majority of the respondents (62.4%) were satisfied with providing uninterrupted power supply. Majority of the respondents (52.6%) were satisfied with providing sufficient training regarding digital transformation. A considerable portion of the respondents (44.3%) were satisfied with providing continuous training regarding digital transformation. Majority of the respondents (57.9%) were dissatisfied with asking opinion before digital transformation to be implemented. Similarly, majority of the respondents (59.7%) were dissatisfied with availability of leave in digitally transformed environment. A considerable portion of the respondents (45.7%) were dissatisfied with availability of sufficient permissions in digitally transformed environment. Majority of the respondents (59.1%) were satisfied with working hours in digitally transformed environment. Majority of the respondents (60.5%) were satisfied with recognition of skills of employees in digitally transformed environment. A considerable portion of the respondents (47.2%) were dissatisfied with existence of suitable communication system in digitally transformed environment. Majority of the respondents (57.1%) were satisfied with existence of system to delegate work to other employees while on leave / permission etc. in digitally transformed environment. Majority of the respondents (52.6%) were satisfied with getting equal opportunities to learn in digitally transformed environment.

The following table presents the descriptive statistics of job satisfaction of employees with regards to digital transformation.

Table 3: Descriptive Statistics of Job Satisfaction on Digital Transformation

SN	Satisfaction on	$\bar{x}$	σ	CV	Rank
1	Adequacy of internet speed	3.38	1.29	38.06	IX
2	Adequacy of computers in bank	3.54	1.30	36.85	III
3	Continuous upgradation of software	3.27	1.35	41.39	X
4	Uninterrupted internet facilities	3.49	1.30	37.29	V
5	Uninterrupted power supply	3.52	1.31	37.27	IV
6	Training in digital transformation	3.39	1.48	43.59	VIII
7	Providing continuous training	3.12	1.34	42.83	XII
8	Asking opinion before DT	2.57	1.34	52.32	XIV

SN	Satisfaction on	$\bar{x}$	σ	CV	Rank
9	Availability of leave in DT environment	2.48	1.32	53.16	XV
10	Availability of permissions in DT environment	2.85	1.44	50.37	XIII
11	Working hours in DT environment	3.57	1.30	36.37	II
12	Recognition of skills related to DT	3.44	1.38	40.13	VI
13	Suitable communication system	3.17	1.52	47.86	XI
14	System to delegate work to others	3.62	1.45	40.15	I
15	Getting equal opportunities to learn	3.42	1.39	40.70	VII

Table 3 indicates that the employees of private sector banks in Ernakulam district were highly satisfied with the aspect of "Existence of system to delegate work to others" (Mean: 3.62), it was ranked first. The results of SD (1.45) and CV (40.15%) showed that there was moderate level deviation in the satisfaction level on the above dimension. The respondents also were highly satisfied with the aspects of "Working hours in digitally transformed environment", "adequacy of computers available in the bank", "Uninterrupted power supply", "Uninterrupted internet facilities", "Recognition of skills related to digital transformation" and "Getting equal opportunities to learn" under digitally transformed environments (Mean: 3.57, 3.54, 3.52, 3.49, 3.44 and 3.42). A moderate level of deviation was identified in satisfaction level of the above aspects as revealed by the results of SD and CV. They were moderately satisfied with the digital transformation aspects of "Training in digital transformation", "Adequacy of internet speed", "Continuous upgradation of software", "Suitable communication system" and "Providing continuous training" (Mean: 3.39, 3.38, 3.27, 3.17 and 3.12). Little high level of deviation was found in the aspects of "Suitable communication system" and moderate level of deviation was identified on other aspects as shown by the results of SD and CV. The employees recorded lowest level of satisfaction towards digital transformation in the aspect of "Availability of leave in digitally transformed environment" (Mean: 2.48), followed by the aspects of "Asking opinion from employees before digital transformation" and "Availability of permissions in digitally transformed environment" (Mean: 2.57 and 2.85). There was little high level of deviation on the level of job satisfaction on the above aspects from their respective mean value as per the results of SD and CV.

The socio-economic variables namely, gender, age, marital status, residential area, family size, income, education and status in family of the respondents may have significant impact on the job satisfaction level towards digital transformation. To test this the researcher constructed the a null hypothesis and tested using Linear Regression Analysis. These results are presented in the subsequent tables.

Ho: There is no significant impact of socio-economic variables on level of job satisfaction with respect to digital transformation in the selected private sector banks.

The following table brings out the results of ANOVA under regression analysis testing the impact of socio-economic variables on job satisfaction of employees with respect to digital transformation in private sector banks in the study.

Table 4: ANOVA Under Regression (Influence of Socio-economic Variables on Satisfaction)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.766	8	4.096	2.026	0.042[b]
	Residual	830.784	411	2.021		
	Total	863.550	419			
Adjusted R Square					0.191	

a. Dependent Variable: Satisfaction on Digital Transformation
b. Predictors: (Constant), Gender, Age, Marital Status, Residential Area, Family Size, Income, Education, Status in Family.

Table 3 discloses that the calculated F-value under ANOVA stood at 2.026 for the regression model testing the impact of socio-economic variables on the level of job satisfaction of the employees working in the selected private sector banks in Ernakulam district with respect to digital transformation, it was statistically significant at 5% level as shown by the result of P-value (0.042), hence the model framed is fit for the study. It was also known that the calculated value of adjusted R square of the model stood at 0.191, it indicated that the socio-economic variables explained the job satisfaction level of the respondents with respect to digital transformation in private sector banks in the study area to the extent of 19.1%. The following table shows the results of regression analysis of the impact of socio-economic variables on the level of satisfaction of the sample employees of private sector banks in the study area with respect to digital transformation.

Table 5: Regression Coefficients of Influence of Socio-economic Variables on Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	**Std. Error**	**Beta**		
1	(Constant)	4.027	0.581		6.937	0.000
	Gender	0.199	0.071	0.138	2.814*	0.005
	Age	0.345	0.174	0.112	1.981*	0.048
	Marital Status	0.118	0.096	0.060	1.232	0.219
	Residencial Area	-0.185	0.128	-0.071	-1.444	0.149
	Family size	-0.337	0.132	-0.126	-2.561*	0.011
	Income	-0.132	0.062	-0.106	-2.151*	0.032
	Education	-0.004	0.065	-0.003	-0.057	0.954
	Status in Family	-0.369	0.140	-0.129	-2.644*	0.009

a. Dependent Variable: Satisfaction on Digital Transformation

Table 5 exposes that the socio-economic variables gender of the respondents, age, family size, monthly income and status of the respondents in their family had significant impact on the level of job satisfaction with respect to digital transformation in private sector banks in the study area (Coefficient: 0.138, 0.112, -0.126, -0.106, and -0.129), they were statistically significant as shown by the results of t-values (2.814, 1.981, -2.561, -2.151 and -2.644 respectively) and p-values (0.005, 0.045, 0.011, 0.032 and 0.009 respectively). Hence the null hypothesis was rejected for the above cases. Of which, the socio-economic variables family size, monthly income and status of the respondents in the family had negative effects on job satisfaction. The socio-economic variables marital status, residential area of the respondents and educational level of the respondents did not have significant impact on job satisfaction of the respondents with respect to digital transformation.

The profession related variables namely, designation of employees, average working hours, experience in banking job, having job autonomy, in number of banks the respondents worked earlier, number of promotions obtained so far, having computer education and aware that digital transformation is unavoidable may have significant impact on the job satisfaction level towards digital transformation in the selected private sector banks in Ernakulam district of the state of Kerala. To test this the researcher constructed the following null hypothesis and the same was tested using Linear Regression Analysis. These results are presented in the below mentioned tables.

Ho: There is no significant impact of professional variables on job satisfaction with respect to digital transformation in the selected private sector banks.

The below mentioned table brings out the results of ANOVA under regression analysis testing the impact of professional variables on job satisfaction of employees with respect to digital transformation in private sector banks in the study.

Table 6: ANOVA Under Regression (Influence of Professional Variables on Satisfaction)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	50.005	8	6.251		
	Residual	780.745	411	1.900	3.290	0.001[b]
	Total	830.750	419			
	Adjusted R Square				0.242	

a. Dependent Variable: Satisfaction on Digital Transformation
b. Predictors: (Constant), Designation, Working Hours, Experience, Job Autonomy, Worked earlier, Promotions obtained, Had computer education, Awareness about DT.

Table 6 reveals that the calculated F-value under ANOVA stood at 3.290 for the regression model testing the impact of professional variables on the level of job satisfaction of the employees working in the selected private sector banks in Ernakulam district with respect to digital transformation, it was statistically significant at 1% level as shown by the result of P-value (0.001), hence the model framed is fit for the study. The adjusted R square of the regression model stood at 0.242, it showed that the professional variables explained the job satisfaction level of the respondents with respect to digital transformation in private sector banks in the study area to the extent of 24.2%. Table 7 discloses the results of regression analysis of the impact of professional variables on the level of satisfaction of the sample employees of private sector banks in the study area with respect to digital transformation.

Table 7: Regression Coefficients of Influence of Professional Variables on Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.531	0.493	0.129	5.136	0.000
	Designation	0.105	0.039	0.129	2.679*	0.008
	Working Hours	0.185	0.051	0.176	3.633*	0.000
	Experience	0.079	0.050	0.079	1.590	0.113
	Having Job Autonomy	-0.133	0.060	-0.106	-2.206*	0.028
	In No. of Banks worked	-0.085	0.048	-0.088	-1.773	0.077
	Promotions Obtained	0.298	0.139	0.106	2.149*	0.032
	Had Computer Education	-0.087	0.049	-0.087	-1.758	0.080
	Awareness DT is unavoidable	0.384	0.136	0.139	2.819*	0.005

a. Dependent Variable: Satisfaction on Digital Transformation

Table 7 shows that the professional variables designation of the employees, average working hours, having job autonomy, number of promotions obtained so far and aware that digital transformation is unavoidable in banking sector had significant impact on the level of job satisfaction with respect to digital transformation in private sector banks in the study area. Since their calculated regression coefficients were 0.129, 0.176, -0.106, 0.106, and 0.139 respectively, they were statistically significant either at 1% or 5% level as revealed by the results of t-values (2.679, 3.633, -2.206, 2.149 and 2.819 respectively) and p-values (0.008, 0.000, 0.028, 0.032 and 0.005 respectively). Hence the null hypothesis was rejected for the above cases. Of which, the professional variables designation of the employees, average working hours, number of promotions obtained so far and aware that digital transformation is unavoidable in banking sector had significant positive impact and the professional variable having job autonomy had negative effects on job satisfaction of the respondents with respect to digital transformation. The professional variables experience of the respondents in banking job, in number of banks the respondents worked earlier, and had computer education did not have significant impact on job satisfaction of the respondents with respect to digital transformation.

Conclusion

Job satisfaction is an essential factor for any business organization for successfully running their business. In particular, banking industry requires more needs than manufacturing industries, since this industry is mainly dependent on efficient human resource. Job satisfaction may change from time to time on account of changes brought into the business. Digital transformation is unavoidable one for banking industry in the technological world. When digital transformation comes, it is also challenge for the management to maintain high job satisfaction level among employees. The researcher studied job satisfaction level of sample employees working in private sector banks in Ernakulam district of the state of Kerala. The study evidenced that sample employees of the study were highly satisfied with the aspect of "Existence of system to delegate work to others", followed by "Working hours in digitally transformed environment", "adequacy of computers available in the bank", "Uninterrupted power supply", "Uninterrupted internet facilities", "Recognition of skills related to digital transformation" and "Getting equal opportunities to learn" under digitally transformed environments. The employees of the private sector banks recorded lowest level of satisfaction towards digital transformation in the aspect of "Availability of leave in digitally transformed environment", followed by the aspects of "Asking opinion from employees before digital transformation" and "Availability of permissions in digitally transformed environment".The socio-economic variables gender of the respondents, age, family size, monthly income and status of the respondents in their family had significant impact on the level of job satisfaction with respect to digital transformation in private sector banks in the study area. The professional variables designation of the employees, average working hours, having job autonomy, number of promotions obtained so far and aware that digital transformation is unavoidable in banking sector had significant impact on the level of job satisfaction.

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