

**TO STUDY THE EFFECTS OF TECHNOLOGICAL ADVANCEMENTS BROUGHT ABOUT BY BANK  
MERGERS ON EMPLOYEE SATISFACTION AND PRODUCTIVITY**

**\* Medhavi Bali Chakraborty & \*\*Dr. Balaji. B Kamble**

\* Research Scholar, Research Centre, Nirmala Memorial college, Mumbai, India.

\* Principal at Shri Chinai College of Commerce & Economics

**Abstract:**

Mergers often lead to the integration of advanced digital systems, automation tools, and streamlined processes aimed at improving operational efficiency. This research examines the effects of technological advancements introduced through bank mergers on employee satisfaction and productivity.

**Copyright © 2026 The Author(s):** This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC BY-NC 4.0) which permits unrestricted use, distribution, and reproduction in any medium for non-commercial use provided the original author and source are credited.

**Introduction:**

Due to the merging of digital platforms, business processes, and core banking systems, bank mergers frequently result in notable technological breakthroughs. The goals of these alterations are to increase quality of service, lower expenses, and increase efficiency. Employees must adjust to new processes, systems, and performance standards as a result of technological integration, which also changes their working environments.

The success of post-merger integration largely depends on how employees perceive and respond to these technological changes. While advanced systems can increase productivity and streamline tasks, they may also create stress, skill gaps, or resistance if not supported by adequate training. Therefore, examining the impact of merger-driven technological advancements on employee satisfaction and productivity is essential for understanding overall organizational performance.

Therefore, the purpose of this study is to systematically investigate how employees are affected by technical advancements brought forth by bank mergers. It looks at how the changes affect their motivation, work satisfaction, effectiveness, and overall output. The study will offer insights into whether technological

integration improves or hampers employee productivity in the post-merger context by assessing employee views, degrees of adaption, and the efficacy of organizational support including training and technical assistance.

**Review of Literature:**

**Sambaiah (2019)** in the research paper titled, ‘**Influence of E-Banking on Banks Performance an Empirical Analysis on Bankers and Customers Perception**’ the This dissertation examines bank employees’ and customers’ perceptions of e-banking practices in the Indian banking sector. E-banking helps banks cut expenses and increase productivity while providing customer-focused advantages including ease, speedier transactions, and remote access to financial services. The report suggests tactical actions to improve customer satisfaction, profitability, and productivity. In order to be competitive in the modern digital world, it highlights the significance of ICT investment and advises bank managers to give technology infrastructure top priority.

**Pavalamani (2023)** in the research paper titled, ‘**Impact of Change Management on Employees Commitment and Job Satisfaction with Reference to Technological Changes in Higher Educational**

**Institution in Chennai'** the objective of the research study the Change management which involves planning, implementing, and monitoring organizational changes to ensure smooth transitions. Further the researcher studies the impact of change management on employee's commitment and job satisfaction. The research uses ANOVA, Percentage analysis, Descriptive Statistics, Multi Linear Regression, Factor Analysis and Structural Equation Modeling (SEM) for the purpose of the research.

**Varun (2012)**, in the research paper titled, '**Job Satisfaction and Human Resource Management A Study of Employees of Information Technology Industries in Chennai'** the study analyses the IT policies of India and Tamil Nadu, examines human resource management practices in Tamil Nadu's IT industries, and explores employees' problems, work climate, and job satisfaction. It also proposes measures to strengthen human resource development programmes within the IT sector in the study area. Secondary data is collected for the purpose of the research. Conclusively it was found that employees of small organizations are more satisfied with the organisational culture.

**Bankimbhai (2018)** in the research paper titled, '**Employees Perception of Job Satisfaction in The Banking Sector A Study of Selected Public Sector Banks of Surat District'** The study examines bank-wise job satisfaction levels of employees in public sector banks of Surat District. It identifies factors influencing satisfaction, measures their impact and explained variance, explores links with demographic variables, and analyses the relationship between job satisfaction and employees' turnover intentions. The analytical study uses primary data from structured questionnaires and secondary sources. Convenience

sampling covers employees with one year's experience in public sector banks of Surat District, excluding non-operational merged banks, across approximately 439 branches.

#### **Gap for Study:**

Studies on bank mergers that are now available mostly concentrate on financial performance, market share, and shareholder value; they pay little attention to how employees are impacted by technical developments brought about by mergers. Particularly in developing nations and long-term organizational performance environments, there is limited empirical data connecting post-merger technical advancements to employee satisfaction and productivity. This research is an attempt to find such impacts on the employees' performance and their productivity.

#### **Research Objectives:**

- To analyse the impact of these technological changes on employee satisfaction and productivity.

#### **Research Methodology:**

Using a mixed-method approach, this study collects data using both qualitative and quantitative techniques.

- **Sample Size:** 100 respondents, included the bank employees of different designation working at Bank of Baroda and Canara bank.
- **Data collection:** Secondary data from scholarly publications, official documents, and internet sources; primary data obtained through structured surveys.
- **Sampling technique:** To guarantee generational representation, stratified random sampling is used as the sampling technique.
- **Analysis tools** Include understanding of qualitative replies, comparative analysis, and descriptive statistics.

## Analysis of Data:

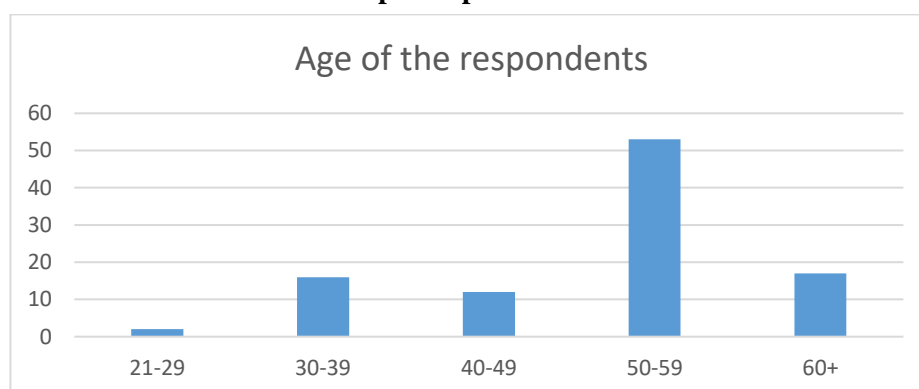
## 1. Demographical factors:

## 1.1 Age:

## Tabular presentation:

Age distribution	Frequency	Percentage	Cumulative Percent
21-29	2	2	2
30-39	16	16	18
40-49	12	12	30
50-59	53	53	83
60+	17	17	100
Total	100	100	

## Graphical presentation



## Analysis of data:

The age distribution shows that 53% of employees fall within 50–59 years, followed by 17% aged 60+, indicating a predominantly older workforce. Only 18% are below 40.

## Interpretation of data

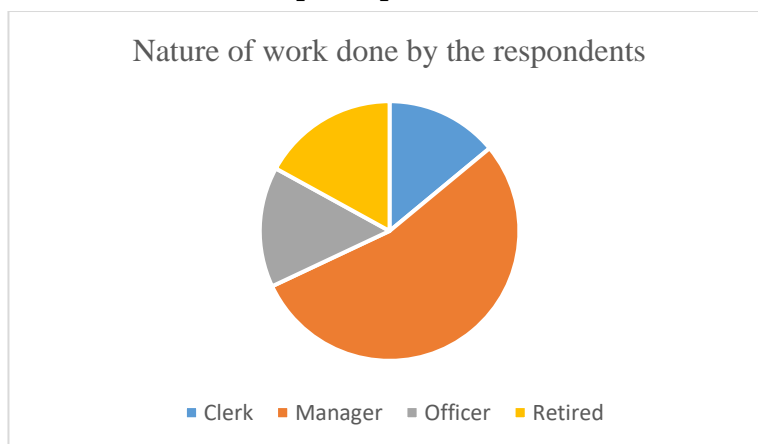
The data reveals that majority of the respondents are from a senior age bracket, this suggests technological changes from bank mergers may face adaptation challenges, potentially influencing employee satisfaction and productivity differently across age groups.

## 1.2 Nature of work performed

## Tabular presentation of data

Nature of Job	Frequency	Percent	Cumulative Percent
Clerk	14	14	14
Manager	54	54	68
Officer	15	15	83
Retired	17	17	100
Total	100	100	

### Graphical presentation



#### Analysis of data:

The data shows that 54% of respondents are managers, followed by 15% officers and 14% clerks, while 17% are retired.

#### Interpretation:

The dominance of managerial staff suggests that perspectives largely reflect decision-making roles. Technological advancements from bank mergers may influence productivity and satisfaction differently across hierarchical levels.

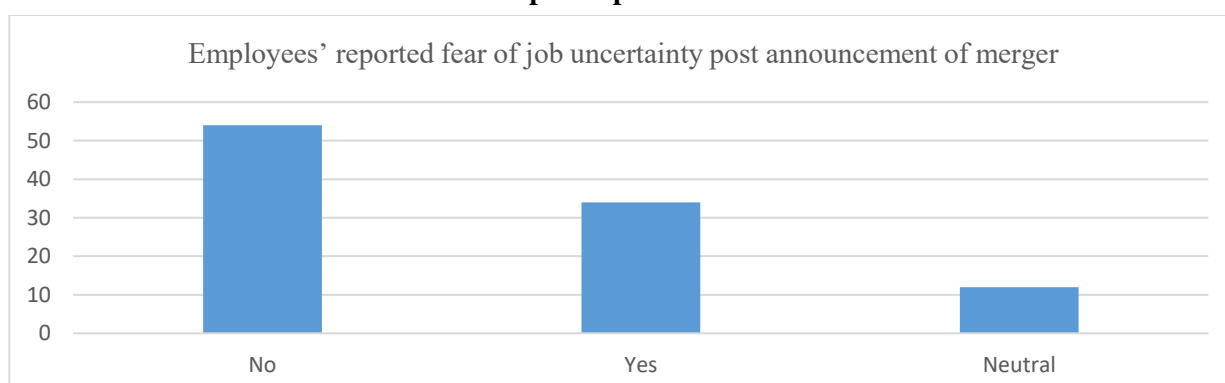
## 2. Other factors

### 2.1 Employees' reported fear of job uncertainty post announcement of merger

#### Tabular presentation of data

Employees' reported fear of job uncertainty post announcement of merger	Frequency	Percent	Cumulative Percent
No	54	54	54
Yes	34	34	88
Neutral	12	12	100
Total	100	100	

### Graphical presentation



**Analysis of data:**

The data indicates that 34% of employees reported fear of job uncertainty following the merger announcement, while 54% did not express such fear and 12% remained neutral.

**Interpretation:**

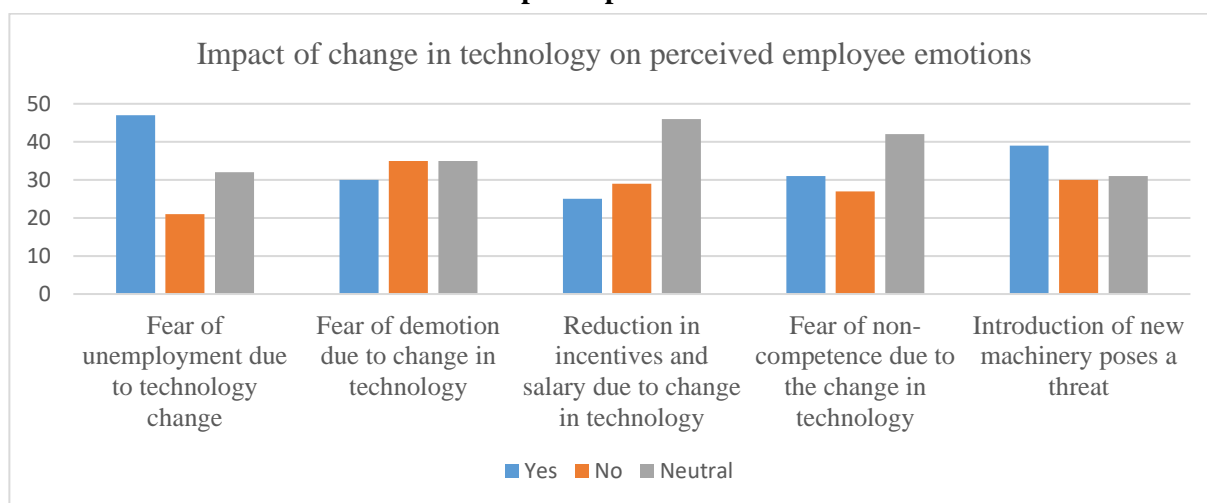
Although a majority felt secure, a significant proportion experienced uncertainty, which could negatively affect employee satisfaction, morale, and productivity during technological transitions.

### 2.2 Impact of change in technology on perceived employee emotions.

#### Tabular presentation of data

Impact of change in technology on perceived employee emotions	Yes	No	Neutral
Fear of unemployment due to technology change	47	21	32
Fear of demotion due to change in technology	30	35	35
Reduction in incentives and salary due to change in technology	25	29	46
Fear of non-competence due to the change in technology	31	27	42
Introduction of new machinery poses a threat	39	30	31
Total	172	142	186

#### Graphical presentation

**Analysis of data:**

- **Fear of Unemployment due to Technology Change:** Yes: 47 (highest); Indicates strong concern about job security.
- **Fear of Demotion due to Change in Technology:** Yes: 30; No: 35; Neutral: 35; Opinions are divided, with slightly more employees not perceiving demotion as a threat.
- **Reduction in Incentives and Salary:** Yes: 25; Neutral: 46 (highest); Majority are uncertain, suggesting lack of clear communication or experience.
- **Fear of Non-Competence due to Technology Change:** Yes: 31; Neutral: 42 (highest); Many employees are unsure about their ability to cope with new technology.
- **New Machinery Poses a Threat:** Yes: 39 (highest); Indicates considerable anxiety toward technological upgrades.

**Conclusion:**

According to the research, employee emotions are greatly impacted by technological advancements, especially when it comes to perceived risks from novel technology and job security. The greatest percentage of indifferent replies (186) indicates confusion and a lack of understanding regarding the true impact of technology improvements, even while a sizable portion of employees express concern (172 "Yes" responses). Employees' anxieties about technological change are often modest, particularly when it comes to unemployment and adaption difficulties. This emphasizes the necessity of effective communication, training initiatives, and reassurance tactics to lessen employee anxiety and boost confidence throughout technology changes.

**References:**

1. Shodhganga@INFLIBNET: *Influence of E\_Banking on Banks Performance an Empirical Analysis on Bankers and Customers Perception*
2. Shodhganga@INFLIBNET: *Impact of Change Management on Employees Commitment and Job Satisfaction With Reference to Technological Changes in Higher Educational Institution in Chennai*
3. Shodhganga@INFLIBNET: *JOB SATISFACTION AND HUMAN RESOURCE MANAGEMENT A STUDY OF EMPLOYEES OF INFORMATION TECHNOLOGY INDUSTRIES IN CHENNAI*
4. Shodhganga@INFLIBNET: *Employees Perception Of Job Satisfaction In The Banking Sector A Study Of Selected Public Sector Banks Of Surat District*
5. Shodhganga@INFLIBNET: *A study of life satisfaction in relation to emotional intelligence among employees of different levels in information technology sector*

**Cite This Article:**

**Chakraborty M.B. & Dr. Kamble B.B.. (2026).** *To study the effects of technological advancements brought about by bank mergers on employee satisfaction and productivity.* In **Aarhat Multidisciplinary International Education Research Journal**: Vol. XV (Number II, pp. 111–116) Doi: <https://doi.org/10.5281/zenodo.20411148>