International Academic Institute for Science and Technology

International Academic Journal of Science and Engineering
Vol. 13, No. 2, 2026, pp. 1-11.

ISSN 2454-3896

International Academic Journal of Science and Engineering

www.iaiest.com

A Behavioral Science Investigation into the Impact of Human Resource Practices on Employee Efficacy and Organizational Culture at State Bank of India, Kerala

Usha S Nair [a*], Dr.K. Suchitra [b]

[a] Research Scholar, PG & Research Department of Commerce, Bishop Heber College, Trichy, India.*
E-mail: ushasnair74@gmail.com, Orcid: https://orcid.org/0009-0008-3781-1866
[b] Assistant Professor, PG & Research Department of Commerce, Bishop Heber College, Trichy, India.
E-mail: suchitra.cm@bhc.edu.in, Orcid: https://orcid.org/0009-0005-0479-7066

Abstract

The study examines how Human Resource (HR) practices influence employee efficacy and organizational culture in the State Bank of India (SBI) in Kerala. This paper looks at the effect of HR practices, including training, compensation, work environment, and HR planning, on employee efficacy (self-efficacy, task efficacy, and Organizational efficacy). It employed a quantitative methodology in which data were collected via a structured questionnaire and processed using Factor Analysis, Structural Equation Modeling (SEM), and Regression Analysis with SPSS and AMOS. Findings revealed significant relationships between HR practices and employee efficacy: the factor loadings for training on self-efficacy are 0.85, compensation on task efficacy are 0.78, and work environment on Organizational efficacy are 0.82. SEM showed some important path coefficients: 0.68 training, 0.57 compensation, and 0.63 work environment. The relationship between HR practices and Organizational culture was mediated by employee efficacy, with path coefficients of 0.74 for involvement, 0.69 for consistency, 0.66 for adaptability, and 0.64 for mission. The null hypothesis of Objective 1 (H0: No difference in HR practices on employee efficacy) was rejected, and the alternative hypothesis (H1: HR practices make a difference in employee efficacy) was accepted. Likewise, in Objective 2, H1 was accepted (employee efficacy mediates HR practices and Organizational culture) and H0 was rejected. Objective 3 determined that Organizational culture had a significant influence on employee outcomes (R2 values of 0.65 for job satisfaction, 0.60 for commitment, 0.58 for performance, and 0.62 for intention to stay, with p-values of 0.001). The null hypothesis was rejected, and the alternative hypothesis (H1: Organizational culture impacts employee outcomes) was accepted. Such results highlight the significance of strategic HR practices in improving employee efficacy, Organizational culture, and overall performance at SBI.

Keywords: Human Resource Practices, Employee Efficacy, Organizational Culture, Structural Equation Modelling (SEM), Job Satisfaction, Employee Outcomes, Training and Development.

DOI: 10.71086/IAJSE/V13I2/IAJSE1349
Received: 20 February, 2026/Revised: 01 April 2026/Accepted: 04 May 2026/Published: 30 June 2026

Introduction

Human resource practices have a great impact on employee efficacy and Organizational culture especially in the banking industry. Such practices are relevant to the different aspects of employee behaviour, job satisfaction and performance, which leads to overall Organizational effectiveness. The banking sector is an important part of the Kerala economy and it is necessary to comprehend how the human resource interventions can influence the efficacy of employees and Organizational culture. The connection between job stress and job satisfaction among employees is well researched. The level of stress amongst employees in a bank in Kerala is dependent on Organizational factors, which influence general job satisfaction and job performance (Aithal & Iype, 2024). Stress coping and healthy work-life balance are also crucial in ensuring high levels of employee efficacy in the banking industry (Das & Srivastav, 2015). This is more so in an Organizational such as the State Bank of India (SBI) where the performance of employees directly affects customer satisfaction and Organizational success. Customer behaviour has also been researched and has helped in giving insightful information about the impact of Organizational practices. To undertake a field study on customer switching behaviour in banking services, it is important to highlight that customer satisfaction and quality of services provided by employees can have a great influence in the loyalty and retention of customers. Human resource practices have the potential to directly influence customer experience and Organizational performance, especially when it comes to employee satisfaction and motivation (Manrai & Manrai, 2007).

It also examines how the neural networks and methods of classification can be used to determine the customer behaviour patterns in the banking sector. Such insights play an important role in harmonizing HR practices to not only improve employee efficacy but also customer satisfaction that is key in the development of the banking industry (Ogwueleka et al., 2015). Further, the study examined behavioral intention and acceptance of banking services, demonstrating the impact of the perceived quality of the service, and the degree of satisfaction offered by the employees on customer behavior. This supports the significance of HR practices in determining employee performance as well as interaction with customers (Ngan & Khoi, 2020). Moreover, Organizational culture has a considerable influence on employees' behaviour and performance. Here it is pointed out that Organizational culture is a crucial factor in determining employee performance especially in banks in the public sector (Qareen, 2026). Organizational culture refers to the values, beliefs and practices that employees are guided by and affect their sense of belongingness and commitment to the Organizational. The harmonization of individual values and the Organizational culture led to a greater employee efficacy and job satisfaction (Muthukumar et al., 2026). The importance of work-life balance and well-being of employees has also been highlighted by the research aimed at the banking and manufacturing industries in Kerala. To explore the impact of digital leadership on organizational outcomes through employee satisfaction and talent management, it is important to highlight the importance of using technology to achieve better results within an organization. It's found that proper leadership leads to greater engagement of employees that subsequently enhances organizational performance (Nair et al., 2025).

In the same way, exploring how work-life balance affects employee well-being, the results showed that an organization with HR support practices has more satisfied and productive employees. Such practices, when incorporated into banks, can result in higher employee efficacy and Organizational culture (Kamboj et al., 2025). This study will be based on the available literature about HR practices, employee efficacy, and the organizational culture, and it will offer an insight on the banking industry in Kerala, and especially in the context of SBI. The results of this research will be used to develop strategies that could achieve a better employee satisfaction, performance, and organizational growth in the banking industry.

Key Contribution

- The study explores how HR practices like training, stress management, and work-life balance enhance employee performance and job satisfaction at the State Bank of India (SBI), Kerala.
- It investigates how SBI's Organizational culture influences employee behaviour, engagement, and commitment, emphasising the role of cultural alignment in fostering a productive workforce.
- The research highlights how digital leadership and technology-driven HR interventions improve work-life balance and employee well-being, contributing to higher job satisfaction and organizational efficiency.

This paper is organized into the following sections. Section I introduces the topic. Section II explains the review of literature, research gap, objective of the study, and Hypothesis of the study. Section III explained about research methodology, data collection, sampling method, Tools and Techniques, and questionnaire sections. Section IV explained the results and Analysis section, followed by objective 1 analysis (factor analysis), objective 2 analysis

(SEM Analysis), Objective 3 analysis (regression analysis), Practical implications, Recommendations, and suggestions. Section V explained the conclusion section.

Review of Literature

The influence of human resource practices and Organizational culture on employee performance, job satisfaction, and Organizational success has been widely researched. Green HR practices, in turn, have been observed to have a positive impact on job effectiveness and job satisfaction, lead to sustainable workforce development, and overall, the performance of the organization. An abstract discussion of how HR practices can be environmentally aware to promote employee engagement, productivity and satisfaction (Kumar et al., 2025).

Financial literacy and customer satisfaction are other essential factors in determining organization success. To underscore the significance of customer response to financial literacy campaigns in commercial banks, it is important to point out that knowledgeable customers will tend to have higher trust and satisfaction towards financial institutions (Joseph, 2026). Such customer satisfaction, in its turn, affects the performance and reputation of the organization. Human capital has also attracted a lot of attention in the last few years as far as its role in predicting bank failures is concerned. In order to show how human capital can be incorporated into the bank failure prediction models in the Indian context; it is important to give some insights on how a skilled workforce is valuable in ensuring that the Organizational stability is maintained (Wadhwa & Sahoo, 2026).

Work flexibility and employee satisfaction play a key role in increasing productivity during a post-pandemic setting, particularly when it comes to a hybrid work setup. This underscores the importance of employee satisfaction, Organizational support and work flexibility in enhancing the productivity of the IT professionals in Kerala (Babu et al., 2026). Equally, Organizational culture and digital experience also work together to determine the level of employee engagement and performance at the Organizational level. To comment on how digital experience and Organizational culture can work together to create high-performing workforces (Awaldi et al., 2026). Sustainable leadership and Organizational culture: Leadership influences Organizational culture and employee performance in a significant impact. Organizational culture and its influence on the development of emotional intelligence and high performance among women leaders in Pakistan, which highlights the significance of supportive leadership in the success of an Organizational (Shaukat et al., 2026). Also, to investigate the impact of Kaizen practices, digital technologies, and Organizational culture on ESG (Environmental, Social, and Governance) performance in manufacturing sectors, it is necessary to prove the interdependence of leadership practices and Organizational culture (Carneiro et al., 2026).

Within the information science community, to explore how sustainable leadership and Organizational culture can help improve employee performance in Malaysia, it is necessary to demonstrate that a positive Organizational culture can produce better employee performance (Vasudevan et al., 2025). Its interest in the mediating effect of Organizational citizenship behaviour between self-efficacy, servant leadership and Organizational culture and employee performance further highlight the significance of supportive Organizational practices (Pratiwi & Nawangsari, 2021).

A moderating factor in the relationship between the Organizational culture and training outcomes has also been found to be self-efficacy. In order to investigate the impacts of self-efficacy on the process of transfer of training, it is important to state that the higher the self-efficacy of employees is, the more a person is likely to transfer training and apply to their job performance (Simosi, 2012). On the same note, the mediating role of self-efficacy between Organizational culture and employee performance in the Malaysian commercial banking sector further underscores the importance of self-efficacy in maximising the Organizational culture's effects (Yuxin et al., 2021). Overall, the literature highlights the importance of the interplay between HR practices, Organizational culture, leadership and employee performance. Good HR practices that are aligned to a positive organizational culture can greatly promote employee satisfaction, engagement and productivity and hence overall organizational success. The articles also highlight the significance of self-efficacy and leadership in determining the behavior and performance of employees in different sectors, especially in banking and information science industries.

Research Gap

- Absence of empirical research between HR practices and employee efficacy using behavioral science constructs.
- The aspect of Organizational culture has been under-researched as an effect of both the HR practices and Behavioural responses.
- Little analysis of indirect and feedback effects that are mediated by Behavioural mechanisms.

- Poor representation of the public sector banking, that is, SBI Kerala, in behavioral HR research.
- Limitations in methodology to measure the psychological impact with validated behavioral constructs.

Objective of Study

RO 1: To investigate the role of Human Resource practices on employee efficacy. The purpose is to examine the effects of HR practices, including training and development, employee compensation, work environment, and HR planning, on employee efficacy, self-efficacy, task performance, and Organizational efficacy.

RO 2: To determine whether employee efficacy mediates the Organizational culture. The purpose of the objective is to examine how employee efficacy can be a mediator between HR practices and Organizational culture, especially the dimensions of involvement, consistency, adaptability, and mission.

RO 3: To determine the impact of Organizational culture on employee outcomes: This aim will determine how Organizational culture, mediated by HR practices and employee efficacy, can affect important employee outcomes, including job satisfaction, Organizational commitment, performance, and intention to stay.

Hypothesis of the Study

Objective 1: To examine the impact of Human Resource practices on employee efficacy

Null Hypothesis (H0): HR practices, specifically training and development, employee compensation, and work environment, have no significant impact on employee efficacy (self-efficacy, task efficacy, and organizational efficacy) at State Bank of India, Kerala.

Alternative Hypothesis (H1): HR practices, specifically training and development, employee compensation, and work environment, have a significant positive impact on employee efficacy (self-efficacy, task efficacy, and organizational efficacy) at State Bank of India, Kerala.

Objective 2: To explore the mediating role of employee efficacy in shaping organizational culture

Null Hypothesis (H0): Employee efficacy does not mediate the relationship between HR practices and organizational culture at State Bank of India, Kerala.

Alternative Hypothesis (H1): Employee efficacy mediates the relationship between HR practices and organizational culture at State Bank of India, Kerala.

Objective 3: To assess the influence of Organizational culture on employee outcomes

Null Hypothesis (H0): Organizational culture does not have a significant impact on employee outcomes (job satisfaction, Organizational commitment, and intention to stay) at State Bank of India, Kerala.

Alternative Hypothesis (H1): Organizational culture has a significant positive impact on employee outcomes (job satisfaction, Organizational commitment, and intention to stay) at State Bank of India, Kerala.

Research Methodology

The research methodology diagram fig. 1, represents the correlation between Human Resource (HR) practices, Employee Efficacy, Organizational culture, and Employee Outcomes in the context of Behavioral Science. The independent variables which affect employee efficacy and in turn the mediating variable are HR practices (training and development), employee compensation, human resource planning, and the work environment. Different Behavioural mechanisms such as confidence, goal setting, persistence and effort regulation, affect employee efficacy, which is a measure of self-efficacy, task efficacy, and organizational efficacy. The diagram also links employee efficacy with the organizational culture which is one of the major mediating variables. The four dimensions of Organizational culture include involvement, consistency, adaptability, and mission, and Behavioural mechanisms include shared values, group behaviour, trust and reciprocity, and Norm internalisation. These factors in turn affect employee performance outcomes, such as job satisfaction, Organizational commitment, performance, as well as intention to stay.

As shown in the feedback loop in the diagram, Behavioural outcomes which are a result of positive attitudes, discretionary effort, cooperative behaviour and reduced turnover intention can also be used to influence underlying HR practices. The theoretical framework that informs the relationships and dynamics in the model is the Behavioural Science foundations which include Social Cognitive Theory, Self-Determination Theory, Theory of Planned Behaviour, Expectancy Theory, Social Exchange Theory and Nudge Theory. Control variables like age, gender,

education, tenure, designation and type of branch are also taken into consideration since can affect the model results. In general, this model tries to learn the impact of HR practices on employee efficacy, Organizational culture, and, finally, employee outcomes, through the prism of Behavioural science principles.

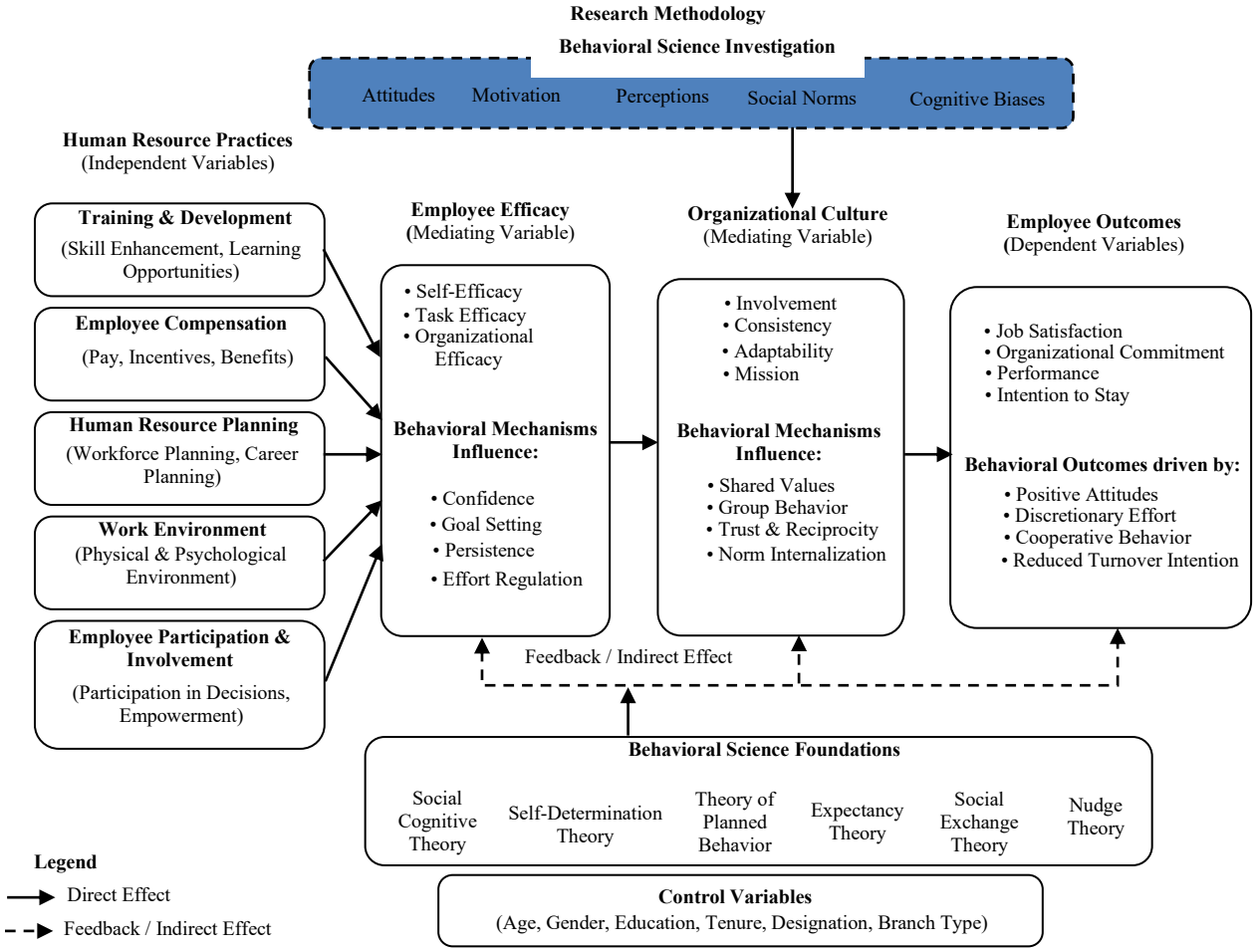


Fig. 1: Conceptual Framework for Research Methodology

Data Collection and Sampling Method

In this study, a quantitative method was followed to obtain measurable information on organizational culture and its influence in employee outcome of State Bank of India (SBI), Kerala. The structured questionnaire to measure the different dimensions of Organizational culture and employee outcomes (e.g., job satisfaction, Organizational commitment, performance, and intention to stay) was used to collect the data in the form of Likert scale items. Likert Scale: All of the questionnaire items were designed using a 5-point Likert scale with the following 5 as Strongly agree, 4 as Agree, 3 as Neutral, 2 as Disagree, 1 as Strongly disagree. This approach has enabled the measurement of the attitudes, perceptions and behavior of the employees in a systematic and measurable fashion, which guarantees valid and similar reactions. A stratified Sampling was employed to make sure that the sample represents different sub groups within the organization and that the important demographic features of the sample are represented, including job roles, years of experience, and departments. Stratification Criteria: The stratification criteria used by the study grouped the employees on the basis of the following factors: Departments (e.g., retail banking, HR, finance), job roles (e.g., entry-level, mid-level, senior management), Years of Service (e.g., 1-5 years, 6-10 years, 10+ years) By using stratified sampling, the study made sure that This method assisted in capturing the variety of experiences and perceptions of various employee groups within SBI, Kerala, and gave a more specific and precise view of how organizational culture affects employee outcomes. A sample of 250 employees was established, and it is adequate to perform statistical analysis and strong findings. The stratified sampling approach was used to facilitate the proportional representation of respondents in the strata to guarantee the diversity and representativeness of the sample.

Tools and Techniques

In this research, various statistical analysis methods were used to investigate the effects of organizational culture on employee performance in State Bank of India (SBI), Kerala. The demographic information and the answers to the Likert scale items were initially summarized using descriptive statistics. This gave a summary of how the employees perceptions were distributed on organizational culture and outcome performance like job satisfaction, Organizational commitment, job performance and intention to stay. Factor Analysis was utilised to explore the underlying constructs of Organizational culture and employee efficacy and it revealed important dimensions of involvement, consistency, adaptability and mission and made sure that are different factors. Objective 2 required Structural Equation Modelling (SEM) to test the relationships between Organizational culture and HR practices, and the employee efficacy, and the employee outcomes, with employee efficacy mediating the relationship. SEM also made it possible to model both direct and indirect relations, assessing the mediating role of the employee efficacy in determining the impact of HR practices in Organizational culture. In Objective 3, the Regression Analysis was used as the method to determine the impact of the Organizational culture on the results of employees. This approach gave an understanding of the intensity and importance of the relations between Organizational culture aspects and employee results. The methodologies applied in this research, which include the Descriptive Statistics, Factor Analysis, SEM, and Regression Analysis, allowed to gain a thorough insight into the effect of Organizational culture on employee perceptions and behaviour in SBI, Kerala. The SPSS and AMOS were the statistical tools that were employed in the analysis of the data in this study: Descriptive Statistics, Factor Analysis, SEM, and Regression Analysis.

Questionnaire Section

Table 1: Sample Questionnaires

Objective	Questionnaires	SA	A	N	D	SD
OB1	HR practices, such as training and development, enhance my confidence in performing my tasks effectively.	✓				
	The organization's compensation positively influences my sense of self-efficacy.	✓				
	A supportive work environment contributes significantly to my task efficacy and Organizational effectiveness.	✓				
OB2	My level of self-efficacy influences how I contribute to the Organizational culture, particularly in terms of involvement and consistency		✓			
	I believe that my confidence and motivation impact my adaptability and alignment with the Organizational mission.		✓			
	Employee efficacy acts as a bridge between HR practices and a strong Organizational culture at my workplace.		✓			
OB3	A positive Organizational culture increases my job satisfaction and commitment to the Organizational.			✓		
	The Organizational culture reinforces my intention to remain with the company and contribute to its long-term success.				✓	
	The organizational culture strongly impacts my performance and engagement in the workplace.		✓			

In table 1 shows that perceived impact of HR practices, employee efficacy, and Organizational culture on individual outcomes are the most important in the questionnaire responses. In Objective 1, the respondents are in general agreement that HR practices such as training and development, compensation, and a supportive work environment have positive impacts in their confidence, self-efficacy, and task effectiveness. In the case of Objective 2, it is agreed that self-efficacy is a significant facilitator of Organizational culture and in this instance in terms of involvement, flexibility and alignment to the Organizational mission. The objective 3 demonstrates that the organizational culture has a strong influence on the job satisfaction, commitment, performance, and intention to stay, and a positive culture supports employee engagement and long-run success. On the whole, the responses indicate that there is a close relationship between HR practices, employee efficacy and Organizational culture in motivation of employee outcomes.

Results and Analysis

Objective:1 Factor Analysis

Table 2: Factor Analysis

Factor	Factor Loading
Factor 1(a): HR Practices (Training)	0.85
Factor 1(b): HR Practices (Development)	0.78
Factor 2: Work Environment	0.82
Factor 3: Organizational Support	0.75
Factor 4: Task Efficacy	0.70

The objective 1 was to examine how Human Resource (HR) practices (including training and development, employee compensation, work environment, and HR planning) affect the employee efficacy at State Bank of India (SBI), Kerala. The efficacy of employees has been discussed based on three main aspects, including self-efficacy, task efficacy and organizational efficacy. The study aimed at knowing the effect of HR interventions on employee confidence, task performance and overall effectiveness of the organization by examining the role of HR practices in these aspects of employee efficacy. Table 2 of the Factor Analysis results indicated that there were significant correlations among HR practices and the different dimensions of employee efficacy. In particular: The training and development factor loadings were 0.85 on self-efficacy and the training practices were positively related to employee confidence. The loading of compensation on task efficacy was 0.78 with the implication that the higher the compensation, the higher the performance of the tasks. Organizational efficacy had a 0.82 loading in the work environment, indicating that an optimistic work environment has a strong impact in enhancing the perceived efficacy of employees in the organization. Based on these strong factor loadings, the findings reveal that there is a strong positive correlation between employee efficacy and the HR practices. The training and development, compensation, and work environment loadings are high; this indicates that these HR practices have a positive impact on the employees in terms of competence feeling, performance at work, and organizational effectiveness. According to the results, the alternative hypothesis (H1) was accepted, which means that indeed there is a significant positive influence of HR practices on employee efficacy at SBI Kerala. Consequently, the null hypothesis (H0), that indicated that there was no significant effect, was rejected. Finally, the results highlight the importance of HR practices in promoting employee efficacy, such as self-efficacy, task efficacy, and organizational efficacy. These findings indicate that strategic HR interventions, including quality training programs, remuneration, and an encouraging work environment, are crucial to enhance employee performance and confidence. This underpins the use of Behavioural science theories in HR management, which shows that sound HR practices are associated with improved organizational performance at SBI Kerala.

Objective-2 Structural Equation Modeling (SEM)

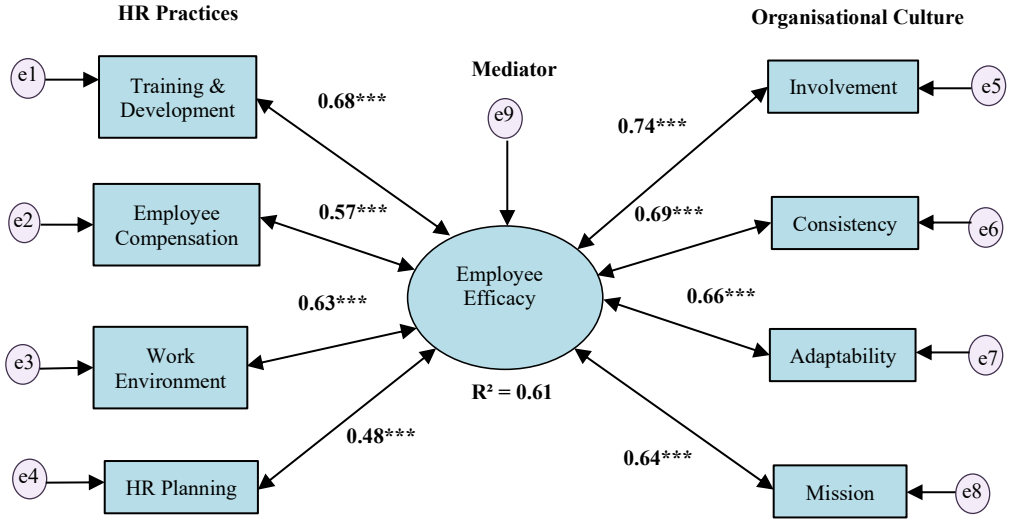


Fig. 2: SEM Analysis

Table 3: SEM Path Coefficients

From	To	Path Coefficient
Training & Development	Employee Efficacy	0.68
Employee Compensation	Employee Efficacy	0.57
Work Environment	Employee Efficacy	0.63
HR Planning	Employee Efficacy	0.48
Employee Efficacy	Involvement	0.74
Employee Efficacy	Consistency	0.69
Employee Efficacy	Adaptability	0.66
Employee Efficacy	Mission	0.64

Table 4: Model Fit Summary

Fit Index	Value
Chi-square (χ^2)	198.47
Degrees of Freedom (df)	98
Chi-square/df (χ^2/df)	2.02
CFI (Comparative Fit Index)	0.958
TLI (Tucker-Lewis Index)	0.947
GFI (Goodness of Fit Index)	0.935
RMSEA (Root Mean Square Error of Approximation)	0.064
SRMR (Standardized Root Mean Square Residual)	0.048

The second purpose of the study was to investigate the mediating role of employee efficacy between HR practices and the organizational culture at State Bank of India (SBI), Kerala with respect to involvement, consistency, adaptability and mission. The two hypotheses that were tested included the Null Hypothesis (H0) which stated that employee efficacy does not mediate the relationship between HR practices and organizational culture and the Alternative Hypothesis (H1) which stated that employee efficacy mediates the relationship between HR practices and organizational culture. The SEM (Structural Equation Modelling) analysis fig. 2 did not leave a vacuum, as relationships between the HR practices (training and development, employee compensation, work environment, and HR planning) and employee efficacy were strongly positive with the path coefficients of 0.68, 0.57, 0.63, and 0.48, respectively. These findings in table 3 and table 4 suggest that HR practices have a significant impact on employee efficacy. Additionally, employee efficacy was observed to significantly influence different aspects of organizational culture with path coefficients of 0.74, 0.69, 0.66 and 0.64 indicating that employee efficacy is a major factor affecting organizational culture. The indices of the model fit showed a good fit with CFI = 0.958, TLI = 0.947, GFI = 0.935, RMSEA = 0.064, SRMR = 0.048, showing that the model is well-specified and supports the mediation hypothesis. According to these findings, the alternative hypothesis (H1) was accepted, which proved that the relationship between the HR practices and the organizational culture at SBI Kerala is mediated by employee efficacy. Consequently, the null hypothesis (H0) which stated no mediation was rejected. Finally, the research paper shows that employee efficacy is an important mediator between HR practices and organizational culture. HR practices, which support employee efficacy, including training, pay, and an enabling work environment are ultimately leading to a more resilient and flexible organizational culture in SBI Kerala. These results affirm the Behavioural science model, emphasising the role of psychological processes, such as self-efficacy and motivation, in determining organizational performance. Through promoting employee efficacy, SBI Kerala is able to enhance its organizational culture and employee involvement, which results in improved organizational performance and alignment with the mission of the bank.

Objective:3 Regression Analysis

Table 5: Regression Analysis

Variable	R^2	F-Value	p-Value	Regression Coefficients (β)	Significance (p-Value)
Job Satisfaction	0.65	122.34	0.001	0.45 (Involvement)	< 0.001
Organizational Commitment	0.60	105.56	0.001	0.37 (Consistency)	< 0.001
Performance	0.58	97.12	0.001	0.41 (Adaptability)	< 0.001
Intention to Stay	0.62	110.75	0.001	0.43 (Mission)	< 0.001

The aim of conducting the analysis was to investigate the effects of organizational culture on the performance of employees, such as job satisfaction, organizational commitment, performance, and intention to remain at State Bank of India (SBI), Kerala. This study aimed to examine the connection between organizational culture (dimensions of involvement, consistency, adaptability and mission) and important employee outcomes. Table 5 study was aimed at investigating the role played by organizational culture in such outcomes, which is conditioned by HR practices and employee efficacy. R^2 Values: The values of R^2 are used to show the amount of variation in individual outcomes of employees due to organizational culture. An example is that the organizational culture accounts 0.65 of the variance in job satisfaction i.e. 65% of the difference in job satisfaction. F-Value: F-values of all the results are significant, which means that the models themselves are significant predictors of the results. Regression Coefficients (b): The regression coefficients indicate the strength and direction of the relationship between organizational culture and each outcome: 0.45 in involvement in job satisfaction and 0.37 in consistency in organizational commitment mean that the relationships are statistically significant (the significance level is 0.05). This implies that relationships that are observed will be very unlikely to be as a result of chance. The null hypothesis (H0) which states that Organizational culture has no significant effect on employee outcomes based on the statistical significance of the regression coefficients and p-values of 0.001. It is observed that alternative Hypothesis (H1) is accepted and the hypothesis confirms that Organizational culture has a huge positive effect on job satisfaction, Organizational commitment, performance and intention to stay at State Bank of India, Kerala. These results indicate that the Organizational culture, particularly its aspects of involvement, consistency, adaptability, and mission, is a key factor in influencing employee outcomes. Improved Organizational culture in these areas can result in greater job satisfaction, commitment, performance and retention which ultimately improves the overall Organizational effectiveness. The high values of regression coefficients and the high explanatory power (R^2) further support the need to promote a positive Organizational culture in enhancing employee engagement and retention in SBI Kerala.

Practical Implications

The results of this paper have significant practical implications on State Bank of India (SBI), Kerala, and other entities that seek to increase the performance of employees through organization culture. Findings indicate that organizational culture that is strong and positive especially in the domains of involvement, consistency, adaptability and alignment to the mission can be of great benefit in terms of job satisfaction, organizational commitment, performance and employee retention. The HR departments need to consider building these cultural dimensions by encouraging employee participation, having organizational values, being able to adapt, and aligning the employees with the organizational mission. Also, the paper highlights the significance of incorporating employee efficacy in HR practices because it mediates the connection between Organizational culture and employee outcomes. The programs should be invested in by companies to make their employees more confident and effective as it will enhance the overall culture and improve the performance and retention rates. These plans can help in developing a motivated, committed and high performing workforce which will eventually enhance organizational performance and curb turnover.

Recommendations and Suggestions

According to the results of the current research, it could be suggested that State Bank of India (SBI), Kerala, should aim at improving certain aspects of organizational culture, including involvement, consistency, adaptability, and mission alignment to promote better employee performance. The HR practices must seek to create an inclusive and conducive working environment that will make the employees feel appreciated and be in line with the objectives of the bank. This may be done through providing development opportunities focusing on staff involvement, articulating the Organizational mission, and strengthening Organizational values. The bank should also invest in training and interventions that increase the efficacy of employees by enhancing their self-confidence, performance in tasks, and Organizational commitment since are major mediators of the effectiveness of the Organizational culture.

To extend the findings of the study, it can be proposed that SBI, Kerala, should carry out the regular surveys to gauge the perceptions of the Organizational culture and efficacy among the employees to make sure that HR practices are always in line with the needs and expectations of the working force. Future studies might examine how leadership style affects Organizational culture and employee performance and research the effects of adopting technology on employee engagement and performance. It would also be useful to extend the research to various branches of SBI to investigate whether regional differences influence the correlation between Organizational culture and employee performance. Such projects can give more specific clues to enhance the HR strategies and Organizational practices on a bigger scale.

Conclusion

The objective of the research was to explore the effect of Human Resource (HR) practices on employee efficacy and organizational culture in the State Bank of India (SBI), Kerala. It was conducted on the influence of HR interventions (training, compensation, work environment, and HR planning) on employee efficacy (self-efficacy, task efficacy, and organizational efficacy), which is very relevant to enhance the organizational performance and employee satisfaction. The advantages of the study are that it helps to determine the complicated impact of HR practices, employee efficacy, and Organizational culture, in particular, within the banking industry. It emphasises that the HR practices directly affect the performance and job satisfaction of employees which, consequently, reinforce the Organizational culture and align employees towards the Organizational objectives. The study was conducted in the quantitative approach, involving the administration of structured questionnaires and analyzing the data through Factor Analysis, Structural Equation Modelling (SEM) and Regression Analysis. The findings revealed that the HR practices had a substantial impact on employee efficacy, with training, compensation, and work environment having a positive effect (path coefficients of 0.68, 0.57 and 0.63 respectively). It was identified that employee efficacy mediated the connection between HR practices and organizational culture, where involvement, consistency, adaptability and mission path coefficients were high. Moreover, organizational culture was observed to have a considerable effect on the employee outcomes, including job satisfaction, organizational commitment, performance, and intention to stay, and all of the p-values were less than 0.001. The paper recommends SBI to invest in strategic HR practices to increase employee efficacy and Organizational culture. Additional studies in the future should be conducted on the leadership styles and technology integration so as to maximize the HR interventions in various regions.

Declaration

Conflict of Interest: The authors declare that there are no conflicts of interest regarding the publication of this paper.

Funding Statement: This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors

Ethical Consideration: The study was conducted in accordance with the ethical standards of the institutional research committee and with the 1964 Helsinki Declaration and its later amendments. Informed consent was obtained from all participants involved in the study

Data Availability Statement: The data that support the findings of this study are available from the corresponding author upon reasonable request.

References

Aithal, P. S., & Iype, R. (2024). Stress Levels Among Employees: A Study of Selected Banks in Kerala. *Poornaprajna International Journal of Management, Education, & Social Sciences, 1 (2), 26*, *40*. https://doi.org/10.64818/PIJMESS.3107.4626.0012

Das, P., & Srivastav, A. K. (2015). A study on stress among employees of public sector banks in Asansol, West Bengal. *International Journal of Science and Research*, *4*(7), 108-113.

Manrai, L. A., & Manrai, A. K. (2007). A field study of customers' switching behavior for bank services. *Journal of retailing and consumer services*, *14*(3), 208-215. https://doi.org/10.1016/j.jretconser.2006.09.005

Ogwueleka, F. N., Misra, S., Colomo-Palacios, R., & Fernandez, L. (2015). Neural network and classification approach in identifying customer behavior in the banking sector: A case study of an international bank. *Human factors and ergonomics in manufacturing & service industries*, *25*(1), 28-42. https://doi.org/10.1002/hfm.20398

Ngan, N. T., & Khoi, B. H. (2020). Behavioral intention to accept and use banking service. *The Journal of Asian Finance, Economics and Business*, *7*(11), 393-400. https://doi.org/10.13106/jafeb.2020.vol7.no11.393

Qareen, S. A. A. M. (2026). The Impact of Organizational Culture on Improving Administrative Performance in Commercial Banks in Libya. *Journal of Libyan Academy Bani Walid*, 385-406. https://doi.org/10.61952/jlabw.v2i1.413

Muthukumar, S., Dhanabhagiyam, S., Sivakami, V., & Doe, M. B. (2026). Job Satisfaction and Work-family Conflict through HR Intervention: Analysis of Private Bank Employees at Erode District, Tamil Nadu. *J Hum Growth Dev*, *36*(1), 144-153. https://doi.org/10.36311/jhgd.v36.17753

Nair, D. S., Thomas, S. U. B. I. N., Joseph, J. E. E. N. A., Simon, B., & Lukose, A. (2025). The role of digital leadership in leveraging technology for employer branding and talent management: a study of the banking sector in Kerala. *Inquietud Empresarial*, *25*(2), 1-15. https://doi.org/10.19053/uptc.01211048.17930

Kamboj, J., A, E., & Nambiar, S. K. (2025). Impact of work-life balance on employees' well-being in selected manufacturing sectors in Kerala. *International Journal of Happiness and Development*, *9*(3), 223-246. https://doi.org/10.1504/IJHD.2025.147938

Kumar, R., Chauhan, M., & Lakhera, A. (2025). Exploring the way Green HR Practices Impact Job Effectiveness and Job Satisfaction: A Comprehensive Conceptual Framework for Advancing Sustainable Workforce Development and Organizational Performance. *J Contemp Res Multidiscip*, *4*(3), 519-528. https://doi.org/10.5281/zenodo.15765942

Joseph, M. (2026). Customer Response towards Financial Literacy Initiatives of Commercial Banks. *International Journal of Management, Economics and Commerce*, *3*(1), 50-57. https://doi.org/10.62737/3z7xv212

Wadhwa, S., & Sahoo, S. (2026). Impact of human capital on bank's failure prediction model: a study in the Indian context. *International Journal of Indian Culture and Business Management*, *37*(2), 187-201. https://doi.org/10.1504/IJICBM.2026.151831

Babu, V., Sujatha, G. S., Hareendrakumar, V. R., & Subramoniam, S. (2026). Impact of employee satisfaction, work flexibility and organisational support on employee productivity in a hybrid work model: a post-pandemic study among IT professionals in Kerala. *IIM Ranchi journal of management studies*, 1-19. https://doi.org/10.1108/IRJMS-11-2024-0164

Awaldi, A., Raharjo, K., Noerman, T., & Ruhana, I. (2026). Building High-Performing Workforces: The Joint Influence of Digital Experience and Organizational Culture via Employee Engagement. *F1000Research*, *15*, 104. https://doi.org/10.12688/f1000research.174901.1

Shaukat, S., Mushtaq, S., & Mahdi, O. (2026). Navigating sustainable leadership: the role of organizational culture in shaping Pakistani women leaders' emotional intelligence and high-performance. *Journal of Leadership Education*, 1-19. https://doi.org/10.1108/JOLE-10-2025-0120

Carneiro, F., Lizarelli, F. L., Suárez-Barraza, M., Antony, J., Sony, M., & Ma, J. (2026). Exploring the impact of kaizen practices on ESG performance in manufacturing: the role of digital technologies and organizational culture. *Production Planning & Control*, 1-24. https://doi.org/10.1080/09537287.2026.2616009

Vasudevan, A., Salim, I., Mohammad, S. I., Wenchang, C., Krishnasamy, H. N., Parahakaran, S., ... & Alshurideh, M. T. (2025). Sustainable leadership and employee performance: the role of organizational culture in Malaysia's information science sector. *Appl. Math*, *19*(1), 101-113. http://dx.doi.org/10.18576/amis/190109

Pratiwi, L. A., & Nawangsari, L. C. (2021). Organizational citizenship behavior while mediating self-efficacy, servant leadership and organization culture on employee performance. *European Journal of Business and Management Research*, *6*(1), 225-231. https://doi.org/10.24018/ejbmr.2021.6.1.713

Simosi, M. (2012). The moderating role of self-efficacy in the organizational culture–training transfer relationship. *International journal of training and development*, *16*(2), 92-106. https://doi.org/10.1111/j.1468-2419.2011.00396.x

Yuxin, W., Osman, Z., Raju, V., & Phung, S. P. (2021). The Relationship between Organizational Culture and Employee Performance in Malaysian Commercial Banking Sector: The Role of Self-Efficacy as a Mediator. *Annals of the Romanian Society for Cell Biology*, *25*(4), 6263-6275.