



A STUDY ON WORKING CONDITIONS OF EMPLOYEES IN PUBLIC SECTOR BANKS

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Abstract

Satisfaction from life and every work is the important aim of every one's life. We spent maximum time of our in working or involving in any economic activity which is the main sources of surviving our life. Every employee wants to get higher level of satisfaction from his job. Job satisfaction is the favorableness or un-favorableness with which employees view their work. Job satisfaction is a psychological concept and it is mostly depend upon the internal feeling of employees. There are a lot of independent variables on which job satisfaction is depending. These are educational qualifications, nature of work, pay, job security, promotional opportunities and family & work life balance. The employee's satisfaction improve the productivity and profit so it is important both employees and employer also. In this paper researcher tried to explain the concept and factor affecting job satisfaction and their significant relationship with all factors. The commercial banks have embarked on different management strategies as resorts to promote employees job satisfaction. The main purpose of the study is to identify the levels of job satisfaction among employees of public sector bank and the factors contributing to job satisfaction.

Keywords: Working Condition, Employees, Public Sector Banks.

INTRODUCTION

Major part of man's life spent in work which is a social reality and social expectation. Only economic motive has never satisfied men. It is always of a greater interest to know why men work and at which level and how he/she satisfied with the job. Job satisfaction is dynamic, as it can go as quickly as it comes. It is a positive emotional state that occurs when a person's job seems to fulfill important values, provided these values are compatible with one's needs. Job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one's job experience. In short job satisfaction is a synchronization of what an organization requires of its employees and what the employees are seeking of the organization.

The study of job satisfaction among Bank employees is important because there are various aspects of the job that are highly attractive and lead to satisfaction and aspects of the job that lead to dissatisfaction. Positive aspects include the opportunity to work in Bank and employees to accomplish common goals, developing banking background and the ability to work with co-workers. It is important to identify which factors contribute to job satisfaction as well as those that may lead to job dissatisfaction to assure that the manager ship is attractive to potent. There are many variables that have been hypothesized to be a result of job satisfaction or dissatisfaction. These include both those variables of job performance and those of deem. The degree of satisfaction are determined by the ratio between what we have and what we want. By law of nature as we have more, we want more, hence the level of satisfaction

remains less.

REVIEW LITERATURE

Maximum time of Man's life spend at work place so a man satisfy his life if he satisfy from his job. Five components affect the job satisfaction; work, pay promotion, salary and recognition (Khalid Salman & Irshad Muhammad, 2011)

Alam (2013) conducted a research on the Job satisfaction of female workers in different garment factories in Dhaka city and concluded the level of satisfaction is positively correlated with level of wages they get. Zeal, Anwar and Nazrul (2012) in their study on comparative Job satisfaction of senior male and female executives in Bangladesh, showed that there are insignificant difference between male and female executives regarding satisfaction in different facets of job. The direction of all these studies on job satisfaction tends to be consistent to the self-reporting state of individual is very much related to the job itself and one's experience.

OBJECTIVES

The present study is aimed at finding out job satisfaction of bank employees through different dimension and density of satisfaction levels. More specifically we can furnish the objectives as follows

- To find out the satisfaction level of public banks regarding job aspects Sex, Age, No of Depended, Marital status Pay, Educational level, experience, Leave facilities Other basic requirements etc.

- To identify the factors responsible for satisfaction or dissatisfaction of the bank employees

HYPOTHESES

There will be a significant relationship between the variables (namely, occupational class, race, gender, educational level, experience, age, marital status, income and job status) and job satisfaction amongst employees in a public sector banks.

SIGNIFICANCE OF THE STUDY

- Job satisfaction is relevant for all those who are interested in the subjective evaluation of working conditions such as responsibility, task variety, or communication requirements because job satisfaction is strongly caused by such conditions.
- Job satisfactions is also important because it is closely linked to outcome variables such as absenteeism, inefficiency, counterproductive behavior, or lack of leadership.

METHODOLOGY

Job satisfaction has been taken as dependent variable. Independent variables are educational qualifications, nature of work, pay, job security, promotional opportunities and no. of depended persons & work life balance. The main purpose of the study is to identify the levels of job satisfaction among employees of private and public sector bank and the factors contributing to job satisfaction. Bank employees in this study refer to clerks, officers, and managers. To achieve the objectives of the study 150 surveys were sent

(through questioners) to 15 public sector banks situated in districts of Udaipur and Rajsamand.

Therefore all the questionnaires were returned having response rate of 100%. The questionnaire using 5-Scale Likert (1 Strongly satisfied, 2 Satisfied, 3 Neutral 4 Strongly dissatisfied 5 Dissatisfied) design to test the impact of all the variables. For this study the questionnaire is divided into 2 sections demographic variables and facets of job satisfaction. The questionnaire cover all the variables such as educational qualifications, nature of work, pay, job security, promotional opportunities and no. of depended & work environment. The data were analyzed through SPSS v.19

DATA ANALYSIS AND INTERPRETATION

It is to be recalled that the principal objectives of the present study are to study the factors affected job satisfaction of S.B.I. bank employees. Data collected with the help of questionnaire ²test is applied for the significant of variables.

According to Robbins and Sanghi (2006) “Job satisfaction is collection of feelings that an individual holds toward his or her job.” The same was contributed by MasudIbn Rahman (2008) “Job satisfaction is defined as a general attitude toward one’s job. It is in regard to one’s feelings or state-of-mind regarding the nature of their work.”

- A) Personal Factors: Sex, Number of Dependents, Age, Educational level.
- B) Factors related to the Job : Type of work, Size of organization, Pay, Opportunity for advancement , Working conditions ,Co-workers.

TABLE: 1 JOB SATISFACTION ACCORDING SEX

S. N.	Satisfaction level	Male	Female	Total
1	Strongly satisfied	40	17	57
2	Satisfied	25	10	35
3	Neutral	5	5	10
4	Dissatisfied	20	8	28
5	Strongly Dissatisfied	15	5	20
Total		105	45	150

2	P value	D.F.	□S.D.	□S.D.
□	0.698129	4	17.7341	42.4264

At 5% level of significance the calculate value of χ^2 is 2.2049 and the table value of χ^2 is 9.48773. The calculate value is less than the table value so it conclude

that there is no significant relationship between sex and satisfaction level.

TABLE: 2 JOB SATISFACTION ACCORDING NO. OF DEPENDS

S. No.	Satisfaction Level	1-2 depended	3-4 depended	More than 4 depended	Total
1	Strongly satisfied	15	33	10	58
2	Satisfied	5	20	5	30
3	Neutral	5	9	3	17
4	Dissatisfied	7	10	5	22
5	Strongly Dissatisfied	5	15	3	23
Total		37	87	26	150

χ^2	P value	D.F.	χ S.D.	χ S.D.
3.4049	0.9064452	8	16.3248	32.5115

At 5% level of significance the calculate value of χ^2 is 3.4049 and the table value of χ^2 is 15.50731. The calculate value is lower than the table value so it conclude that there is not significant relationship between no. of depended and job satisfaction. $P > 0.05$ so it is a not significant variable

means job satisfaction is not affected with the No .of depended. Calculate value is lower than the table value so it conclude that there is not significant relationship between marital status and job satisfaction. $P > 0.05$ so it is a not significant variable.

TABLE: 3 JOB SATISFACTION ACCORDING OTHER BASIC REQUIREMENT/ OTHER FACILITIES

S. No.	Satisfaction Level	A/C	Water	Computer	Electricity	Total
1	Strongly satisfied	30	35	25	30	120
2	Satisfied	25	40	30	20	115
3	Neutral	20	15	10	15	60
4	Dissatisfy	40	25	35	35	135
5	Strongly Dissatisfied	35	35	50	50	170
Total		150	150	150	150	600

χ^2	P value	D.F.	χ S.D.	χ S.D.
21.4213	0.04454082	12	39.8434	0.00000

At 5% level of significance the calculated value is 21.4213 and the table value is 21.026. The calculate value is higher than the table value so it conclude that there is a significant relationship between other facilities

and job satisfaction. $P < 0.05$ so it is a significant variable means job satisfaction is related with other basic requirement.

TABLE: 4 JOB SATISFACTION ACCORDING WORKING HOURS

S. No.	Satisfaction Level	6-8 hours	More than 8 hr	Total
1	Strongly satisfied	45	10	55
2	Satisfied	40	7	47
3	Neutral	25	6	31
4	Dissatisfy	10	1	11
5	Strongly Dissatisfied	5	1	6
Total		125	25	150

χ^2	P value	D.F.	χ S.D.	χ S.D.
11.7378	0.019411	4	16.02	16.02

At 5% level of significance the calculated value is 11.7378 and the table value is 9.48773. The calculate value is higher than the table value so it conclude that there is a significant Relationship between working

hours and job satisfaction. $P < 0.05$ so it is a significant variable means job satisfaction is related to working hour of bank.

TABLE:5 SATISFACTION ACCORDING PACKAGE

S. No.	Satisfaction Level	1-2 lakh	2-3 lakh	3-4 lakh	Above 4 lakh	Total
1	Strongly satisfied	4	20	25	2	51
2	Satisfied	5	18	20	3	46
3	Neutral	3	5	3	1	12
4	Dissatisfy	2	9	10	3	24
5	Strongly Dissatisfied	4	4	3	6	17
Total		18	56	61	15	150

χ^2	P value	D.F.	S.D. χ	χ S.D.
23.0522	0.027286	12	17.5071	24.3653

At 5% level of significance the calculated value is 23.0522 and the table value is 21.02607. The calculate value is higher than the table value so it conclude that there is a significant Relationship between package and job satisfaction. $P < 0.05$ so it is a significant variable means job satisfaction is related to Package

CONCLUSIONS

The purpose of this study was to investigate the predictors of bank employees. Job satisfaction including those that are personal and those that are job related in the Udaipur and Rajsamnd Job satisfaction has been one of the most extensively researched concepts in work and organizational psychology. Job satisfaction is believed to reflect an individual's affective and/or cognitive assessment of his or her working conditions and job attributes. It has been traditionally used to confirm the effectiveness of job redesign and motivational conditions

at work. The dimensions and degree of job satisfaction of bank employees of Udaipur and Rajsamand are not uniform. However after introspecting several of parameters and dimensions, it becomes clear that no single dimension or factor can please human being totally. More over satisfaction is a state of mind.

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