

# Study on “Job Satisfaction” of Women Employees in Public and Private Sector Banks – Thiruvavarur District

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**Abstract:** *The study focused on the job satisfaction among women employees in public and private banks. 100 respondents were selected randomly with maximum of them working in CUB. The research analyzed all the Socio-demographic profile of the women respondents and concluded that private banks attracted their employees and retained them with more amenities like high salary, good promotion opportunity and welfare measures and the public sector banks need to concentrate more on women empowerment.*

**Keywords:** Welfare measures, Amenities, Promotion, Occupational level

## 1. Introduction

Job satisfaction an individual's attitude toward his or her job undoubtedly is one of the most studied variables in the field of organizational behaviors when employee's attitude towards job is positive this is said to be job satisfaction.

Job satisfaction is the amount of pleasure or contentment associated with a job. If you like job intensely, you will experience high job satisfaction. If you dislike your job intensely, you will experience job dissatisfaction.

Specific employee attitude relating to job satisfaction are of major interest to the field of organizational behavior and the practice of human resource management, where as the discussion of attitudes so far has direct implication, the discussion of job satisfaction focuses on employee's attitudes towards their job.

Job satisfaction is more of an attitude an internal state, It refers to the degree to which a job satisfies the needs and expectation of the job holders.

### Definition

According to Hoppock - Job satisfaction is the combination of psychological, Physiological and environmental circumstances that cause a person to truthfully say "I am satisfied with my job". According to Locke Job satisfaction as on "pleasurable or positive emotional state result from the appraisal of one's job on job experience.

### Level of Job Satisfaction

The level of job satisfaction across groups is not constant, but it related to a number of variables. Analysis of these relationships managers, to predict which groups are more likely to exhibit the problem behaviors associated with dissatisfaction. The key variables revolve around age, occupational level, and organizational size.

**The important facts contribute to the higher level of job satisfaction:**

- Challenging & risks jobs

- Numerous promotional opportunities
- Impartial treatment by the management
- Avenue for creating and innovative ideas
- Job security
- Attractive salary and packs
- Guidance assistance and support incase of difficult situations
- Freedom in work situation
- Participate Management
- Welfare facilities like medical, uniform, canteen etc.,
- Cordial interpersonal relations that crust in the banks
- Spontaneous "Top to Bottom" "Bottom to Top" communication pattern
- Recognition appreciation and awards on merits

Job satisfaction depends upon the individual mind. A source which provides satisfaction to some employees may not give satisfaction to others. But in general the above mentioned factors are having correlation with the job satisfaction.

### Determinants of Job Satisfaction

The various factors influencing job satisfaction may be classified into tow categories, environmental factors and personal factors.

## 2. Environmental Factors

### a. Job Content:

Herzberg suggested that job content in terms of achievement, recognition Advancement, responsibility and the work itself tend to provide satisfaction but their absence does not cause dissatisfaction.

### b. Occupational level:

The higher the level of job in organizational hierarchy the greater the satisfaction of the individual. This is because positions at higher levels are generally better paid.

### c. Pay and Promotion:

All other things being equal higher pay and better opportunities for promotion lead to higher job satisfaction.

#### **d. Work group**

Man is a social animal and likes to be associated with other's interactions in the work group help to satisfy social and psychological needs and therefore, isolated workers tend to be dissatisfied.

#### **e. Supervision**

Considered supervision tends to improve job satisfaction of workers a considerate supervision takes personal interest in his subordinates and allows them to participate in the decision making process.

#### **Personal factor**

Personal life exercises a significant influence on job satisfaction the main elements of personal life are given below.

##### **a. Age**

Some research studies reveal a positive correlation between age and job satisfaction. Workers in the advanced age group tend to be more satisfied probably because they have adjusted with their job conditions.

##### **b. Sex**

One study revealed women are less satisfied than men due to favor job opportunities for females. But female worker may be more satisfied due to their lower occupational aspirations.

##### **c. Educational level**

Generally more educated employees tend to be less satisfied with their jobs probable due to their higher job aspirations.

##### **d. Marital Status**

The general impression is that married employees and employees having more dependents tend to be more satisfied to their greater responsibilities. But such employees may be more satisfied because jobs more than unmarried workers.

##### **e. Experience**

Job satisfaction tends to increase with increasing years of experience.

#### **Objectives of the study:**

- The study the Socio – Demographic characteristics of the respondents.
- To study the present job satisfaction level among bank women employees.

#### **Scope of the Study**

There are many bank which operating in India and providing various services to its customers. But this study is limited only to the banks functioning in the Thiruvavur District. Bank jobs have always remained the first preference of the youth here. So in order to find what the thing of this job after wards a study was undertaken in the selected banks.

#### **Research Design**

The researcher is carries out by adopting an exploratory and descriptive cum diagnostic research.

#### **Collection Data**

The researcher used both primary and secondary data.

#### **Primary Data**

Questionnaire is used to collect data from employees directly questionnaire consists of socio – demographic characters of the respondents and certain factors that influencing level of job satisfaction among women employees.

#### **Secondary Data**

Secondary Data were collected from various published and unpublished sources such as bank manuals and documents magazines, journals and Internet.

#### **Sample size**

The Sample size of the study is 100

### **3. Data analysis and Interpretation**

**Table 1:** Classification of Respondents by their Age

S. No	Age	No of Respondents
1	Below 30	27
2	30-40	48
3	40-50	18
4	Above 50	7
Total		100

Sources: Primary Data

**Table 2:** Classification of Respondents by their Educational Qualification

S. No	Educational Qualification	No of Respondents
1	Degree	83
2	Professional	9
3	Other	8
Total		100

Sources: Primary Data

**Table 3:** Classification of Respondents by their Area of living

S. No	Area of living	No of Respondents
1	Rural	65
2	Semi Urban	35
Total		100

Sources: Primary Data

**Table 4:** Classification of Respondents by their Marital Status

S. No	Marital Status	No of Respondents
1	Married	60
2	Unmarried	40
Total		100

Sources: Primary Data

**Table 5:** Classification of Respondents by their Type of the family

S. No	Type of the family	No of Respondents
1	Joint family	34
2	Nuclear family	66
Total		100

Sources: Primary Data

**Table 6:** Classification of Respondents by their Total number of members earning in their family

S. No	Total number of members earning in their family	No of Respondents
1	One	10
2	Two	62
3	Three	18
4	Above four member	10
Total		100

Sources: Primary Data

**Table 7:** Classification of Respondents by their Name of the Bank

S. No	Name of the Bank	No of Respondents
1	Indian Overseas Bank	19
2	Indian Bank	16
3	Bharath State Bank of India	17
4	ICICI	9
5	City Union Bank	21
6	Others	18
Total		100

Sources: Primary Data

**Table 8:** Classification of Respondents by their Experience

S. No	Experience	No of Respondents
1	Below 5 years	19
2	5-10 years	46
3	10-15 years	29
4	Above 15 years	6
Total		100

Sources: Primary Data

**Table 9:** Classification of Respondents by their Monthly Income

S. No	Monthly Income	No of Respondents
1	3000-5000	18
2	5000-10000	62
3	10000-15000	16
4	Above 15000	4
Total		100

Sources: Primary Data

**Table 10:** Getting Promotion on the basis of Experience & Qualification

S. No	Experience & Qualification	No of Respondents
1	Strongly Agree	54
2	Agree	40
3	Undecided	---
4	Disagree	4
5	Strongly Disagree	2
Total		100

Sources: Primary Data

**Table 11:** Getting Promotion on the basis of Welfare measure

S. No	Welfare measure	No of Respondents
1	Strongly Agree	34
2	Agree	46
3	Undecided	8
4	Disagree	10
5	Strongly Disagree	2
Total		100

Sources: Primary Data

**Table 12:** Classification of Respondents by their Willing to Job Acceptance

S. No	Willing to Job Acceptance	No of Respondents
1	Strongly Agree	26
2	Agree	48
3	Undecided	10
4	Disagree	16
5	Strongly Disagree	-
Total		100

Sources: Primary Data

**Table 13:** Classification of Respondents by their Promotion Induces

S. No	Promotion Induces	No of Respondents
1	Positive Motivation	70
2	High Morality	30
Total		100

Sources: Primary Data

**Table 14:** Classification of Respondents by their Choice of choosing bank jobs

S. No	Choice of choosing bank jobs	No of Respondents
1	Because of Good working condition	32
2	Because of Better Status	30
3	Because of Safety	38
Total		100

Sources: Primary Data

**Table 15:** Classification of Respondents by their level of Job Satisfaction

S. No	Job Satisfaction	No of Respondents
1	Highly Satisfied	24
2	Satisfied	58
3	Dissatisfied	18
Total		100

## 4. Inference

**Table 1:** From the above table 1 shows that the 48 of the respondent comes under the 30-40 age group. 27 of the respondent comes under the below 30 Age group, 18 of the respondent comes under the 40-50 age group and 7 of the respondent comes under the above 50 age group.

**Table 2:** As far as educational qualification nearly 83 of the respondent belongs to degree holders, 9 of the respondent belong to professional course and remaining 8 of the respondents to others.

**Table 3:** From the above table 3 clear that 65 of the respondents are rural area and 35 of the respondents are rural area and 35 of the respondents are semi urban area.

**Table 4:** From the above table 4 reveals that the 60 of the respondents are married; 40 of the respondents are unmarried.

**Table 5:** Regarding family types 60 of the respondent belongs to nuclear family and remaining 34 of the respondents belongs to joint family.

**Table 6:** It is observed from the above table 6 that, 62 of respondents belongs to two members earning in their family, 18 of the respondent belongs to three members earning in their family, 10 of the respondent belongs to both one members and above four members earning in their family

**Table 7:** From the above table 7 of the researcher found that, 21 of the respondent belongs to City Union Bank, 19 of the respondent belongs to Indian overseas Bank, 18 of the respondent belongs to other (Lakshmivilas Bank, Thanjavur Co-operation Bank, Kumbakonam Paraspara Sahaya Nithi Ltd. Kumbakonam. Central Co-Operative Bank), 17 of the respondent belong to Bharath State Bank of India, 16 of the respondents belong to Indian Bank and 9 of the respondent belong to ICICI Bank.

**Table 8:** It is found that, 46 of the respondent belongs to 10-15 years of experience, 19 of the respondent belongs to below 5 years and 6 of the respondent belongs to above 15 years.

**Table 9:** With regard to monthly income 62 of them earn 5000-10000, 18 of them earn 3000-5000, 16 of them earn 10000-15000 and 4 of them earn above 15000.

**Table 10:** From the above table 10 depict that 54 of the respondent are strongly agree, 40 of the respondent are agree, 4 of the respondent are disagree and 2 of the respondent are strongly disagree.

**Table 11:** It is observed from the above table 11 shows that, 46 of the respondents are agree, 43 of the respondent are strongly agree, 10 of the respondent are disagree, 8 of the respondent are undecided and 2 of the respondent are strongly disagree.

**Table 12:** The above table 12 interprets the 48 of the respondent are agree, 26 of the respondent are strongly agree, 16 of the respondents are disagree and 10 of the respondents are undecided.

**Table 13:** The above table 13 we are come to know that, 70 of the respondents are promotion induce positive motivation, 30 of the respondents are promotion induce highly morality.

**Table 14:** The above table 14 reveals that the 38 of the respondents are because of safety to working Bank jobs, 32 of the respondents are because of Good working conditions to working bank jobs and 30 of the respondents are because of better status to working bank jobs.

**Table 15:** The above table 15 reveals that 58 of the respondents are satisfied, 24 of the respondents are highly dissatisfied and 18 of the respondents are dissatisfied.

## 5. Findings

- Most of the respondents are in the age group of (30-40) years.
- Majority of the respondents have a degree as their qualification.
- 65% of the respondents come under rural area.

- Majority of the respondents comes under the category of married.
- 66% of the respondents come under nuclear family.
- Majority of the respondents working under CUB
- Majority of the working employees are belongs to two members earning in their family.
- Majority of the respondents have 5-10 years experience.
- 62% of the respondents are earning the monthly income of Rs.5000-10000.
- Most of the respondents have agreed to get for promotion as per their Qualification and Experience.
- 46% of the respondents are agree, their welfare measure is satisfied.
- Most of the women employees are well choosing the bank job because of safety.
- Most of the women employees satisfied with the banking jobs.

## 6. Suggestion

- It is suggested that the level of job satisfaction of women employees in the bank job should be included.
- To improve the monetary and non-monetary benefits to the women employees.
- Promotion should be given according to their experience besides designation.
- The working hours should be reduced by providing extra privileges and voluntary retirement schemes should be implemented like private sector banks.

## 7. Conclusion

It is concluded that public sector banks provide good job security to their employees plus many other benefits – medical, pension, gratuity, etc., on the other hand, private sector banks are providing good working condition atmosphere and attractive salary package to retain its efficient employees. Both the sectors are doing their best to increase the job satisfaction level of their employees. Employees working in these banks were mostly satisfied with the salaries, amenities, nature of the work and other allowances.

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