

“Job satisfaction in public sector bank Employees”

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Abstract: Success of any organization depends on human resource of the company, Any organization top of the position of the market the main key role of the organization employees, Organization employees feelings and expression of internal aspects todissatisfaction, now the present situation of the banking sector employees satisfaction level is very difficult, it is the situational change the employee attitude and behavior, the public sector bank employees are work performance is very happy. Individually employees feeling and emotions are different; more than the public sector banks large employees of the Bank is State Bank of India. Management and managing higher job satisfaction level in banks not only performance Of the banks but also growth and performance of the employees. Banking sector essentially provides job to large number of individuals, and thus it is necessary measures satisfaction levels of employees. The study shows that Job preference, Cooperation among Co-workers, Working Environment, Working Facilities, Salary Satisfaction, Increment Satisfaction, Welfare Facilities, other facilities, Performance Appraisal System, Behavior of boss, State Bank of India(SBI) is the public sector Bank it is a large number of Happy employees in the SBI banks namely as SBI banks in Rayalaseema Division, Andhra Pradesh India.

Keywords: Job satisfaction, SBI Banks, Happy workers, Performance, Organization.

I. INTERDUCTION

Handling of human is a tedious task to every organization, it is for more difficult to public sector banks. Satisfied employees are the biggest asset to organization. Job satisfaction is one of the major factors deciding the employee's turnover. It is of major interest such as communication, Dissatisfaction with ones a wildcat's slowdown organizational conflict, less turnover. Conditions and behavioral he is satisfied with his job.The success of any organization depends upon its employees. In sustaining the market share, every organization has a big responsibility of keeping its workforce satisfied. If the problems are left unattended they have a tendency of spiralling out to other business, or industry and even to other region. Hence in course of time it could become a serious threat to the growing economy.It leads to dissatisfaction among employees in such banks.

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The employees with dissatisfaction in public sector do not work effectively as their employees of public sector banks namely as SBI Banks employees in Rayalaseema Division. The relationship between man and job has always attracted by philosophers scientists and novelists work provides status to the individual and its nature and significance would be an important area of study for the researcher. Job satisfaction is a complex phenomenon. The nature and extent of factors contributing to it are not yet fully known. The growth and progress of an organization depends on the workers attitude to it. The organization gets benefit when the workers involvement and satisfaction are high. Some factors which have a bearing on job related variables that are age, sex, experience, job level and so on.in the recent scenario especially after globalization customer attrition is very high especially from public sector banks to private sector banks.One of the reasons for the higher attrition is the poor banking services. Hence every public sector bank attempts to make their employees satisfied in their job and try to attract more customers.

II. REVIEW OF LITERATURE

Review suggests a method and technique of dealing with a problematic situation which may also suggest some approaches to the solution.it provides the investigator with new ideas and assists him in the evaluation of his research

Lock (1976), Mritunjoy Banerjee (1984) and Aswathappa (1996) mentioned job satisfaction as a presurable or positive emotional state resulting from the appraisal of one's a job or job experience. It results from the perception that one's job fulfills or allows the fulfillment of one's important job values providing and to the degree that these value are congruent with ones needs. **Taylor F.W.**, who laid the formulation of scientific management in 1911, has contended that work and money alone are considered as the sources of satisfaction and he failed to concede the significant role of a worker in organizing and directing their behavior. **Venkatachalam (1998)** described job satisfaction as the inner fulfillment derived from being engaged in a piece of work.It is essential related to human needs and their fulfillment through work.**Dhar and Dhar (2000)** in their study on job satisfaction and its correlation. A psychological study of the supervisory staff of sugar mills has indicated that locus of control and age did not affect ones job satisfaction.Experiences play no significant role in job satisfaction. Job satisfaction is positively correlated with self-acceptance shared.

Singa and Agarwal (2003) his stated that job satisfaction occurs as a persistent effective status, which has arisen in individual as a function of the perceived characteristics of his job in relation to is of reference.

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Marvey (2004) states that satisfaction means the simple feeling that complaining attainment of any goal, the end state in feeling the attainment by an impulse of its objective and satisfied means any stimulus situation or experience, which meets needs or represent a goal. **Chidambaram and Rama** (2006) in their article determinant of job satisfaction on Bank Employees depicted that the efficiency and performance of a employee are often hampered by his socio economic condition. **Asha** (1994) in her study job satisfaction among women in relations to their family environment, analyzed the social-psychological characteristics of family had any effect on the job satisfaction among women employees was related to their perception of family environment.

III. SCOPE OF THE STUDY

It is the present study public sector bank employees job satisfaction levels find out to State Bank of India, in Rayalaseema Division. It threw light on the effects of Socio-Economic and geographic variables on Job satisfaction. The relationship between organizational factors has been investigated in the study. It measures the employees are various categories and determinants of employees on the job.

IV. STATEMENT OF THE PROBLEM

Banking sector plays a crucial role in the economic growth of developing countries like a India, because in developing countries a high population always lives the people below poverty who are denied formal financial services. In the provision of formal financial services at a reasonable rate, banking sector has an important role to play. Indian banking structure comprises nationalized and non-nationalized banks.

Objective of the Study

- To identify the factors responsible for satisfaction or dissatisfaction of the State Bank of India employees.
- To identify the factors determining job satisfaction among the employees of State Bank of India in Rayalaseema Division, Andhra Pradesh.
- To examine the influence of Socio-economic and Geographic factors in determining job satisfaction of State Bank of India employees.
- To study the relationship between Socio-economic, Geographic factors and job satisfaction.
- To find out most dominant factor of job satisfaction.
- To offer suggestion for betterment of job satisfaction on the basis of findings.
- There is no difference between Socio-economic; Geographic factors in determining the job satisfaction of State Bank of India employees.

V. SAMPLING FRAME WORK

Public sector bank namely as State Bank of India Rayalaseema Division. The proportionate random sampling method has been adopted for the study. The size of sample is (150)each category of employees has beenfixed in the same proportion in which each of the categories bears to the total number of employees.

Data Collection

Primary data was collected through interviews of the Bank Employees. The secondary data was collected through books, Bank records, magazine, existing files etc.

Data Analysis

Table: 1 Education qualification of Employees

Education qualification	Frequency	percentage
UG	69	46%
PG	54	36%
Others	27	18%
Total	150	100%

Sources: profile, State bank of India, Rayalaseema Division Andhra Pradesh

The educational qualification of the employees has been listed in the above table. It is heartening to observe that one sixty nine employees are Under Graduation people percentage of (46%). And 36% percent of the employees are post graduate people. It is only 27 members of the people are Other Qualification Employees percentage of other qualification employees 18%.

Table: 2 Job level wise Employees Details

Job level	Frequency	Percentage
Managers	18	12%
Officers	54	36%
Clarks	78	52%
Total	150	100%

Sources: profile, State bank of India, Rayalaseema Division Andhra Pradesh

The employee job satisfaction in SBI bank in Rayalaseema Division, I am choose the level of employees 12% percent of the employees are Managers that is a18 Members, the second level of employees are Officers, in this officers are 36% percentage of employees 54people sample of the employees, and finally chose the level of employees Clarks, in this cader highest number of the sample size that is 52% percent and taken the people is 78 members, the highest sample of the employees are clerical cader and lowest sample of the employees are Manager level employees.

Table: 3 Employee Attitude towards present salary

Satisfaction with present salary	Frequency	Percentage
Yes	69	45%
No	81	55%
Total	150	100%

Sources: profile, State bank of India, Rayalaseema Division Andhra Pradesh

An attempt was made to ascertain the satisfaction of employees under the study with respect to present pay salary. It is discomforting to note the dissatisfaction among the employees with the present pay. In other words one-half of the work forces surveyed have expressed dissatisfaction with pay offered by the SBI Bank. However almost half of the work force is satisfied with the compensation. Therefore the perception of the employees on the satisfaction level of salary received is mixed one. The present study find out the present salary satisfied employees are only 45% percent people, and remaining 55% percent of the employees are dissatisfaction of the present salary.



Table: 4 Distance of the Employees work place

Traveling distance from office to residence	Frequency	Percentage
Below 15KM	99	66%
15 to 30KM	33	22%
Above 30KM	18	12%
Total	150	100%

Sources: profile, State bank of India, Rayalaseema Division Andhra Pradesh

The length of distance travelled by the employees to attend the duty has a bearing on the job satisfaction. It is manifest from the above table majority of the employees numbering 99 forming 66%percentage is located within the distance of 15 kilo meters from the place of work while 33 employees formed 22%percent of the employees are travelled in the distance of 15 to 30 kilo meters, and above 30 kilo meters distance travelled employees are only 18 members formed the 12% percent of the employees.

Table: 5 Level of job satisfaction in organization

Overall job satisfaction	Frequency	Percentage
Low	42	28%
Moderate	69	46%
High	39	26%
Total	150	100%

Sources: profile, State bank of India, Rayalaseema Division Andhra Pradesh

Above the table find out the level of satisfaction of the employees are unearths the perception of the employees towards the overall satisfaction about the job. The perception of the 69 employees are formed the 46 percentage tend to be moderate while the job satisfaction. And 39 members of the employees formed 26percentage of the people high satisfaction of the job. Remaining 42employees formed 28 percentage of the employee isperceived low level of satisfaction on the job in short the job satisfaction of less than half of the work force is moderate.

Findings

- The analysis of educational qualification in the Banking sector more than fifty percent of the employees are Under Graduates, post Graduate qualification employees are only below forty percent people, and Other qualification like diploma intermediate technical degree etc., below twenty percent of the employees. The finally more the 50 percent of the Under Graduate like to the Bank jobs
- The level of job satisfaction is same on the above factors work life balance, work environment, attitude of superior, relationship with co-workers, recognition, communication and commitment and loyalty irrespective of the cadre of the respondent.
- More than the fifty percent of the employees are dissatisfaction to the present salary, and forty five percent of the employees are satisfied the present salary and work conditions, work environment, behavior superior, co-worker communication.
- The majority of employees who travel as distance range 15 to 30kilometers reported lower level of job satisfaction, the remaining of more than above fifty percent of the employees are travel the work place below 15 kilometers. And only twenty two percent of the employees are travel

the work place above 30 kilometers from the place of work sense lower satisfaction.

- The overall job satisfaction of Officers is dependent on the status of the spouse, experience in years and educational qualification.
- Job satisfaction of clerks is determined by the factors such of the spouse, satisfaction with present salary and level of job determining the overall job satisfaction to a significant extent.
- The other factors are plying a minor role in determining overall job satisfaction. All the factors collectively account for job satisfaction to the extent.

Suggestions

- ❖ The mechanism of the needs to be created to collect the suggestion contributed at the branch level by the divisional office in order to identify the workable suggestions and forward such suggestions to the concerneddepartment at SBI central office administration.
- ❖ The seniority based promotion policy currently practiced at SBI need to be transformed into merit cum seniority based promotion policy. In other words while seniority may be the basis for promotion for the clerical cadre, merit should be given due weight in the matter of promotion for higher cadres.
- ❖ In the order to eliminate a sense of monotony in the job, SBI administration should conduct job analysis in respect of various jobs done in the organization. Accordingly it should talk such measures as to make the job interesting by job enrichment, job rotation and job enlargement.
- ❖ The branch managers should conduct branch level meeting periodically to appraise the employees across the cadre on the progress made by the branch on various performance indicators and invite suggestions for addressing the challenges faced at the branch level. This would promote a sense of participation among the employees.
- ❖ The construction of staff quarters for different categories of employees at various places close to the branch would go a long way in addressing the problems of late coming stress, early leaving, etc. Besides providing the benefits of subsidies rent in these days of sky rocketing rent, it would help increase the productivity of the employees by reducing the stress and strain involved in travelling to work place on daily basis.
- ❖ Division office should undertake periodic satisfaction survey so that it can take necessary steps to stop out the areas of dissatisfaction and take remedial measures while sustaining the higher level of satisfaction by continuing positive motives.

VI. CONCLUSION

- Now the present situation of employee satisfaction in the banking sector it is very difficult, and every organization could focus on the employee satisfaction level and having to develop the organization. The employee job nature could impact of the satisfaction level in the namely banks of SBI Rayalaseema Division, Andhra Pradesh. analysis of impact of organizational factors on different categories of employees a while some of the issues like a work location, working Environment,



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➤ Distance of work place, present salary, and benefits, etc. SBI administration should conduct job analysis in respect of various jobs done in the organization. Accordingly it should take such measures as to make the job interesting by job enrichment, job rotation and job enlargement. It threw light on the effects of Socio-Economic and geographic variables on Job satisfaction. The relationship between organizational factors has been investigated in the study. To identify the factors determining job satisfaction among the employees of State Bank of India in Rayalaseema Division, Andhra Pradesh. Therefore SBI Rayalaseema Division, in bringing about a step suggested unfavorable aspects in the present studies, banking market if suggestions given in this study are put in to action.

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