



Measurement of Job Satisfaction Among the Employees in Select Commercial Banks in Chittoor District of Andhra Pradesh

KEYWORDS

Socio-economic Groups, Job related factors, Multi-stage sampling etc

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ABSTRACT

This paper aims at measuring the overall job satisfaction of employees in select commercial banks in Chittoor district of Andhra Pradesh. The analysis in this paper is mainly confined to:

- i. identification of the satisfied and dissatisfied employees; and
- ii. to study the relationship between job satisfaction and various socio-economic factors relating to the employees of select commercial banks.

For the purpose of selecting the sample employees in select commercial banks in Chittoor district, multi-stage purposive sampling method is adopted. At the first stage, based on the branch net work, top four commercial banks have been selected in Chittoor district. In the second stage, twenty four bank branches were selected from four commercial banks. At the third stage, the sample respondents were selected from different categories of employees. For this purpose a list of managers and employees was obtained. From this, 60 employees are selected from each bank after giving due weightage to various functional departments, experience, reporting relationships and other relevant factors. Therefore, the ultimate sample size for the study is 240 respondents coming 24 branches in four commercial banks in Chittoor district.

For the purpose of identifying satisfied and dissatisfied employees in the select commercial banks, 25 job related factors have been identified. For classifying the respondents according to the level of job satisfaction, the respondents have been grouped under four categories namely Highly dissatisfied 0-25, Dissatisfied 25-50, Satisfied 50-75 and highly satisfied 75 -100. In order to test the relationship between the levels of satisfaction and the socio-economic groups, the null hypotheses have been formulated and tested with the help of Chi-square.

1. INTRODUCTION

This paper aims at measuring the overall job satisfaction of employees in select commercial banks in Chittoor district of Andhra Pradesh. The analysis in this paper is mainly confined to:

- iii. identification of the satisfied and dissatisfied employees; and
- iv. to study the relationship between job satisfaction and various socio-economic factors relating to the employees of select commercial banks.

For the purpose of selecting the sample employees in select commercial banks in Chittoor district, multi-stage purposive sampling method is adopted. At the first stage, based on the branch net work, top four commercial banks have been selected in Chittoor district. As these banks are large in size and employment is spread over different places, twenty four branches in all are selected from these banks. Therefore, at the second stage, twenty four bank branches were selected from commercial banks in Chittoor district. At the third stage, the sample respondents were selected from different categories of employees. For this purpose a list of managers and employees was obtained. From this, 60 employees are selected from each bank after giving due weightage to various functional departments, experience, reporting relationships and other relevant factors. Therefore, the ultimate sample size for the study is 240 respondents coming 24 branches in four commercial banks in Chittoor district.

2. IDENTIFICATION OF SATISFIED AND DISSATISFIED EMPLOYEES

One of the widely used approaches to measure the overall job satisfaction of employees is by identifying the number of satisfied and dissatisfied employees on the basis of certain job contextual factors. For the purpose of identifying satisfied and dissatisfied employees in the select commercial banks, 25 job related factors have been identified. These fac-

tors are: Achievement; ii. Nature of work; iii. Interest in job; iv. Visible results; v. Interpersonal relationship; vi. Salary, vii. Job security; viii. Responsibility; ix. Recruitment policy; x. Self respect; xi. Work environment; xii. Sense of belongingness; xiii. Performance;

- xiv. Prestige attached to the job; xv. Recognition; xvi. Work group; xvii. Opportunity for advancement; xviii. Authority and power; xix. Company policy and administration; xx. Technical supervision; xxi. Personal life; xxii. Training education; xxiii. Freedom of expression; xxiv. Associations; xxv. personal benefits.

In order to measure job satisfaction, the responses for each statement have been obtained on a four point Likert-Scale like 1. Strongly agree, 2. Agree, 3. Disagree, and

4. Strongly disagree. To quantify these responses, weights have been assigned as under:

A		B	
Positive statements	Weights	Negative statements	
1. Strongly agree	4	1. Strongly agree	1
2. Agree	3	2. Agree	2
3. Disagree	2	3. Disagree	3
4. Strongly disagree	1	4. Strongly disagree	4

For classifying the respondents according to the level of job satisfaction, the respondents have been grouped under four categories as mentioned below:

Highly dissatisfied 0-25, Dissatisfied 25-50, Satisfied 50-75 and highly satisfied 75 -100.

The individual job satisfaction scores of respondents have been arranged in the above manner for the employees of

select commercial banks in Chittoor district. The individual scores of satisfied and dissatisfied employees of selected banks have been analyzed and presented in Table 1.

Table 1
Distribution of Employees of Select Commercial Banks among different satisfaction categories

Category class intervals	State Bank of India		Indian Bank		Andhra Bank		ING Vysya Bank	
	Number	%	Number	%	Number	%	Number	%
Highly dissatisfied (0-25)	5	8.33	6	10	3	5	8	13.33
Dissatisfied (25-50)	15	25.00	17	28.33	12	23	20	33.33
Satisfied (50-75)	25	41.67	25	41.67	30	50	22	36.67
Highly satisfied (75-100)	15	25.00	12	20.00	15	25	10	16.67
Total	60	100	60	100	60	100	60	100

Source: Field Survey

The Table 1 reveals that 42% of the employees of State Bank of India are satisfied and 25% are highly satisfied. Together, the percentage of satisfied and highly satisfied employee's accounts for 67 per cent and 33 per cent employees are found to be dissatisfied or highly dissatisfied. With regard to employees of 'Indian Bank, 42 per cent respondents are in the satisfied category and 20 per cent are in highly satisfied category. Together, the number of percentage of satisfied and highly satisfied employees is found to be 62 per cent. Remaining 38 per cent employees are either, dissatisfied or highly dissatisfied. On the whole, 62 per cent of the employees have expressed their satisfaction with their jobs and the remaining 38 per cent have expressed dissatisfaction. Further, the Table reveals that the percentage of employees satisfied in Andhra Bank (37 per cent) are more than that of dissatisfied-employees (33 per cent). The percentage of highly satisfied employees (17 per cent) is more than the percentage of highly dissatisfied employees (13 per cent). On the whole, 54 per cent of the employees of Andhra Bank have come under the category of satisfaction, whereas the remaining 46 per cent have perceived their jobs with least satisfaction.

With regard to employees of Vysya Bank, the percentage of employees in the satisfied category is 50 per cent and it follows highly satisfied category with 25 per cent, highly satisfied with 20 per cent and highly dissatisfied with 5 per cent respectively. On the whole, the total percentage of satisfied and highly satisfied is 75 per cent and the remaining 25 per cent represents dissatisfied and highly dissatisfied employees. Hence, it can be observed that number of employees with low job satisfaction is very low in Vysya Bank.

3. JOB SATISFACTION AMONG DIFFERENT SOCIO-ECONOMIC CLASSES OF EMPLOYEES IN SELECT COMMERCIAL BANKS

Having discussed the distribution pattern of employees in different levels of job satisfaction, it is now proposed to study the nature of relationship between the level of satisfaction of employees and socio-economic factors. This would help to find out whether socio-economic factors like status, age, income and experience can influence the job satisfaction and if so, to what extent. For the purpose of finding out the distribution of satisfied and dissatisfied employees on the basis of socio-economic characteristics, the number of employees in each group has been counted through SPSS-software. In order to test the relationship between the levels of satisfaction and the socio-economic groups, the following null hypotheses have been formulated.

1. There is no relationship between the job satisfaction and status of the employees.
2. There is no relationship between the job satisfaction and age of the employees.
3. There is no relationship between the job satisfaction and experience of the employees.

In order to test these hypotheses statistically, chi-square test is applied. The results are discussed below:

3.1. Job Satisfaction and Status

i. State Bank of India

To examine the relationship between job satisfaction and status of employees, the distribution of satisfied and dissatisfied respondents among managers and employees of State Bank of India is shown in Table 2.

TABLE 2
DISTRIBUTION OF SATISFIED AND DISSATISFIED MANAGERS AND EMPLOYEES IN STATE BANK OF INDIA

Category	No. of Managers	No. of Employees	Total
Satisfied	14 (70)	14 (35)	28 (46.67)
Dissatisfied	6 (30)	26 (65)	32 (53.33)
Total	20 (100)	40 (100)	60 (100)

Note: Figures in brackets indicate percentages Source: Compiled from field survey data

The Table reveals that the percentage of managers in the satisfied category is 70% as against the percentage of satisfied employees of Thus, there seems to be a relationship between the job satisfaction and status of the employees. Further, chi-square test has been employed to test the hypothesis.

Hypothesis

There is no relationship between the job satisfaction -and status of the employees in State Bank of India. The results are shown as under:

Degrees of freedom (r-1) (c-1) (2-1) (2-1) =1; Calculated chi square value = 10.23;

Table value at 5% level = 3.841; Table value 1% level = 6.635

Since the calculated chi-square value is more than the expected value (table value) at 5 per cent levels of significance, the null hypothesis that there is no Relationship between the job satisfaction levels and the status/cadre: of the employees is rejected. Therefore, it can be safely inferred that job faction varied depending on the status / cadre of employees in State Bank of India.

ii) Indian Bank

To examine the relationship between job satisfaction and status of employees in Indian Bank, the distribution of satisfied and dissatisfied respondents among managers and employees is shown in Tables 3.

TABLE 3
DISTRIBUTION OF SATISFIED AND DISSATISFIED MANAGERS AND EMPLOYEES IN INDIAN BANK

Category	No. of Managers	No. of Employees	Total
Satisfied	13 (65)	18 (45)	31 (51.6)
Dissatisfied	7 (35)	22 (55)	29 (48.4)
Total	20 (100)	40 (100)	60 (100)

Note: Figures in brackets indicate percentages **Source:** Compiled from field survey data

The Table 3 reveals that the percentage of satisfied managers is and the percentage of satisfied employees is 45. Thus, there seems to be difference in the job satisfaction derived by managers and employees. However, to verify further statistically, chi-square test has been applied to test the hypothesis namely there is no relationship between the job satisfaction and status of the employees in Indian Bank.

The results revealed that the chi-square value is 1.075. When observed value (table value) is compared with the expected value at 1% (6.635) and at 5% (3.841) levels of significance, it is found that the calculated chi-square value is less than the (Table) expected value. Hence, the null hypothesis that there is no relationship between the level of job satisfaction and the status/cadre of the employee is accepted. Therefore, it can be inferred that job satisfaction does not vary according to the status of employees in Indian Bank.

iii) Andhra Bank

To examine the relationship between job satisfaction and status of employees in Andhra Bank, the distribution of satisfied and dissatisfied respondents among managers and employees is presented in Table 4.

TABLE 4
DISTRIBUTION OF SATISFIED AND DISSATISFIED MANAGERS AND EMPLOYEES IN ANDHRA BANK

Category	No. of Managers	No. of Supervisor	Total
Satisfied	10 (50)	18 (45)	28 (46.67)
Dissatisfied	10 (50)	22 (55)	32 (53.33)
Total	20 (100)	40 (100)	60 (100)

Note: Figures in brackets indicate percentages **Source:** Compiled from field survey data

The Table 4 reveals that the percentage of satisfied managers is 50 and the percentage of satisfied employees; is 45. However, to probe further statistically, chi-square test has been applied with the null hypothesis viz., there is no relationship between the job satisfaction and status of the employees in Andhra Bank. Since the calculated chi-square value (7.461) or value than the table value at 5% level (3.841) and 1% level (6.635), the formulated hypothesis that there is no relationship between the job satisfaction and status of the employee in Andhra Bank is rejected and it is concluded that job satisfaction vary according to the status of employees of Andhra Bank.

iv) Vysya Bank

To examine the relationship between job satisfaction and the status of employees in a Vysya Bank, the distribution of satisfied and dissatisfied respondents among managers and employees is shown in Table 5.

TABLE 5
DISTRIBUTION OF SATISFIED AND DISSATISFIED MANAGERS AND EMPLOYEES IN VYSYA BANK

Category	No. of Managers	No. of Supervisor	Total
Satisfied	7 (35)	12 (30)	19 (31.67)
Dissatisfied	13 (65)	28 (70)	41 (68.33)
Total	20 (100)	40 (100)	60 (100)

Note: Figures in brackets indicate percentages **Source:** Compiled from field survey data.

The Table 5 reveals that the percentage of satisfied managers is 35 and the percentage of satisfied employees is 30. Thus, there seems to be no significant difference in the job satisfaction expressed by managers and employees. However, to probe further statistically, chi-square test has been applied with the null hypothesis namely that there is no relationship between the job satisfaction and status of the employee in Vysya Bank.

The results of analysis revealed that the chi-square value is 1.728% and when the observed value is compared with expected value at both 1% (6.635) and at 5%(3.841) levels of significance, it is found that the calculated value is less than the table values. As a consequence, the null hypothesis is accepted. Therefore, it can be inferred that the status of employees of ING Vysya Bank did not affect job satisfaction.

3.2. Job Satisfaction and age

i. State Bank of India

To examine the relationship between job satisfaction and the age of employees in State Bank of India, the age-wise distribution of satisfied and dissatisfied employee-respondents is shown in Table 6. **TABLE 6**

Age -wise Distribution of satisfied and dissatisfied respondents in State Bank of India

Category	Age in years			Total
	25-35	35-45	above 45	
Satisfied	8 (47.06)	8 (44.44)	9 (36)	25 (41.67)
Dissatisfied	9 (52.94)	10 (55.56)	16 (64)	35 (58.33)
Total	17 (100)	18 (100)	25 (100)	60 (100)

Note: Figures in brackets indicate percentages **Source:** Compiled from field survey data

The Table 6 reveals that the percentage of satisfied employees is high (47%) in the age group of 25-35 years and the percentage of dissatisfied employees is high (64) in the age group of 45 years and above chi-square is calculated to test the hypothesis that there is no difference in the satisfaction or dissatisfaction derived by the employees in different age groups. It is found that the calculate value is 0.764 Since, the calculated, value is less than the table value at both 1% (9.210) and at 5% (5.99) levels of significance, the null hypothesis is accepted. Hence, it can be concluded that there is no influence of the age on the job satisfaction or dissatisfaction derived by the employees in State Bank of India.

ii. Indian Bank

In order to study relationship between job satisfaction and age, the age-wise distribution of satisfied and dissatisfied employees of Indian Bank is given in Table 7.

TABLE 7
AGE –WISE DISTRIBUTION OF SATISFIED AND DISSATISFIED EMPLOYEES IN INDIAN BANK

Category	Age in years			
	25-35	35-45	45 above	Total
Satisfied	9 (56.25)	18 (69.23)	7 (38.89)	34 (56.67)
Dissatisfied	7 (43.75)	8 (30.77)	11 (61.11)	26 (43.33)
Total	16 (100)	26 (100)	18 (100)	60 (100)

Note: Figures in brackets indicate percentages **Source:** Compiled from field survey data

It can be noticed from the Table 7 that the percentage of satisfied respondents is high (69.25%) in the age group of 35-45 years. Similarly percentage of dissatisfied respondents is high (61.11%) in the age group of 45 and above years. However, to probe further, statistically, chi-square test is applied to test the hypothesis that there is no difference in the satisfaction or dissatisfaction derived by the employees in different age groups. It is found that the observed χ^2 value is (3.016) Since, the calculated value is less than the expected value both at 1% w (9.210) and 5% (5.99) levels of significance, the null hypothesis is accepted. Hence, it can be concluded that there is no difference in the satisfaction or dissatisfaction derived by the employees in Indian Bank because of their age.

iii. Andhra Bank

To examine the relationship between job satisfaction and age group of employees in Andhra Bank, the age-wise distribution of satisfied and dissatisfied employee-respondents is presented in Table 8.

TABLE 8
AGE –WISE DISTRIBUTION OF SATISFIED AND DISSATISFIED AND RESPONDENTS IN ANDHRA BANK

Category	Age in years			
	25-35	35-45	45 above	Total
Satisfied	10 (52.63)	10 (37.04)	7 (50)	27 (45)
Dissatisfied	9 (47.37)	17 (62.96)	7 (50)	33 (55)
Total	19 (100)	27 (100)	14 (100)	60 (100)

Note: Figures in brackets indicate percentages **Source:** Compiled from field survey data

It is evident from the table that the percentage of satisfied employees is high (52.63) in the age group of 25-35 years and the percentage dissatisfied employee is high (62.96% in the age group of 35-45 years) However, to probe farther, statistically, chi-square test is applied to test the hypothesis that there is no difference in the satisfaction or dissatisfaction derived by the employees in different age groups. It is found that the observed value is 4 Since, the observed value is 2.122 since, the observed value is less than the expected value at both 1% (9.210) and at 5% (5.99) levels of significance, the null hypothesis is accepted. Hence, it can be concluded that there is no difference in the satisfaction or dissatisfaction derived by the employees in Andhra Bank because of their age.

iv) ING Vysya Bank

In order to probe the relationship between job satisfaction and age, the age-wise distribution of satisfied and dissatisfied employee-respondents of ING Vysya Bank is presented in Table 9.

TABLE 9
AGE –WISE DISTRIBUTION OF SATISFIED AND DISSATISFIED AND RESPONDENTS IN ING VYSYA BANK

Category	Age in years			
	25-35	35-45	45 above	Total
Satisfied	6 (42.86)	9 (45)	10 (38.46)	25 (41.67)
Dissatisfied	8 (57.14)	11 (55)	16 (61.54)	35 (55)
Total	14 (100)	20 (100)	26 (100)	60 (100)

Note: Figures in brackets indicate percentages **Source:** Compiled from field survey data

The Table 9 reveals that the percentage of satisfied respondents is high (45%) in the age group of 25-35years. However, to probe further, statistically, chi-square test is applied with the following hypothesis that there is no difference in the satisfaction or dissatisfaction derived by the employees in different age groups. Since, the observed value 0.876 since, the observed value is less than the expected value both at 1% (9.210) and 5% (5.99) levels of significance, the null hypothesis is accepted. Hence, it can be concluded that there is no difference in the satisfaction or dissatisfaction derived by the employees in Vysya Bank on the basis of their age.

3.3 Job Satisfaction and Experience

i) State Bank of India

In order to find out whether job satisfaction has any relationship with the experience of the respondents (managers and supervisors), the distribution of satisfied and dissatisfied respondents among different experience groups of State Bank of India is shown in Table 10.

TABLE 10
DISTRIBUTION OF SATISFIED AND DISSATISFIED AND RESPONDENTS ACCORDING TO EXPERIENCE IN STATE BANK OF INDIA

Category	Experience in Years			
	0-10	10-20	Above20	Total
Satisfied	8 (36.36)	15 (62.50)	6 (42.86)	29 (48.33)
Dissatisfied	14 (63.64)	9 (37.50)	8 (57.14)	31 (51.67)
Total	22 (100)	24 (100)	14 (100)	60 (100)

Note: Figures in brackets indicate percentages **Source:** Compiled from field survey data

The Table reveals that the percentage of satisfied respondents is relatively high (62.5%) in the experience group of 10-20 years. Similarly, the percentage of dissatisfied respondents is high in the experience group of 0-10 years. To probe further statistically, chi-square test is applied to test the hypothesis viz., there is no difference in the satisfaction or dissatisfaction derived by the employees of State Bank of India in different experience groups. It is found that the observed value is 4.814. Since the observed value is less than the expected value both at 1% (9.210) and 5% (5.99) levels of significance, the null hypothesis is accepted. Hence, it can be concluded that there is no difference in the satisfaction or dissatisfaction derived by the employees in State Bank of India in different experience groups.

iii) Indian Bank

The distribution of respondents in Indian Bank according to their experience is shown in Table 11.

TABLE 11
DISTRIBUTION OF SATISFIED AND DISSATISFIED AND RESPONDENTS IN INDIAN BANK ACCORDING TO EXPERIENCE

Category	Experience in Years			
	0-10	10-20	Above20	Total
Satisfied	13 (65)	8 (36.36)	10 (55.56)	31 (51.67)
Dissatisfied	7 (35)	14 (63.64)	8 (44.44)	29 (48.33)
Total	20 (100)	22 (100)	18 (100)	60 (100)

Note: Figures in brackets indicate percentages **Source :** Compiled from field survey data

The Table 11 reveals that the percentage of satisfied employees is high in the 0-10 years experience category. The percentage of dissatisfied managers and supervisors is high in the experience group of 10-20 years and category. To probe further statistically, chi-square test is applied. The calculated chi-square value is 3.269. Since the calculated value is less than the expected value both at 1% (9.210) and 5% (5.99) levels of significance, the null hypothesis is accepted. Thus, it can be concluded that there is no "difference in the satisfaction or dissatisfaction derived by the employees in Indian Bank in different experience groups.

iii) Andhra Bank

In order to find out whether job satisfaction has any relationship with the experience of the respondents (managers and supervisors), the distribution of satisfied and dissatisfied respondents among different experience groups of Andhra Bank is presented in Table 12.

TABLE 12
DISTRIBUTION OF SATISFIED AND DISSATISFIED AND RESPONDENTS ACCORDING TO EXPERIENCE IN ANDHRA BANK

Category	Experience in Years			
	0-10	10-20	Above20	Total
Satisfied	6 (40)	9 (.36)	10 (50)	25 (47.67)
Dissatisfied	9 (60)	16 (64)	10 (50)	35 (58.33)
Total	15 (100)	25 (100)	20 (100)	60 (100)

Note: Figures in brackets indicate percentages **Source:** Compiled from field survey data

The Table 12 reveals that the percentage of satisfied respondents is relatively high (50) in the experience group of above 20 years. Similarly, the percentage of dissatisfied re-

spondents is high (64%) in the experience groups of 10-20 year. To probe further statistically, chi-square test is applied. By applying X^2 test, it is found that the observed value is 1.417. Since the observed value is less than the expected value both at 1% (9.210) and 5% (5.99) levels of significance, the null hypothesis is accepted. Hence, it can be concluded that there is no difference in the satisfaction or dissatisfaction derived by the employees in Andhra Bank in different experience groups.

iv) ING Vysya Bank

The distribution of respondents in Vysya Bank according to their experience is shown in Table 13.

TABLE 13
DISTRIBUTION OF SATISFIED AND DISSATISFIED RESPONDENTS IN VYSYA BANK ACCORDING TO EXPERIENCE

Category	Experience in Years			
	0-10	10-20	Above20	Total
Satisfied	7 (35)	9 (.36)	7 (46.67)	23
Dissatisfied	13 (65)	16 (64)	8 (53.33)	37
Total	20 (100)	25 (100)	15 (100)	60 (100)

Note: Figures in brackets indicate percentages **Source:** Compiled from field survey data.

It can be observed from the Table 13 that the percentage of satisfied employees is high in the above 20 years experience category. The percentage of dissatisfied employees is high in the experience group of 0-10 years. To probe further statistically, X^2 test is applied.

By applying χ^2 test, it is found that the observed value is 1.028. Since the observed value is less than the expected value both at 1% (9.210) and 5% (5.99) levels of significance, the null hypothesis is accepted. Thus, it can be concluded that there is no difference in the satisfaction or dissatisfaction derived by the employees in Vysya Bank in different experience groups.

4. CONCLUSION

From the foregoing analysis of relationship between job satisfaction and various socio-economic factors like status / cadre, age, and experience of the employees working in the banks, it is found by and large that these factors did not affect much the levels of job satisfaction barring few exceptions. The exceptions are: in State Bank of India, the status/cadre of the employees had shown some impact on the level of job satisfaction, and similarly in ING Vysya Bank, the length of experience of the employees also affected the job satisfaction level of its employees.

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