



A Study on Job Satisfaction in Service Organization- An Empirical Analysis

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ABSTRACT

Job satisfaction is a general attitude towards one's job, the difference between the amount of reward workers receive and the amount they believe they should receive. Employee is a back bone of every organization, without employee no work can be done. The organization may give importance to certain factors such as Canteen, rest room facilities, rewards, recognition and promotion policy so that satisfaction of the employees may be improved further.

KEYWORDS

Introduction

According to Bloom and Taylor said that "Job Satisfaction in the result of various attitudes possessed by an employee. These attitudes are related to the job and are concerned with such factors as wages, condition of work, social relations on the job, steadiness of the employment and other similar terms". Research on the relationship between job satisfaction and accidents generally shows that satisfied employees cause power accidents. Studies on the relationship between job satisfaction and absenteeism have yielded conclusive results.

Most Indian studies on job satisfaction have concerned themselves with the specific aspects of work. Quite a number of studies on what satisfies Indian Employees have been conducted the top five factors contributing to job satisfaction have been indicated :

- Responsibility
- Work itself
- Recognition
- Achievement
- Relationship with boss

FACTORS INFLUENCE JOB SATISFACTION

Job satisfaction is derived from and is caused by many interrelated factors. The major factors can be grouped into three important categories as under:

- **Personal factors**
 - Age
 - Time on the job
 - Intelligence
 - Education
 - Number of dependents
 - Sex
- **Factors inherent in the job**
 - Type of work
 - Skill required
 - Occupational status
 - Geography
 - Age of the plant
- **Factors controllable by management**
 - Co- workers
 - Supervision
 - Employer - employees relationship
 - Security
 - Pay

- Fringe benefits
- Responsibility
- Opportunity for advancement

Effects of Job Satisfaction

Finally, we address to the question what are the effects of job satisfaction on employee's personality, absenteeism, turnover rates? The following sections examine the same:

1. On Productivity

Are satisfied workers more productive than their less satisfied counter parts? Though research evidence does not establish any consistent positive relationship between satisfaction and performance, the general consensus is that, in the long run if not in short run, job satisfaction leads to increased productivity. Research evidence indicates that the satisfied workers will not necessarily be the highest producers. In fact, the rewards employees receive results in evidence to suggest that job performance leads to job satisfaction and not the other way round.

2. On absenteeism

There is inverse relationship though based on pretty research evidence, between satisfaction and absenteeism. When satisfaction is high, absenteeism tends to be low and vice versa. As in productivity, absenteeism is subject to modification by certain factors like the degree to which people feel that their jobs are important. Employees who believe that their work is important than do those who do not feel this way. It is also worth mentioning that a high degree of job satisfaction will not necessarily result in low absenteeism, while a low level of job satisfaction is likely to bring about high absenteeism.

3. On Turnover

Like between satisfaction and absenteeism, an inverse relationship though a moderate level has been established between satisfaction and turnover. However, there are other moderating factors as well influencing the employee's turnover rates. Commitment to the organization is one such factor. There may be some employees who can not see them working anywhere else. So they remain in the organization regardless of how much dissatisfaction they feel in the organization. Similarly, if the condition of the economy is such that people find it tough to find job. Even the dissatisfied one will stay where they are. Just the opposite tends to apply to the general economic condition in which jobs are easily available. If green pastures are available, employees do not mind doing such of them, even when they are satisfied with their existing

jobs.

Now, on an overall basis, it is accurate to stay that job satisfaction affects turnover rates. Although absolute low turnover is not necessarily beneficial to the organization, a low turnover rate is usually desirable because of training costs and the drawbacks of inexperience.

4. On Other Dimensions

Added to those noted above are the following other effects of job satisfaction.

- Employees with high job satisfaction tend to have better mental and physical health.
- They learn new job related tasks more easily and quickly.
- They commit less mistakes including on the ob accidents.
- They have and file fewer grievances about the job and the management.
- Last but not the least, the satisfied employees tend to evince pro-social attitude towards their co-worker and customers.

Theories of Job Satisfaction

The main theoretical approaches to job satisfaction are as follows:

1. Need Fulfillment Theory
2. Equity Theory
3. Two Factor Theory
4. Discrepancy Theory
5. Equity Discrepancy Theory
6. HERZBERG'S theory
7. VROOM'S theory
8. ALDERFER'S theory
9. STUILL'S theory

REVIEW OF LITERATURE

Manoj Gupta [1977]

A study was conducted of 800 educated working women from four professions

Teaching - 100, Clerical - 100, Medical - 25, Nursing - 75. The finding were 66.66% were satisfied from their present jobs. 25% were undecided and rest were not satisfied while further studying the interest in the job 64% enjoyed working, 25% were undecided and rest were not interested in doing the work while studying job security factor nurses and clerks had highest priority for job security. While studying enjoyment of work as variable, teacher had highest interest in the job [I.J. I.R]

Job may be enriched, Job satisfaction has been an issue of great interest for many managers in view of its positive implication regarding behavior of the satisfied employees as: Distinguished from dissatisfied employee (Dr. Venkaiah) studies provide evidence that job satisfaction is important for the psychological adjustment and happy lining of an individual.

Another positive implication of job satisfaction is that people who like work are likely to enjoy the life and line longer. Also higher job satisfaction reduces labor turnover and absenteeism.

Many studies have been conducted on job satisfaction. The studies have brought out the nature consequence or cause of job satisfaction.

Statement of Problem

Employees has to play a crucial role, so employee's satisfaction is a very important part, hence there arises a need to analysis of study the job satisfaction of service (Insurance and Banking) Sector. Job satisfaction is factors which largely determine the productivity level of any organization. An organization with dissatisfied workers has more problems of absenteeism, unionization, accidents and lower productivity. These are behavioral factors hence differ from

person to person and are difficult to assess too. But since the organizational environment plays an important role in determining these levels it is essential to conduct such survey by them. Studying of job satisfaction is important because it help us to understand variables like job security, future. Prospects recognition, human relation, self esteem, reward and punishment results, skills at work etc.

OBJECTIVES OF STUDY

- To study the job satisfaction levels of among the middle level employees of a public sector organization.
- To study the level of employees satisfaction in relation to job related factors, management, personal factors and social relations.
- To study the relationship between social background and job satisfaction.
- To study job satisfaction on the scales of job, income, working condition, status in community and the capacity to take charge of responsibilities.

SCOPE OF STUDY

- A satisfied employee will be having positive attitude towards his or her job and would go beyond the normal expectation in his or her job.
- A person who places high importance on imagination, independence and freedom is likely to be poorly matched with an organization that seeks conformity from its employees.
- The study shall help in analyzing human behavior their feelings, their needs, and their future prospects based on same, their views about the organization etc... such data shall help in taking proper steps towards maintaining appropriate job satisfaction levels among its esteemed manpower.

RESEARCH DESIGN

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure.

HYPOTHESIS OF STUDY

1. There is no association between rewards provided and job satisfaction
2. There is no association between welfare measures and job satisfaction
3. There is no association between job security and job satisfaction.
4. There is no association between working conditions and job satisfaction.

DATA ANALYSIS AND INTERPRETATION

Table: 1 Name of Service Sector and Employees.

nAME OF SERVICE SECTOR	NO. OF EMPLOYEES	PERCENTAGE (%)
Insurance Sector		
1. LIC	12	12
2. National Insurance	9	9
3. Reliance Insurance	5	5
4. Aviva Life Insurance	10	10
5. Bajaj General Insurance	7	7
Bank Sector		
1. Bank Of Baroda	15	15
2. ICICI Bank	12	12
3. State Bank Of India	16	16
4. HDFC Bank	7	7
5. Axis Bank	7	7

Source: Based on compiled and analyzed data collected through fieldwork.

Table 2 No. of Year of Service

year of service	numberof employees	PERCENTAGE (%)
Below 10	33	33
11-20	16	16
21-30	40	40
31-40	10	10
Above 41	1	1
Total	100	100

Source: Based on compiled and analyzed data collected through fieldwork.

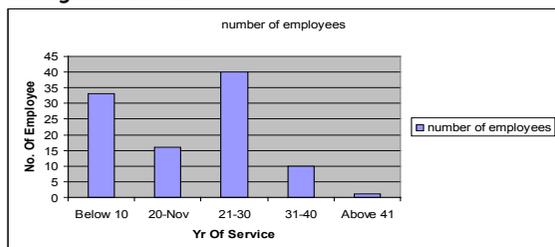


Table 3 Monthly Incomes

monthly INCOME (Rs.)	number of employees	percentage
Below 10000	74	74
10001-15000	19	19
15001-20000	5	5
Above 20001	2	2
Total	100	100

Source: Based on compiled and analyzed data collected through fieldwork.

Table 4 Satisfaction Level for Work Environment

Working environment	number of employees	percentage
Highly Satisfied	42	42
Satisfied	44	44
Neutral Options	12	12
Disagree	1	1
Strongly Disagree	1	1
Total	100	100

Source: Based on compiled and analyzed data collected through fieldwork.

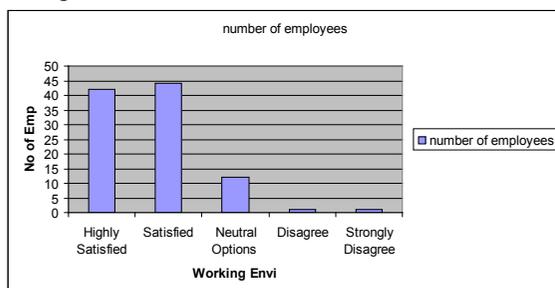


Table: 5 Option of Grievance Handling

Working environment	number of employees	percentage
Highly Satisfied	35	35
Satisfied	52	52
Neutral Options	10	10
Disagree	1	1
Strongly Disagree	2	2
Total	100	100

Source: Based on compiled and analyzed data collected through fieldwork.

Table 6 Supportive Relation with Colleagues

Working environment	number of employees	percentage
Highly Satisfied	39	39
Satisfied	50	50
Neutral Options	9	9
Disagree	1	1
Strongly Disagree	1	1
Total	100	100

Source: Based on compiled and analyzed data collected through fieldwork.

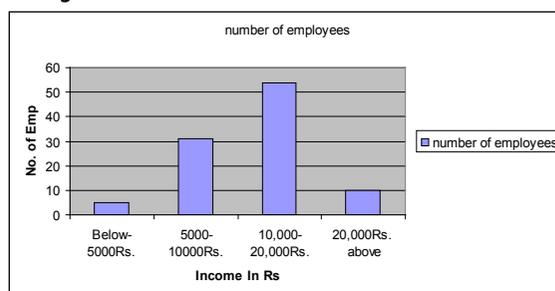
Table 7 Job Interest

Working environment	number of employees	percentage
Highly Satisfied	55	55
Satisfied	40	40
Neutral Options	3	3
Disagree	1	1
Strongly Disagree	1	1
Total	100	100

Table 8 Monthly incomes of the respondents.

Particular	number of employees	percentage
Below-5000rs.	05	05
5000-10000rs.	31	31
10,000-20,000rs.	54	54
20,000rs. above	10	10
Total -	100	100

Source: Based on compiled and analyzed data collected through fieldwork.



CHI SQUARE TEST

Chi- square test is carried out to test the hypothesis of the study. Here SA indicates – Strongly agree, A- Agree, N Neutral, D- Disagree, SD- Strongly disagree.

Null Hypothesis (H0):

- Association between Experience and Option on the Salary

Experience	Salary					TOTAL
	SA	A	N	D	SD	
Below 10	6	18	5	3	1	33
11-20	4	6	2	4	0	16
21-30	14	13	10	2	1	40
31-40	6	2	2	0	0	10
Above 41	0	0	0	1	0	1
Total	30	39	19	10	2	100

Calculated CHI SQUARE Value: 12.1

Degree of Freedom :(5-1), (5-1) =16

The table value for chi square 16 degrees of freedom at 5% level of significance is 26.20, since the calculated value is less than the table value, the null hypothesis is accepted. Hence we can infer that there is no association between experience and opinion on cordial environment.

• Association between Experience and Frequency on Cordial Environment
Null Hypothesis (H0):

Experience	Frequency					
	SA	A	N	D	SD	TOTAL
Below 10	20	8	3	2	0	33
11-20	11	3	1	0	1	16
21-30	22	14	4	0	0	40
31-40	4	3	3	0	0	10
Above 41	0	0	1	0	0	1
Total	57	28	12	2	1	100

CALCULATED CHI SQUARE: = 12.31
Degrees of freedom: (5-1), (5-1) = 16

The table value for chi square 16 degrees of freedom at 5% level of significance is 26.20, since the calculated value is less than the table value, the null hypothesis is accepted. Hence we can infer that there is no association between experience and opinion on cordial environment.

• Association between Experience and Frequency on Workload is Uniform
Null Hypothesis (H0):

Experience	Frequency						
	<10	SA	A	N	D	SD	Total
<10	8	13	8	2	2	33	
11-20	4	6	4	1	1	16	
21-30	10	17	10	1	2	40	
31-40	4	3	2	0	1	10	
> 41	0	1	0	0	0	1	
Total	26	40	24	4	6	100	

Calculated Chi square value= 2.25
Degrees of freedom: (5-1), (5-1) = 16

The table value of chi square 16 degrees of freedom at 5% level of significance is 26.20, since the calculated value is less than the table value, the null hypothesis is accepted. Hence we can infer that there is no association between age and opinion of workload.

• Association between Experience and Frequency on Frequent reward provided
Null Hypothesis (H0):

Experience	Frequency					
	SA	A	N	D	SD	Total
<10	8	17	8	0	0	33
11-20	5	7	3	0	1	16
21-30	16	15	8	0	1	40
31-40	5	4	0	1	0	10
> 41	1	0	0	0	0	1
Total	1	0	0	0	0	100

Calculated chi square value = 5.46
Degrees of freedom (5-1), (5-1) = 16

The table value of chi square for 16 degrees of freedom at 5% level of significance is 26.20, since the calculated value is less than the table value, the null hypothesis is accepted. Hence we can infer that there is no association between experience and opinion on frequent rewards are provided.

Conclusion & Suggestion

The finding of the study with my personal observation reveals that the majority of respondents have high level of anxiety and low level of job satisfaction. These independent factors are a combination of social and psychological aspects of employee within the organization which together have impact on the job satisfaction levels. Factors such as rewards and income also demonstrate levels of low satisfaction at work indicating that even these basic work incentives by the management is therefore proposed by researcher. [since pay scales provide majority with good job security levels therefore income levels are fair enough. Monotonous work with layers of processes which complexes the work also de-motivates the employee. Job rotation should be practiced more often in the initial stages after induction giving impetus to multi skilling also.

Based on the finding of the study, the researcher has come to the following conclusions concluded that those having higher annual income are more satisfied when compared to those having lower annual income which leads to enjoying a higher standard of living.

- All respondents are satisfied with all facilities which was providing by organization like medical, physical condition, and etc...
- Majority of the respondents were found to be satisfied with job security, salary and perks as they felt that being a Government organization the salary and the perks they receive is sufficient to live a decent life.
- It is found that a very few number of respondents are satisfied with both the statutory and non-statutory welfare facilities while the rest are satisfied with either statutory or non-statutory facilities.

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