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# An analysis to understanding the job satisfaction of employees in banking industry

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## ABSTRACT

The purpose of this research is to observe employee satisfaction with respect to their position in various commercial banks, including private, public banks in Rajasthan, and to examine how various variable factors affect employee satisfaction. This study characterizes the factors that lead to higher level of job satisfaction. These factors relate to the manager, remuneration, reorganization, remuneration, promotion, work safety and relationships in the work environment. The research shows that there is a positive correlation and connection among job satisfaction & the award, remuneration, job security, promotion opportunities and good relations with employees. The survey results also show that the majority of bank employees in the banking sector are satisfied as far as work culture is concern but salaries and timings are still remain main concern for them.

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## 1. Introduction

In any bank institutions, employees can be consider as inner consumers and must be fulfilled if outside consumers are to be kept up and fulfilled. At the end of the day, fruitful banking institutions can just keep up their preferred position by worker satisfaction and afterward inspiring them [1] to ceaselessly improve. The workspace is the second place for employees who stay more than 40 h in week at the workplace. In this examination, researcher assessed the meanings of job satisfaction [2] and efficiency to incorporate variables that influence connections between them in accomplishing authoritative objectives (Table 1.1).

The meaning of “job satisfaction” has been created by Herzberg who states that it has 2 measurements. A/C to Herzberg (1964), the principal measurement incorporate [3] basics of job satisfaction, including worker frames of mind and observations, the nature of managerial strategies, association, nature and extent of management, job security, working circumstances, status and levels and levels of compensation and Creating correspondence, homogeneous and subordinate employees [4], and individual existence of

an unrivaled. These variables can influence worker dissatisfaction [5]. It was insufficient to leave the company & there is a chance to take risks. For Herzberg to ensure the health of these factors and maintain them, this should be taken into account (Table 1.2).

The second dimension includes many factors that motivated individuals, yet an absence of inspiration and satisfaction [6] to cause just powerless dissatisfaction. The nonattendance of the last gathering is viewed as synonymous with a short of institutions vision [7] (Table 1.3).

Herzberg’s inspiring elements are business achievement, acknowledgment and acknowledgment of the individuals they work with, profession improvement [8], individual development as well as the nature of work and responsibilities (Table 1.4).

Many scientists believe that there is a distinction among what individuals [9] are as of now searching for and what they are searching for. Lofkvist, Davis and Halen fall into these classes. Kaplan (2002) then again additionally accepts [10] that such psychological specialists as a rule characterize “job satisfaction” [11] as the distinction among what an individual has and what he desires to have. The third classification is that numerous ideas and meanings of job satisfaction require assessment [12]. Factors affecting job satisfaction depend on several factors that lead to the desired result. The lack of some of these factors can cause dissatisfaction with work [13]. Factors such as income level, nature of

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**Table 1.1**  
Showing employee job satisfaction level at work – SBI.

Degrees	No. of respondents	Percentage of respondents
Highly satisfied	8	20%
Satisfied	18	45%
Neutral	12	30%
Unsatisfied	2	5%
Highly unsatisfied	0	0%
Total	40	100

(Primary Survey Data-SBI).

**Table 1.2**  
Showing employee job satisfaction level at work – ICICI.

Degrees	No. of respondents	Percentage of respondents
Highly satisfied	20	50%
Satisfied	16	40%
Neutral	2	5%
Unsatisfied	2	5%
Highly unsatisfied	0	0%
Total	40	100

(Primary Survey Data-ICICI).

**Table 1.3**  
Showing factors that influencing employees satisfaction – SBI.

Responses	No. of respondents	Percentage of respondents
Good pay	16	40%
Promotion	8	20%
Status/prestige	6	15%
Good working condition	2	5%
Relation with coworkers & supervisors	2	5%
Job security	6	15%
Total	40	100

(Primary Survey Data-SBI).

**Table 1.4**  
Showing Factors that Influencing Employees Satisfaction – ICICI.

Responses	No. of respondents	Percentage of respondents
Good pay	12	30%
Promotion	10	25%
Status/prestige	6	15%
Good working condition	4	10%
Relation with co-workers & supervisors	2	5%
Job security	6	15%
Total	40	100

(Primary Survey Data-ICICI).

**Table 1.5**  
Showing employee satisfaction levels towards extra facilities.

Measures	No. of satisfied respondents	Percentage of respondents
Educational and training	24	60%
Transportation	0	0
Entertainment	8	20%
Housing	0	0
Medical facilities	8	20%
Total	40	100

work and their social status [14] &prestige, improvement of work safety, lack of ambiguity of roles, physical condition, organizational structure [15] and culture as well as communication with col-

leagues by features, performance evaluation, flexibility and innovative approach (Table 1.5).

## 2. Review of literature

**Smith (2008)** considers job satisfaction as a wonderful and optimistic enthusiastic condition [16] those outcomes from the evaluation of expert or worker self experience. Smith (2009) accepts that job satisfaction is identified with how the workplace meets and fulfills the individual needs [17] of employees (Table 1.6).

**Robbins (2007)** says that “job satisfaction is the difference among the number of awards a person receives and the expected reward” [18]. Ahmed and Ali (2009) emphasized that motivation and job satisfaction will change in parallel due to the fact that classification or pay has changed dramatically [19]. The more incentives and recognition are in the foreground, the more it will positively impact satisfaction levels [20].

**In addition, Hunjra (2010)** found aoptimistic& important bond among employee satisfaction &leadership behaviors [21] such as group work, leadership and independence. Shallu (2012) stated that “the relationship between socio-personal factors and job satisfaction [22] is related to age &income, and employee satisfaction [23] is significantly and positively correlated”.

**According to Dr. Varshney and Sangeeta Malpani (February 2014)** they proposed the satisfaction of SBI employees [24] in Udaipur and Rasam and in neighborhoods as well as factors that contribute to job satisfaction. Finally, the researchers concluded with a note that, the dimensions and level of job satisfaction [25] of Udaipur employees and Rasam bank are not consistent [26] and that there is no consistent dimension.

**Anita Sharma et al. (August 2014)** examined the job satisfaction of employees of public sector banks [27] in the Hamirpur district. The study showed that increasing employee pay, performance appraisal system, promotion strategy, training and development program improves [28] overall employee satisfaction.

**According to Vrind N.N. and Nisha Ann Jacob (February 2015)** examined the impact of job satisfaction on work performance. This study examined the employee’s most satisfying event [29] in the position why employees stay and leave the organization [30], as well as determining job satisfaction. The survey showed that job satisfaction and productivity [31] are even higher in occupations than in less complex occupations.

## 3. Research methodology

### 3.1. Objectives of the study

1. To assess the employees job satisfaction level in SBI and ICICI bank.
2. To identify the factors, influence the job satisfaction of employees.
3. To identify the factors improves the satisfaction level of employees.

**Table 1.6**  
Association between job satisfaction and employee retention.

	Value	df	Asymp. Sig. (2-sided)
Pearson chi-square	20.739 a	39	0.002
Likelihood ratio	28.430	39	0.000
Linear-by-linear association	12.922	2	0.000
No of valid cases	40		

### 3.2. Data collection method

**Primary data:** The primary data was collected from the respondents by administering a structured questionnaire and also through observation.

**Secondary data:** Apart from primary data collected, the data collected through text books, the records of SBI and ICICI banks, journals from the library, academic reports and internet is used for the study.

### 3.3. Sampling

#### 3.3.1. Sampling area

The research was conducted at SBI and ICICI branches at Jaipur District.

#### 3.3.2. Sample size

The sample taken amongst bank employee's i.e., 40 respondents per bank.

#### 3.3.3. Sample method

The researcher was made by the survey in accordance to the convenience of the employees. So the sample technique is convenient sampling.

### 3.4. Tools used for analysis

#### 3.4.1. Contact instrument

A structured closed-end Questionnaire is used and the type of questions are dichotomous and likert scale.

#### 3.4.2. Contact method

The research was conducted by using contact instruments like Questionnaire, interview and observation.

#### 3.4.3. Data analysis techniques

The data is analyzed through simple analysis technique. The data tool is percentage method. Percentage method is used in making comparison between two or sense of data. This method is used to describe relationship.

#### 3.4.4. Percentage of respondent

No. of Respondents/ Total no. of respondents X 100.

## 4. Data analysis and interpretation

The data after collection is to be processed and analysed in accordance with the outline and down for the purpose at the time of developing research plan.

**Interpretation:** Maximum numbers (18) of respondents are satisfied with their job in SBI and (20) in ICICI. Only 5% of the respondents are unsatisfied in both banks. So it is clear shows that employees of both are satisfied with their present job and ICICI banks employees are more satisfied.

**Interpretation:** Most of the respondents in both banks are influenced by the good pay system provided in banking sector. Promotion is the other factor, which influenced the job satisfaction. Bit in terms of Good working condition ICICI employee's percentage is high as compare to SBI.

**Interpretation:** Most of the respondents are satisfied with the education and training programmers in both banking i.e. SBI and ICICI, but the employee satisfaction with transportation facilities and entertainment is very low in SBI and in ICICI as the same is private bank no employee satisfied with transport facilities and housing norms.

## 5. Hypothesis testing

**H<sub>01</sub>:** There is no significant relationship between job satisfaction and employee retention

**H<sub>a1</sub>:** There is significant relationship between job satisfaction and employee retention

8 cells (66.7%) have expected count less than 5. The minimum expected count is 1.68. A chi-square test of association was performed by cross tabulating two variables namely job satisfaction and employee retention. Result from table shows a chi-square value of 20.739a and probability value of 0.002. The p-value is less than 0.005 therefore the null hypothesis is rejected and concludes that there is a significant relationship between job satisfaction and employee retention, the more an employee is satisfied, the longer they remain in an organization.

## 6. Factors determining job satisfaction

### 6.1. Working hours

At the point when the harmony between individual wants and working requirement is unsteady, clashes emerge between employees. On the off chance that the worker feels awkward at work, there is a contention. Job satisfaction is, moreover connected with components, for example, giving and spending extra time and inappropriate working hours. The explanation behind this connection between working hours and worker satisfaction for quite a while that every representative spends on his work. As supported by Pores (2003), working hours influence the personal satisfaction and banking institutions with loved ones and along these lines the satisfaction of employees.

### 6.2. Working conditions

The workplace where the workers carry out their work corresponds to the working conditions or the working environment. After several studies, various factors affect employee satisfaction with their work areas, e.g. Air quality and temperature, building construction, lighting and noise. Few of scholar and researcher believe that working environment should meet three goals that meet the needs of the employee, meet the needs of the client and strive for excellence in the organization.

### 6.3. Payment

It is a key and unequivocal factor that importantly affects job satisfaction, specifically pay and value. The worker can be convinced to commit enough additional time, if aligned with compensation. Oshagbemi (2000) proposes that one of the fundamental wellsprings of authoritative expenses is pay. Some accept that there is no reasonable connection between pay levels and job satisfaction. One of the wellbeing factors considered by Herzberg (1964) is pay. In actuality, a few scholars, for example, Locke and Porter (1976) express that their degree of satisfaction increments when the representative's degree of compensation surpasses their desires and the other way around.

### 6.4. Work design

Many scholars and researchers firmly believe, that jobs satisfaction is much affected by the work design that include autonomy, motivation, choice of job and recognition, and absence of any of the factors mentioned above, may reduce the level of job satisfaction.

### 6.5. Promotion

Career progression is not only needed to fulfill material needs, but it also satisfy the individual psychological needs, and always leads to higher productivity, and also establish a positive and progressive relationship between promotion and productivity. Promotion is a crucial component of job satisfaction that affects it in a major way.

### 6.6. Demographic features

Factors, for example, sex, age, education and experience are statistic attributes. A great deal of research was carried out on these elements and their correlation to job satisfaction, and it was found that all these demographic factors also influence the level of job satisfaction.

### 6.7. Human resources department

The job of HR is straightforwardly identified with worker satisfaction. This division should plan the association, change the board, control of business change and representative conduct in regards to prerequisites, preparing, grants, human asset examination, etc.

### 6.8. Supervision

Management assumes a key job in worker satisfaction. Supervisors or bosses give employees the opportunity to express their thoughts and make them so steadfast. From the employees' perspective, the respectability of employees is significant. One of the most significant components that can influence representative satisfaction and conduct is the connection between a worker and an associate and director, particularly connections that have demonstrated to be straightforward (Chen, 2001).

### 6.9. Stress

Stress is mental and physical imbalance that causes objective or abstract issues for employees. There are number of numerous components, for example, lack of liquidity and congestion, which can be a cause of worry for employees. Hamid's work (2007) demonstrated a critical connection among stress and job satisfaction. The more pressure employees experience, the lower the degree of job satisfaction.

## 7. Suggestion

- a. Working conditions at work place need improvement, research shows that working condition help employee to focus on their core domain.
- b. Bank employees ought to reasonably remunerate behaviour and commitments of representatives. They should be given satisfactory motivating forces to efficient representatives.
- c. Promotion is not only assigning a responsibility, but it is a strategic process, where appropriate reward and recognition is to be given in proportion to risk and responsibility involved, in to it.
- d. Seniors should have positive mind frame towards their subordinates in helping them to perform allotted work with expanded effectiveness and thus adapt serenely with collaboration of others.
- e. Banks should additionally fortify group building and collaboration supported by appropriate correspondence channel.
- f. To support aggressive culture in banks, status-based advancement arrangements ought to be changed.

- g. Banking institutions needs to build workers' compensation fulfillment by presenting a differential compensation framework dependent on one's legitimacy and exertion.
- h. Job security has for quite some time been one of the best parts of banking institutions and they need to acquaint exceptional plans related with annuity, tip, retirement, and other related advantages to upgrade the representative's suspicion that all is well and good just as fulfillment.

## 8. Effect of job satisfaction

An employee is considered productive when he is happy. Satisfied workers are more probable to attract more consumers in a friendly & friendly way, & unfortunate employee can lead consumers to leave (Hanif, 2008).

Job satisfaction and its consequences have done a lot of research, but unfortunately a few are involved in the banking sector. It was found that job satisfaction is associated with increased production, loyalty to the bank, organizational performance and a decline in non-appearance. Davis (2007) called attention to that job satisfaction positively affects the exertion, aptitudes and capacities of staff. He additionally stress that disappointed employees can cause challenges, increase costs and reduce profits, and thus make customers dissatisfied. The company's success is determined by employee satisfaction in the workplace (Jean, 2011). In addition; this statement is consistent with other studies conducted by Panchanatham (2011) showing a positive correlation among bank satisfaction and performance.

He noted that the probability of resignation compared to dissatisfied employees is lower when the bank's employees are satisfied. Negative behaviour, such as absence of control in the presentation of work and successive nonattendance, are the outcomes of dissatisfaction with work. The nature of administrations extended by employees is influenced by employment opportunity satisfaction. Various investigations have indicated various components that rely upon the degree of job satisfaction. You have isolated the impacts into two primary classifications.

**First**, direct effects that are directly related to employee motivation, e.g. ... Increase the productivity and quality of customer service.

**Secondly**, factors that increase employee loyalty, such as reducing delays, absenteeism and dismissals. According to Meen et al. (2012), adverse working conditions have a negative impact on employee satisfaction with work. Lack of environmental facilities can lead to medical issues and momentary wiped out leave. They additionally assessed that 32% employees were sold because of discomfort.

From one perspective, numerous theoreticians and analysts concede to the positive connection between the nature of customer service and employee satisfaction. The willingness of employees to leave or stay at work depends on satisfaction (Hanif et al., 2009). Then again, numerous reviews, for example, that of Hon (2004) demonstrated the negative connection between these components.

## 9. Conclusion

This study is about job satisfaction among bank employees and analysed the two main parameters of job satisfaction - working conditions at the bank and promotion at banks. Job satisfaction was considered flimsy in terms of the respondent's wording, professional experience and educational qualifications. Findings from this differential analysis have identified potential for improvement and have given staff managers a clear path to improving job satisfaction among Bank employees. The study is more attractive and

can be extended to other banks & monetary institutions to provide helpful insights into employee job satisfaction. Lately, organizations' interest in investigating items and satisfactions that foster employee satisfaction has increased enormously. It is believed that satisfied employees have a positive impact on the company's performance & output. One strategic and key reason for successful organizations is their human resources. In light of the findings of existing research, researcher concluded that the employees have found acceptable satisfaction in all aspects of their work.

Bank workers were happy with their condition, offices and physical condition. The employees were happy with their banking institutions as they utilize their abilities and information. The employees are happy with the Bank's administration framework, particularly with the administration. Employees had enough opportunity and authority when clients confronted an issue. Subsequently, they were happy with their position and opportunity given by the association. Scientists found that the bank's employees are happy with their protection and have a sense of security to play out their obligations concerning their situation in their work so they are happy with their job ensures.

The principal factor which inspires the employees is compensation. The second and third factors are acknowledgment and consumer loyalty separately. They are pleased with the projects & instructional classes in which their organization has been composed for them. Employees maintain cordial association with their superiors and partners and they share their valuable ideas and information with one another, consequently, they are satisfied with their connections in the workplace. Long working hours and payment structure were found major reason of job dissatisfaction. They were additionally not happy with their working hours. The components that reason worry for them are the absence of rushed clients, swarm branch, remote client, and absence of liquidity individually. Worker's inclination has been checked and factors, for example, consumer loyalty, way of directors, condition, universities, offices, and measure of compensation have influenced the degree of representative satisfaction individually.

### Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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