

# A Study On Job Satisfaction Among Bank Employees With Reference To Coimbatore City

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**Abstract-** Job satisfaction is a subjective indicator that indicates how satisfied an individual feels while performing his duties. Job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job. Job satisfaction has been studied both as a result of many individual and work environment characteristics and as a precursor to many outcomes. Job satisfaction as a positive emotional state resulting from the appraisal of one's job or job experiences. Job satisfaction has been studied both as a consequence of many individual and work environment characteristics and as an antecedent to many outcomes. This proposed research work intends to analyze job satisfaction through selected parameters of public and private sector banks.

**Keywords-** Bank Employees, Job, Job Satisfaction, Private Bank

## I. INTRODUCTION

Banks have a unique place in the financial system of any country. The close association of the banks with the developmental efforts of the country makes it imperative in the economic development of the nation. The function of the bank as a catalyst in social development is laudable. In modern days banks have occupied an important place in every economic activity of the human life. Banks have made such inroad existence at all levels. The rich and the poor, the learned and the illiterates have their association with banks. So the banking service has become an essential service in the modern world. Beyond this there are several other banks in public, private and cooperative sectors which carry out banking services in the country. This chapter presents the employees job satisfaction of the State Bank of India, Indian bank, Indian Overseas Bank, Axis Bank, HDFC Bank, ICICI Bank. It also exhibits the position of an employee in those banks. The data collected from questionnaires books, annual reports, website have been used for the preparation of the chapter.

## II. OBJECTIVE OF THE STUDY

The following are the objective of the present study.

- To analyze the relationship between socio economic variables and job satisfaction of employees.
- To identify the factors influencing the job satisfaction.
- To determine the level of satisfaction of the respondents regarding their job.
- To study the relationship between the personal factors of the employee (Income, Designation, Educational qualification, Gender, etc.,)

## III. STATEMENT OF THE PROBLEM

This study attempted to find the factors that cause a low job satisfaction and offer practical suggestions to increase the job satisfaction of the banking professionals. Also to find where the gap exists and where one should modify to have satisfied employees in banks.

## IV. RESEARCH METHODOLOGY

To achieve the objectives of the study and to analysis the data collected an appropriate methodology was developed.

### Area of the Study

The study was conducted in Coimbatore city as it is one of the top 10 fastest growing cities of India. It is the second largest city in the state of Tamil Nadu and the 15th largest urban agglomeration in India with a metropolitan population of over 2millions.

### Sample Size

In order to analysis the job satisfaction towards bank employees, 104 respondents were selected from within the Coimbatore city on a convenience sampling basis. The respondents included all bank employees.

### Sampling Method

Convenience sampling method was used for the study.

### Source of Data

The designed questionnaire has been circulated only to those people who are all working at bank. Hence the primary data was used for the purpose of study. Secondary data has been collected from journals, books, newspapers, etc.

### Tools Used in the Study

Statistical tools used for the analysis are Percentage analysis  

$$= \frac{\text{No of respondents}}{\text{Total No of respondents}} \times 100$$

### V. LIMITATION OF THE STUDY

- The research exercise was conducted within a limited duration. So a detailed study could not be made.
- Some respondents hesitated to give the actual situation; they feared that management would take any action against them.

### VI. REVIEW OF LITERATURE

**Meena and Dangayach (2012)** examines, "A study on Analysis of employees satisfaction in banking sector". The study has concluded that employee's satisfaction in banking sector has analyzed the employee satisfaction with office environment from a strategic point of view. The relation to employee loyalty and profitability was illuminated. Employees satisfaction, productivity health well being and growth of organization are suggested to improve.

**Yasir Hassan et al., (2011)** analysed all the aspect of the job satisfaction among the private banking sector of Pakistan concludes that most of the employees working in private banks are satisfied with their work, management functions and job positions. The study reveals some factors that are point of high concern to employees regarding their satisfaction. These factors are job security, organizational operations, working condition, incentives and rewards.

**Shallu Sehgal (2012)** states that the "Job satisfaction of bank employees in Shimla: A comparative study of private and public sector bank". It conclude the study revealed that there is not much difference in the level of job satisfaction between public (UCO) banks and private (AXIS) banks, but regarding some factors like job security, salary offered to employees, benefits given to the employees and experience, the satisfaction level differs in both the banks.

**Nazrul et al.,(2009)**Analyse "A study on job satisfaction of bank offices in Bangladesh". The result shows

that salary, efficiency in work, fringe supervision, and co-worker relation are the most important factors contributing to job satisfaction. Private bank officers have higher levels of job satisfaction than those from public sectors as they enjoy better facilities and supportive work environment.

### VII. FINDINGS

- 64 percentage of the employees are male.
- 58 percentage of the respondents are belongs to private bank sector.
- 69 percentage of the respondents are belongs to urban branch.
- 56 percentage of the respondents are satisfied with their position in bank.
- 52percentage of the respondents are satisfied with their present position.
- 44 percentage of the respondents are satisfied with the co-operation with all other departments.
- 62 percentage of the respondents are satisfied with the safety measures provided by their bank.
- 52 percentage of the respondents are satisfied with the short term training program.
- 58 percentage of the respondents are satisfied with the rewards for good job.
- 56 percentage of the respondents are satisfied with the salary and allowances provided by their bank.
- 52 percentage of the respondents are satisfied with the salary when compared to other organization.
- 64 percentage of the respondents are satisfied with the benefits and services are provided in the job are reasonable.
- 60 percentage of the respondents are satisfied with their management information.
- 67 percentage of the respondents are satisfied with their top management.
- 62 percentage of the respondents are satisfied with their working environment.
- 62 percentage of the respondents are satisfied with their working hours.
- 56 percentage of the respondents are satisfied with the long term welfare of employees provided by their bank.

### VIII. SUGGESTION

- Welfare facilities such as adequate canteen, rest and recreation facilities, sanitary and medical facilities, arrangement for travel to and from work, providing accommodation for workers employed at a distance from their home and taking social security measures

may be introduced to improve employee's level of satisfaction towards job.

- The relationship between an employer and its employees is an important factor in the organization success.
- Banks should design and implement incentive and reward programs to motivate employees.
- Banks must create trust in their employees and developed a healthy atmosphere it will encourage team building activities among the employees.
- Bank should provide all facilities relating to information technologies latest computers with internet facilities should be made available

[6] [www.google.com](http://www.google.com)

[7] [www.sodhganga.com](http://www.sodhganga.com)

[8] [www.google.com](http://www.google.com)

## IX. CONCLUSION

The study that concludes that most of the respondents have job satisfaction; the management has taken the best efforts to maintain cordial relationship with the employees. Due to the working conditions prevailing in those bank job satisfactions of each respondent seems to be the maximum. The most of the employees were satisfied with the welfare measures provided by bank. The employees of Indian bank, Indian overseas bank, state bank of India, HDFC bank, axis bank, and ICICI banks are get more benefits.

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