

Job Satisfaction level of Bank Employees: A Study in Tarai Region of Uttarakhand

Arpita Sharma Kandpal¹, Ramesh Nautiyal²

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Abstract

Job satisfaction is a behavioral approach that reflects how people feel about their job and related aspects. Job satisfaction is the degree to which people like or dislike their jobs. Employee satisfaction means they continue to up their workforce and be motivated to meet the dynamic and ever increasing challenges of maintaining the organization's productivity. Present research study was conducted in GBPUA&T, Pantnagar to assess the level of satisfaction of the employees. Data was collected through the employees working in banks. Results revealed that majority of bank employees were young males from Hindu community and were graduate. Majority of respondents have below 5 year experience. Majority of employee have medium level of satisfaction from the job. On the basis of job satisfaction of the employees, a stress management strategy was designed to empower bank employees.

Keywords: Job satisfaction; Employee; Stress management technique.

INTRODUCTION

In any organization, job satisfaction is a major component and this is necessary for the empowerment of workers. Job satisfaction of workers refers to a workforce that is motivated and committed to high quality performance. According to ³Greenberg & Baron (2000), job satisfaction is determined by the total amount of positive and negative perceptions of employees with regard to their working environment.

Today, banking is emerging as a progressive sector in our country. The working patterns in banks goes very careful and nonstop manner. (¹Darrat *et.al.*, 2017) This will strengthen the economic structure in India. If employee will be satisfy from their job then only the works in banks goes in smooth manner. (⁷Sumitha and Padmaja, 2017)

Satisfaction or Dissatisfaction with the job always depends on the nature of the job, expectation from the jobs etc. Job satisfaction also depends on personal factors such as theory, character, exchange, and employment factors (⁸Sowmya, & Panchanatham, 2011).

Bank employees are also valuable assets to the organization. If they are more satisfied then it is beneficial for the organization besides producing more. Therefore, in this competitive environment it becomes necessary for employees to know their thoughts towards their job and to measure their level of satisfaction with various aspects of job satisfaction. It is a positive emotional state that

Author's Affiliation: ¹Assistant Professor, ²PhD Student, Department of Agriculture Communication, College of Agriculture, G.B. Pant University of Agriculture and Technology, Pantnagar 263145, Uttarakhand, India.

Corresponding Author: Arpita Sharma Kandpal, Assistant Professor, Department of Agriculture Communication, College of Agriculture, G.B. Pant University of Agriculture and Technology, Pantnagar 263145, Uttarakhand, India.

E-mail: sharmaarpita615@gmail.com

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occurs when an individual's job meets the important job values provided (²*Devi and Suneja, 2013*).

Various types of public and private banks are also offering their services in Uttarakhand. There is a plethora of rural banks as well as urban banks. (⁴*Jaysuriya et.al., 2012*). Due to the hilly terrain of Uttarakhand, the migration of people has been very fast towards the cities. The reason for this is the lack of employment opportunities for people living in the mountains, lack of good education, lack of good health facilities etc. (⁵*Mishra and Mohopatra, 2017*) The financial sector or banking sector plays an important role in providing confidence to any sector. People secure their capital through banks and in times of need, use this safe capital to fulfill their requirements. (⁹*Sharma & Khanna, 2014*)

In the present times, the challenge of organizations is to retain talented employees and job satisfaction

becomes very essential in retaining these talented employees in the organization. Job satisfaction is a result of employees' perception of how well their work delivers the things that are considered important (⁶*Riaz, 2016*).

Present research study was designed with the following objectives: (1) To study the socioeconomic characteristics of bank employees. (2) To find out the level of job satisfaction of bank employees.

RESEARCH METHODOLOGY

Present research investigation was done on 50 bank employees of GBPUA & T, Pantnagar. Total 5 banks (SBI, PNB, Nainital, Union, UCO) of GBPUA&T, Pantnagar were selected. Data was collected through Interview Schedule. Data was calculated through proper statistical tools.

RESULTS AND DISCUSSIONS

Table 1: General information of Bank employees

S. No	Category	Frequency	Percentage
1.	Age (in year)		
a.	21-30	30	60
b.	31-40	14	28
c.	above 40	6	12
2.	Gender		
a.	Male	35	70
b.	Female	15	30
3.	Marital status		
a.	Married	22	44
b.	Unmarried	28	56
4.	Religious		
a.	Hindu	40	80
b.	Christian	5	10
c.	Muslim	5	10
5.	Distance in Km		
a.	Upto 10	27	54
b.	11-20	15	30
c.	21-30	2	4
d.	More than 30	6	12
6.	Education qualification		
a.	Higher secondary	3	6
b.	Graduation	35	70
c.	Post graduation	11	22
d.	Other	1	2
7.	Position		
a.	Officer	22	44
b.	Clerk sub	10	20

c.	Staff	18	36
8.	Experience in years		
a.	Below 5	18	36
b.	5-10	16	32
c.	11-15	8	16
d.	16-20	4	8
e.	21-25	2	4
f.	Above 25	2	4
9.	Monthly income		
a.	Up to 10000	3	6
Wb.	10001-20000	13	26
c.	20001-30000	10	20
d.	30001-40000	10	20
e.	Above 40000	14	28

Age: From the Table 1, it shows that the majority (60%) of the respondents belonged to the 21-30 age group followed by 31-40 age group (28%) and 12 percent belonged to the above 40 year age group.

Gender of the respondent: Result revealed that the majority (70%) of the respondents were male followed by female (30%).

Marital status of the respondents: Results revealed that the majority (56%) of the respondents belonged to the Unmarried category followed by married category.

Religions of the respondents: From the table 1, it is visible that the majority (80%) of the respondents belonged to the Hindu religion followed by (10%) Christian and (10%) Muslim religion.

Distance from the residence to the Branch: Results revealed that the majority (54%) of the respondents come to the office from home 10 Km followed by (30%) 11-20 Km, (12%) more than 30 Km and (4%) from the 21-30 Km.

Education qualification of the respondents: It shows that the majority (70%) of the respondents belonged to the graduation level qualification followed by (22%) Post Graduation, (6%) higher secondary and (2%) belonged to the other.

Present position of the respondents: It shows the majority (44%) of the respondents belongs to the officer level position followed by (36%) staff and

(20%) belonged to the clerk sub category.

Experience of the respondents: It shows the majority (36%) of the respondents belonged to the below 5 years experience followed by (32%) 5-10 years experience, (16%) 11-15 years experience, (8%) 16-20 years experience, (4%) 21-25 years experience and (4%) belong to the above 25 years of experience in the bank.

Monthly income of the respondents: It shows that the majority (28%) of the respondents belonged to the below above 40000 monthly income group followed by (26%) 10001-20000 monthly income group, (20%) 20001-30000 monthly income group, (20%) 30001-40000 monthly income group.

LEVEL OF JOB SATISFACTION

In order to determine the level of satisfaction for the job among bank employees, Indhumathi, 2017 scale was used. Individual score of each bank employee was calculated for job satisfaction. For simplicity of the results, three categories for job satisfaction level were made, viz; low medium and high based on score in certain ranges.

Results showed that majority (54%) of the employees had medium level of satisfaction for their job, whereas 28 per cent and 18 per cent employees had high level and low level of satisfaction for their jobs respectively.

Table 2: Level of job satisfaction of employees

Category	Frequency	Percentage
Low (80-101)	9	18
Medium (101-122)	27	54
High (122-143)	14	28
Total	50	100

CONCLUSION

Job satisfaction is a behavioral variable that reflects how people feel about their job and different related aspects. In other words, job satisfaction is the extent to which people like their jobs. On the above discussions it can be concluded that majority of respondents have medium level of satisfaction from the job. Thus, there is an urgent need to design a strategy to empower the employee regarding their job. The strategy for employee retention is given as follows:

Strategy for employee retention

Each employee of any job has unique desire and goals. All the employees want to feel appreciated by their boss. The strategy for employee retention is given as follows:

- **Stress Management Techniques:** For a good job, mentally, physically and financially wellness is essential. Researches revealed that majority of employers are doing exercise or yoga and solve the puzzles to fit themselves. Thus, a training programme related to stress management techniques should be organized by the Institution for the empowerment of their employee. Institution should also provide the Gym facility to their employers.
- **Communication:** Communication is a two way process and necessary for the empowerment of employee. Employee and employers communication is necessary to share their views, ideas, questions and concerns for their improvement. There are different types of communication viz; Horizontal, Vertical Communication. For the improvement of employee each types of communication is necessary for the development of employees.
- **Feedback:** A Branch, Company or institute should fill the feedback form of employee. This is necessary to know the employers or employee point of view regarding job. This will also helps to improve the brand image.
- **Performance Appraisal:** Annual performance appraisal is necessary. This is necessary for the assessment of employee performance whether the goals are fulfill or not.
- **Training and Development:** Trainings are necessary for the development of employers. Trainings are needed for the professional as well as personal development of employees.
- **Acknowledgement:** Acknowledgement of the employee work is necessary for their development. Acknowledge the small as well as large works done by employees. This also motivates the employees.
- **Incentives:** Incentives also motivate the employees. Incentive can be in the form of overtime, acknowledgement, and many other forms.

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