



LEVEL OF JOB SATISFACTION AMONG COMMERCIAL BANK EMPLOYEES IN DEVAKOTTAI TALUK OF SIVAGANGAI DISTRICT

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ABSTRACT

One's attitude toward one's work is referred to as job satisfaction. If an employee receives more than or if their expectations are met, then they feel satisfied. The principal aim of the study is to analyze the conceptual basis of job satisfaction in the banking sector and examine the level of job satisfaction among bank employees in Devakottai. In this article, we used 100 bank employees' responses as a representative sample. We then took five hypotheses, including ones on age, gender, qualification, income, and experience; of these, three were rejected and the other two were approved.

Keywords: Bank. Satisfaction, Job Satisfaction, Employees

INTRODUCTION:

The term "job satisfaction" describes a person's sense of fulfillment at work, which serves as encouragement to work. It is job fulfillment rather than joy, fulfillment, or self-satisfaction. The general working environment between an employee and his employer, from which he receives compensation, is referred to as job satisfaction. Satisfaction means a simple feeling - a state that follows the achievement of any goal, a final state that follows the achievement of goals by impulse. Job satisfaction means lack of work motivation. Resource workers described the factors affecting job satisfaction and job dissatisfaction in different ways.

Job satisfaction is defined as: "The pleasurable emotional state resulting from the appraisal of one's jobs as achieving or facilitates the achievement of one's job values". In contrast job dissatisfaction is defined as "the unpleasurable emotional state resulting from the appraisal of one's job as frustrating or blocking the attainment of one's job values or as entailing disvalues". However, both satisfaction and dissatisfaction were seen as, "a function of the perceived relationship between what one perceives it as offering or entailing." Job satisfaction is defined as the happy emotional state that arises from perceiving one's work

as accomplishing a basic feeling, the final state that accompanies the achievement by a desire of it one's job values, or as entailing disvalues. However, both satisfactions were seen as, "a result of how one understands the relationship between what they believe it to be offering or conveying".

FACTORS DETERMINING JOB SATISFACTION:

Work environment:

A work environment is a space – physical and emotional – in which employees perform their daily task.

Rewards:

Employees receive rewards for completing tasks, submitting outstanding work, being a team player, and fulfilling any other recognized requirements that a management establishes. Awards may come in the form of monetary and non-monetary.

Co-worker relation:

A person who worked with other person in an sector referred as a coworker. It refers to the bonds between co-workers who are official subordinates to one another but do not hold formal power over one another.

Career planning:

You may make well-informed judgments regarding your profession and future steps in your career by planning, which gives you a blueprint for the future.

Pay, job status and security:

The most important idea behind employment satisfaction is pay. It is the financial compensation that employees receive from the company for the work they do. High and low levels of job satisfaction have a correlation with high and low levels of job security. Employee work happiness is largely determined by how secure and well-paid their jobs feel.

REVIEW OF LITERATURE:

- **Anu Priya (2021), "Job Satisfaction of Public Sector Banks Employees in Sivakasi."** - The researcher has made a sincere attempt to find out the level of job satisfaction of employees in banks. The research focused on analyzing the factors determining job satisfaction. The main intention of the study is to find out the detailed profile of bank employees, analyze the working atmosphere for banking employees, and know the overall opinion about the job and the bank policy. The researcher concludes that the change in satisfaction determinants and level of job satisfaction also vary. The researcher concluded that overall, the job satisfaction of bank officials is not very high but still satisfactory. All Banking sector has to make every effort to improve job satisfaction among staff members, as with happy staff members will make their clients be happy.
- **Dr. Jyoti Vyas Bajpai (2015), "A Study of Impact of Work Stress on Job Satisfaction of Employees Working in Indian Banking Sector."** - The purpose of this study was to investigate how working stress affects bank workers' job satisfaction. The researcher undertook exploratory research. From this study, the researcher identified a correlation between job satisfaction and stress at work and also job stress has an influence on various determinants of the level of satisfaction. Finally, researcher concludes that Stress is always a barrier to create a good quality of the work-life and a satisfied individual is a motivated, happy individual who can contribute the best.
- **N. Mallika (2010), "Job Satisfaction and Contributing variables among the Bank Employees in Cuddalore District, India"** In this study the researcher measure job satisfaction and contributing variables among the bank employees in Cuddalore District. The primary goal of the research is to determine workers' job satisfaction levels, find out the variables determining to job satisfaction, and also find out the relationship between contributing variables and job satisfaction. The researcher adopted a descriptive research design to achieve the objectives of the study. The study shows the result that The bank employees' overall level of job satisfaction is moderate. The contributing variables like job involvement, organizational commitment, and organizational climate are found to significantly influence the job satisfaction perceived by the employees. The researcher concludes that Work satisfaction is highly

dependent on job stability and Relationship with co-workers and supervisors makes the employees feel better and it helps to increase productivity.

- **Mullins (2005)** has the concept of job happiness is intricate and multidimensional, and it can have diverse meanings for individuals. Though it's unclear exactly how the two are related, motivation and job satisfaction are still often associated. Motivation and satisfaction are two different things. Above all, job satisfaction is a mindset. For instance, it might be connected to a subjective sense of accomplishment, whether it be qualitative or quantitative.
- **Dr.Riyaz Ahmad Rainyee,Arfat Ahmad(2014)** has numerous studies have shown that job satisfaction and organizational commitment are reliable indicators of employees' intentions to leave. Significant correlations between organizational commitment, work satisfaction, and plans to leave have been shown in numerous research. The relationship between them is still uncertain however. This work attempts in a modest way to explain the meaning underlying the connections between these variables in this context.
- **Newstrom and Davis (1997)** on his research paper he had an collection of positive sentiments and emotions that people have about their employment is known as job satisfaction. One's satisfaction level on the job is determined by how happy or unhappy they are all with their jobs. This concept states that the person displays satisfaction through his interactions with his workplace and gives meaning to his surroundings.
- **Guzzo.R (1992)** According to his study titled with "How Job Satisfaction and Job Performance Are and Are Not Linked," most employees find job satisfaction when there are moderate obstacles involved. They also believe that policies regarding promotions and higher compensation have an impact on workers' job happiness.

STATEMENT OF THE PROBLEM:

The most difficult task is analyzing work satisfaction and effectiveness in relation to corporate goals based on questionnaires. High levels of effectiveness and employee satisfaction are correlated, but there are other significant aspects that also affect employee satisfaction. There are numerous issues that currently influence bank employees' levels of satisfaction. High workloads and unfavorable working circumstances might lower employee satisfaction. Employee satisfaction is also impacted by non-promotional rules in these banks regarding salary and compensation.

RESEARCH OBJECTIVES

- To investigate the socio-economic characteristics of bank workers in Devakottai.
- To investigate how several factors, including age, education level, gender, experience, and income, affect bank workers' overall job satisfaction.
 - To investigate the theoretical structure of job contentment among workers in the banking industry.
 - To examine the level of job satisfaction among Devakottai bank workers.

RESEARCH HYPOTHESIS

- H1-** There is significant difference in age with job satisfaction level.
- H2-** There is significant difference in gender with job satisfaction level.
- H3-** There is significant difference in qualification with job satisfaction level.
- H4-** There is significant difference in income with job satisfaction level.
- H5-** There is significant difference in current designation with job satisfaction level.

RESEARCH METHODOLOGY

The current study aims to examine bank workers' Measure the impact of several variables on job fulfillment. The study concentrates on a commercial bank in the Sivagangai district's Devakottai taluk. In the present study, the convenience sampling technique has been adopted. The actual responses of the respondents have been collected as primary data for the study, which will be conducted using a standard questionnaire. Secondary data, including research articles from journals, periodicals, newspapers, and certain websites, have been carefully referred to in order to build the study's conceptual framework and review of literature. The questionnaire's framework consists of five key dimensions - job satisfaction, working conditions, impartiality, promotion, salary, and compensation - with five components that together support a thorough analysis of the research objectives. A five-point Likert scale has been

implemented in the questionnaire to measure bank employee job satisfaction levels. These questionnaires, which are distributed to the intended respondents to acquire the data needed to perform analysis.

ANALYSIS AND INTERPRETATION

Table 1: Classification on the basis of Age

Age	Frequency	Percentage
Below 30	20	20.00
30 – 40	37	37.00
40 – 50	24	24.00
Above 50	19	19.0
Total	100	100.00

From the table 1, it indicates that 37 Percent of the employees were in the age group of 30-40 and 20 percent of the employees were in the age group of below 30 years.

Table 2: Classification on the basis of Income

Income	Frequency	Percentage
Below Rs.25000	23	23.00
Rs.30001-40000	13	13.00
Rs.40001-50000	24	24.00
Above Rs.50000	40	40.00
Total	100	100.00

Table-2 indicates that 36 percent of the employees earn above Rs.50000 and 13 percent of the employees earn Rs.30001-40000.

Table 3: Classification on the basis of Marital Status

Marital Status	Frequency	Percentage
Married	85	85.00
Unmarried	15	15.00
Total	100	100.00

Table-3 shows that 85 percent of the employees were married and remaining 15 percent were unmarried.

Table 4: Classification on the basis of Gender

Gender	Frequency	Percentage
Male	65	65.00
Female	35	35.00
Total	100	100.00

Table-4 explains that 65 percent of the employees were male and remaining 35 percent were female.

Table 5: Classification on the basis of Educational level

Education level	Frequency	Percentage
HSC	04	4.00
Graduate	38	27.00
Post graduate	54	52.00
Professional	04	17.00
Total	100	100.00

As we can see from the above table that 54 percent of the employees were post graduates, 4 percent of the employees poses Higher Secondary education.

Table 6: Classification on the basis of Current designation

Current Designation	Frequency	Percentage
Direct Recruitment	33	33.00
Promotion	62	62.00
Others	05	5.00
Total	100	100.00

Table-6 depicts that 62 percent of the employees hold the current position due to promotion, 33 percent of the employees hold due to direct recruitment.

Table 7: Provision of lighting and Ventilation facility

Level of Satisfaction	Frequency	Percentage
Low	02	2.00
Moderate	10	10.00
High	28	28.00
Very high	60	60.00
Total	100	100.00

The above table explains that 66 percent of the employees had very high level of satisfaction regarding Provision of lighting and Ventilation facility, 2 percent of the employees had low level of satisfaction.

Table 8: Accessibility of the work place

Level of Satisfaction	Frequency	Percentage
Low	01	1.00
Moderate	25	25.00
High	35	35.00
Very high	39	39.00
Total	100	100.00

Table-8 depicts that 39 percent of the employees were very highly satisfied regarding accessibility of the work place, 1 percent of the employees had low level of satisfaction regarding accessibility of the work place.

TESTING OF HYPOTHESIS

H₀ = There is no significant difference in age with job satisfaction level.

H₁ = There is significant difference in age with job satisfaction level.

Table No 9:

Results of ANOVA for different between age and job satisfaction level.

Source of Variation	Sum of Square	df	Mean Square	F	P-value	F crit
Between Groups	41.2	3	13.73333333	1.947990544	0.162584638	3.238871517
Within Groups	112.8	16	7.05			
Total	154	19				

*P value is significant at <0.05

The table 9 shows the results of ANOVA. According to the ANOVA results the table value of **F** for $v_1 = 3$ and $v_2 = 16$ at 5% level of significance = 3.238. The calculated value of **F** is 1.948 which lower the table value and hence the difference in the mean values of the sample is not significant. The above analysis confirms that there is significant difference between age groups in the job satisfaction level.

H₀ = There is no significant difference in gender with job satisfaction level.

H₁ = There is significant difference in gender with job satisfaction level.

Table No 10:

Results of ANOVA for different between gender and job satisfaction level.

Source of Variation	Sum of Square	df	Mean Square	F	P-value	F crit
Between Groups	90	1	90	1.651376	0.234726	5.317655
Within Groups	436	8	54.5			
Total	526	9				

*P value is significant at <0.05

The table 10 shows the results of ANOVA. According to the ANOVA results the table value of **F** for $v_1 = 1$ and $v_2 = 8$ at 5% level of significance = 5.317. The calculated value of **F** is 1.651, which is below the table value and hence the difference in the mean values of the sample is not significant. The above analysis confirms that there is an presence of significant difference between gender groups in the job satisfaction level.

H₀ = There is no significance in Education Qualification with job satisfaction level.

H₁ = There is significance in Education Qualification with job satisfaction level.

Table No: 11

Results of ANOVA for difference between qualification and job satisfaction level.

Source of Variation	Sum of Square	df	Mean Square	F	P-value	F crit
Between Groups	378.4	3	126.1333	8.353201	0.001434	3.238872
Within Groups	241.6	16	15.1			
Total	620	19				

*P value is significant at <0.05

The table 11 displays the results of ANOVA. According to the ANOVA results the table value of **F** for $v_1 = 3$ and $v_2 = 16$, at 5% = 3.238. The calculated value of **F** is 8.353 which more than the table value and hence the difference in the mean values of the sample is significant. Hence the hypothesis is rejected.

H₀ = There is no significance difference in job satisfaction level with income.

H₁ = There is significance in income with job satisfaction level.

Table No: 12

Results of ANOVA for difference between income and job satisfaction level.

Source of Variation	Sum of Square	df	Mean Square	F	P-value	F crit
Between Groups	74.8	3	24.93333	5.037037	0.012025	3.238872
Within Groups	79.2	16	4.95			
Total	154	19				

*P value is significant at <0.05

The table 12 displays the results of ANOVA. According to the ANOVA results the table value of **F** for $v_1 = 3$ and $v_2 = 16$ at 5% level = 3.238. The calculated value of **F** is 5.037 which more than the table value and hence the difference in the mean values of the sample is significant. Hence the hypothesis is rejected.

H₀ = There is no significance difference in job satisfaction level with experience.

H₁ = There is significance difference in job satisfaction level with experience.

Table No: 13

Results of ANOVA for different between Current Position and job satisfaction level

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	324.9333	2	162.4667	6.047146	0.015262	3.885294
Within Groups	322.4	12	26.86667			
Total	647.3333	14				

*P value is significant at <0.05

The table 13 shows the results of ANOVA. According to the ANOVA results the table value of **F** for $v_1 = 2$ and $v_2 = 12$ at 5% level of significance = 3.885. The calculated value of **F** is 6.04 which more than the table value and hence there is a difference in the mean values of the sample. Hence hypothesis is rejected.

FINDINGS OF THE STUDY

1. Approximately 37% of the workforce belonged to the 30- to 40-year-old age range.
2. Roughly 36% of workers earn more than Rs. 500,000.
3. Of the employees, the majority (85%) were married.
4. Of the employees, the majority (65%) were men.
5. About 54 percentages out of all employees were post graduates.
6. Majority 62 percent employees hold the current position due to promotion
7. Majority 60 percent of the employees had extremely high level of satisfaction regarding Provision of lights and Ventilation facility.
8. About 39% of employees expressed extreme satisfaction with the workplace's accessibility.
9. The testing of hypotheses reveals a significant connection between the employees' gender and level of education.
10. The variation exists among the different age groups and the level of job satisfaction is proved with the significance.
11. The significance value indicates the variation between the Gender and the level of job satisfaction among employees.

CONCLUSION:

The analysis aided discover the degree of fulfillment of workers with reference to the various components provided in the association. Employees must regularly receive training and development programs to keep their knowledge and skills up to date. Employee salaries must be relevant with their level of experience on the job. An employee should be assigned work that is appropriate for their skills and expertise, and their efforts should be recognized by rewarding them for their dedication and hard work in order to boost their motivation levels. In a workplace, positive relationships should be kept in addition to a healthy environment. Benefits should be offered by the bank to its staff in order to encourage high performance and the accomplishment of organizational objectives. Enough excitement in the work should be expected to spark employees' passion.

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