

A STUDY ON EMPLOYEE PERCEPTION ON JOB SATISFACTION AT PRIVATE SECTOR BANKS

Submitted in partial fulfillment of the requirements for the award of

Master of Business Administration

by

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SCHOOL OF BUSINESS ADMINISTRATION

SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY

(DEEMED TO BE UNIVERSITY)

Accredited with Grade "A" by NAAC | 12B Status by UGC | Approved by AICTE

Jeppiaar Nagar, RAJIV GANDHI SALAI, CHENNAI - 600 115.

April - 2021



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SCHOOL OF BUSINESS ADMINISTRATION
BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of PAVEENA P (39410143) who have done the Project work entitled a study on employee perception on job satisfaction at private sector banks under our supervision from January 2021 to April 2021

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DECLARATION

I PAVEENA.P (39410143) here by declare that the Project Report entitled A study on employee perception on job satisfaction at private sector banks done by me under the guidance of **Dr.N.KUMAR,MA,MPhil,PHD,MBA**is submitted in partial fulfillment of the requirements for the award of Master of Business Administration degree.

DATE: 25.3.2021

PLACE:

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ABSTRACT

The study of employee perception on job satisfaction among Banking employees is important because there are various aspects of the job that are highly attractive and lead to satisfaction and aspects of the job that lead to dissatisfaction. Positive aspects include the opportunity to work in Bank employees to accomplish common goals, developing banking background and the ability to work with co-workers. It is important to identify which factors contribute to job satisfaction as well as those that may lead to job dissatisfaction to assure that the manager ship is attractive to potent. The aim to study on employee perception of job satisfaction toSurvey was conduced and data was analyzed on the basis of responses provided by 133 respondents'. The research is descriptive in nature. Statistical tools such as chi square, ANOVAs and Rank Correlation have been used to interpret data.

Keywords: Job Satisfaction; Bank Employees; employee Perception

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CHAPTER -1

INTRODUCTION

1.1 Introduction:

Job satisfaction is a subjective indicator that indicates how contented an individual feels while performing his/her duties. It is subjective in the sense that it cannot be defined by a single measurement alone. It is the amount of pleasure or contentment associated with a job. If you like your job intensely, you will experience high job satisfaction. If you dislike your job intensely, you will experience job dissatisfaction. Job satisfaction is an individual's emotional reaction to the job itself. It is his attitude towards his job.

Hoppack introduced the term 'job satisfaction' in 1953 in his book on job satisfaction. Hoppack defined job satisfaction as 'any combination of psychological, physiological and environmental circumstances that make a person say I am satisfied with the job. The definition is vague in so far as there are many parameters used by Hoppack.

According to Wessli and Corpanzano (1996), job satisfaction represents a person's evaluation of one's job and work context. This definition is still being debated. It captures the most popular view that job satisfaction is an evaluation and represents both belief and feelings.

Satisfaction refers to the level of fulfillment of one's needs, wants and desires. Satisfaction depends basically upon what an individual wants from the world, and what he gets." Employee satisfaction is a measure of how happy workers are with their job and working environment. It is sure that there may be many factors affecting the organizational effectiveness and one of them is the employee satisfaction.

The term job satisfaction has been conceptualized in many ways. Job satisfaction focuses on all the feelings that an individual has about his/her job. It has been assumed by organizational behavior research that individuals who express high satisfaction in their jobs are likely to be more productive, have higher involvement and are less likely to resign than employees with less satisfaction. It has been already studied by various authors in various spheres. However, the researcher has studied job satisfaction of employees in the new private sector and select public sector banks specifically in the banking sector of the main metropolitan city named

Chennai. Banks are the backbone of our country and therefore their contribution to the nation should be to the fullest. The researcher has done a factor analysis using principle component method to find out the different factors that affect the job satisfaction of banking sectors employees.

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Job satisfaction describes how content an individual is with his or her job. The happier people are within their job, the more satisfied they are said to be. Job satisfaction is not the same as motivation, although it is clearly linked. Job design aims to enhance job satisfaction and performance; methods include job rotation, job enlargement and job enrichment. Other influences on satisfaction include the management style and culture, employee involvement, empowerment and autonomous work groups. Job satisfaction is a very important attribute which is frequently measured by organizations. The most common way of measurement is the use of rating scales where employees report their reactions to their jobs.

Job satisfaction in regards to one's feeling or state of mind regarding nature of their work. Job can be influenced by variety of factors like quality of one's relationship with their supervisor, quality of physical environment in which they work, degree of fulfillment in their work, etc. Positive attitude towards job are equivalent to job satisfaction where as negative attitude towards job has been defined variously from time to time. In short job satisfaction is a person's attitude towards job. Job satisfaction is an attitude which results from balancing

& summation of many specific likes and dislikes experienced in connection with the job- their evaluation may rest largely upon one's success or failure in the achievement of personal objective and upon perceived combination of the job and combination towards these ends.

According to Pestonejee, Job satisfaction can be taken as a summation of employee's feelings in four important areas. These are:

1. Job-nature of work (dull, dangerous, interesting), hours of work, fellow workers, opportunities on the job for promotion and advancement (prospects), overtime regulations, interest in work, physical environment, and machines and tools.
2. Management- supervisory treatment, participation, rewards and punishments, praises and blames, leaves policy and favoritism.
3. Social relations- friends and associates, neighbors, attitudes towards people .

1.2 INDUSTRY PROFILE:

The Indian banking system has been in existence for two centuries now and the emergence of private sector banking in India was seen after the liberalization in 1991. Since public sector banks have to succumb to political interference and are less profitable, private banking in India has seen a healthy rise in the past decade (a period of 10 years). RBI has been quite liberal with private bankers through direct and indirect control. The private sector banks have lesser NPAs compared to their public sector counterparts though this factor can be reckoned by a number of theories. In most of private sector banks have shown some surprising immunity towards the general economic slowdown and yet banks like ICICI have looked for turnaround consultants to repair their balance sheets. As per the Reserve Bank of India (RBI), India's banking sector is sufficiently capitalised and well-regulated. The financial and economic conditions in the country are far superior to any other country in the world. Credit, market and liquidity risk studies suggest that Indian banks are generally resilient and have withstood the global downturn well. Indian banking industry has recently witnessed the roll out of innovative banking models like payments and small finance banks. RBI's new measures may go a long way in helping the

restructuring of the domestic banking industry. The digital payments system in India has evolved the most among 25 countries with India's Immediate Payment Service (IMPS) being the only system at level five in the Faster Payments Innovation Index (FPII).

As per the Reserve Bank of India (RBI). India's banking sector is sufficiently capitalised and well regulated. Today Indian banking is at the crossroads of an invisible revolution. The sector has undergone significant developments and investment in the recent past. Most of banks provide various services such as mobile banking, SMS banking, Net banking and ATMs to their clients. The Indian banking system consists of 12 public sector banks; 22 private sector banks; 46 foreign banks; 56 regional rural banks; 1485 urban cooperative banks and 96000 rural cooperative banks. The Indian banking system has been in existence for two centuries now and the emergence of private sector banking in India was seen after the liberalization in 1991. Since public sector banks have to succumb to political interference and are less profitable, private banking in India has seen a healthy rise in the past decade (a period of 10 year).

1.3 NEED FOR THE STUDY :

- ❖ There great need to understand the work culture and environment of an organisation in order to motivate and satisfy the employee regarding that
- ❖ The study of quality of work life helps to understand this situation well and find out the way on how to overcome it.
- ❖ The motivate the employees and generate their interest in the work related activities to increase the organizational as well as individual effectiveness and efficiency.
- ❖ Private sector bank use different factors of quality of work life such as promotional schemes, working condition, performance appraisal, job rotation etc., to motivate their employees
- ❖ Different employees show different perception and satisfaction towards different factors hence need to study the quality of work life provided by different banks to their employees

1.4 SCOPE OF THE STUDY:

This study is concentrated on the analysis of employee opinion toward quality of work life of bank employees and to provide various suggestion to improve QWL (Quality of work life) of bank employees the present study covers the employees working in ICICI, SOUTH INDIAN BANK, IDFC, KOTAK MAHENDRA BANK, HDFC, S BANK, AXIS BANK.

MOST OF EMPLOYEE are unsatisfied with the environment being provided to them by the organization and this leads to dissatisfaction regarding the work being performed by them and also it demotivate them to work effectively and efficiently.

1.5 OBJECTIVES OF STUDY:

primary objective:

- To study on perception of bank employees towards the private sector banks.

secondary objective:

- To study the impact of different variables such as the occupation level, age, education, organizational climate and gender on the various factors effecting the overall job satisfaction
- To examine the employee perception of private sectors banks
- To influencing of gender on employee job satisfaction in private sector bank
- To determine the influence of work conditions on employee job satisfactions in private sector banks

1.6 LIMITATION OF THE STUDY

While surveying I encounter with employees perception of job satisfaction

- ✓ This study covers only the private sector banks.
- ✓ The response of the respondents may affect the banking employees
- ✓ A survey should involved a large sample size otherwise the findings of the survey cannot be generalized. But a large sample size may increase the time and cost of collecting the primary data with the help of questionnaire.
- ✓ The study population is limited to 133 respondents for the data collection.

CHAPTER – 2

REVIEW OF LITURATURE:

In with growing importance of the subject under study some literature covering quality to work life has been produced by researchers and practitioners:

1. Deepti Sinha (April 2013) study of job satisfaction of the employees of private sector banks: the job satisfaction is largely a matter of an individual comparing his/her job and life expectations with those being offered. it was later found that this increase resulted, not from the new condition's but from the knowledge of being observed. This finding provided strong evidence that people work for purposes other than pay. Banking sector is one of the those sectors which is not only the backbone of the whole economic system but also one of the biggest employment providers.

2. Dr. Roopalibtra (2016) highlights the basic purposes to develop jobs and working conditions that are excellent for employees as well as the awareness, perception and satisfaction of private and public bank employee towards different parameters of quality of work life.

3. Lalitha kumari (2012) the study emphasized that each of the WLB factors on its own is a salient predictor of job satisfaction w.r.t various factors of WLB.

4. Arunima Shrivastava and pooja purang (2009) in this study the examined the job satisfaction level of a public sector and private sector bank employee in India. They also highlighted important satisfiers and dissatisfies present in the job and suggest both the banks to take performance initiatives in the areas where employees have reported reduced satisfaction.

5. Dr. barkhagupta (2016) as identified a number of factors contributing to job satisfaction and quality of working life including healthy working environment, motivational climate stimulating work, environment productivity, work redesign, sense of accomplishment, employees democracy enthusiasm at work place

6.D.R Biju ROY August 2018in this study examined for the factors determining employees retention Employees are the backbone of an organization. the retention of the employees is an important tool in keeping an organization on track. The study has found that training has significant relationship with employee retention in case of Public sector Banks compared to Private Sector Banks. At the same time, when it is determined for both types of banks (Public as well as Private Sector Banks), it is found that training has a significant impact on employee retention.

7. Dr. VTR. Vijayakumaran and Mrs. B. SubhaThis study aims to analysis the impact of rewards and recognition on employees job satisfaction and motivation in private banks of Tirunelveli city. In this study data were collected from employees of private banks. Human resources are the asset of any organization.

8. PRIYANKAR SINGHA: Dr. SOUVIK RAYCHAUDHURI The study deals with job satisfaction in private and public sector bank employees of west Bengal. Attempts were also made to assess their sense of well being and level of happiness. private sector and public sector. Each group was consisted respondents having minimum data analysis. Different The data were collected from several private sector banks.

9. Rajesh K. Yadav, Nishant DabhadeWork life balance requires attaining equilibrium between professional work and personal work, so that it reduces friction between official and domestic life. Work life balance requires attaining equilibrium between professional work and personal work, so that it reduces friction between official and domestic life.

10. HarounaSaibouThis study refers to how job characteristics, work environment, pay satisfaction, and advancement opportunities influence employee's job satisfaction. The study results showed that job clarity, effective communications with management.

11. Shailly Dixit¹, Dr. Mini Amit Arrawatia² . This research paper puts forward a set of valid hypotheses that talent management practices affect employee performance and satisfaction. This paper seeks to confirm these hypotheses on a survey based on data collected from the employees of the public sector banks in the Indian state of Rajasthan. The study will tender to the talent management literature by pondering how talent management practices affect the organizational outcomes, such as employee satisfaction and performance.

12. K. M. Anwarul IslamThe purpose of this paper is to present and test a model that identifies employees work related attitudes enhances organizational goals in relationship with the practices of Motivation, job security and job satisfaction in Bangladesh Commerce Bank Ltd. This paper, therefore, aims to identify the relationship among the factors such as motivation, job security.

13. Shah Alam and Kainat Rizvi the aims of study the data was randomly collected from private and public sector bank employees Only male population considered in this paper in order to control the gender effect. t-test was used to analyse the data. Results indicated that psychological well-being is higher in public sector as compared to their counterparts in private sector banks.

14. SUMAN JAIN¹ , SEEMA SHARMA² and RACHNA JAINAsatisfied, happy and hardworking employee is the biggest asset of any organization, including banks. Workforce of any bank is responsible to a large extent for its productivity and profitability. Efficient human resource management and maintaining higher job satisfaction level in banks determine not only the performance of the bank but also affect the growth and performance of the entire economy.

15. Kh. Devananda Singh* and B. D. Onahiring in this study intention the various development provisions are made by the concern authorities, it leads to the emergence of entrepreneurial intention as an important factor. The present paper is a humble effort to develop a research model of the

relationship between entrepreneurial intention, job satisfaction and organisation commitment.

16. Anis Ali^{1*}, L.S. Bisht² This paper tries to measure satisfaction level of customers of Public and Private Banks and factors responsible for variation in customers' satisfaction between Private and Public banks in India. The objective of the research is to get the satisfaction level, variations in satisfaction level and reasons responsible for variations in satisfaction level or dissatisfaction in public and private banks. This research is based on primary information obtained from customers of Public and Private sectors banks in India.

17. According to Dr.M.G.Varshney and Sangeeta Malpani (Feb2014) have been suggested the levels of job satisfaction of SBI employees in udaipur and rajsamand districts and the factors contributing to job satisfaction. Finallythe research concluded that dimensions and degree of job satisfaction of bank employees of udaipur and rajsamand are not uniform and there is no single dimension.

18.Ankita Sharmaet al., (Aug. 2014) investigated the level of job satisfaction of public sector bank employees in district Hamirpur. The research concluded that increase in level of salary of employees, performance appraisal system, promotional strategies, training and development program improves overall satisfaction of employees.

19.According to Vrinda N.N. and Nisha Ann Jacob (Feb. 2015) studied the impact of job satisfaction on job performance. This study investigated the most satisfying event of an employee in the job, why employees stay and leave the organization and also the determination of job satisfaction. The study concluded that job satisfaction and performance was found to be even higher for professional jobs than for less complex jobs.

20. Mbah and Ikemefuna (2012) [3]analysed job satisfaction and employees' turnover intentions in Nigeria, Lagos state and found that specifically job satisfaction reduces employees' turnover intention and standard pay structure, conducive nature of work and efficient supervision

not only as strategies to reduce employees' turnover but also as the company retention strategy.

21. Islam et al., (2012) [4] studied on job satisfaction and morale of commercial banks in Bangladesh and found that morale and job satisfaction played a vital role in overall performance of the employees in the workplace. They also determined that social status, supportive colleagues and feeling secure about the job were the top three best reasons for working in the banks.

22. Yoganandan and Sathya (2015) [5] investigated on job satisfaction in State Bank of India in Namakkal district. The research concluded that most of the male employees working in SBI in Namakkal district were not satisfied with their salary and it was suggested that the management needed to increase the salary and recruit more number of female employees for the job. The study also found that the employees had good relationship with their co-workers and top level management.

23. Sailaja and Naik (2016) [6] studied job satisfaction among employees of selected public and private sector banks in Rayalaseema, Andhra Pradesh. It was found that salary of employees, performance system, promotional strategies, employees' relationship with management and other co employees, training and development program, work burden and working hours were the factors important for enhancing job satisfaction of bank employees.

24. Ngee (2009) [1] studied on factors influencing job satisfaction in Malaysian Universities and concluded that the major sources of job satisfaction for faculty members are identified to be policy, administration and salary. He found personal achievement, personal growth, interpersonal relations, recognition, responsibility, supervision, the work itself, and the overall working conditions were relevant sources of dissatisfaction.

25. Nadia (2010) [2] conducted a study on the relationship between work motivation and job satisfaction and found that there was a positive correlation between work motivation and job satisfaction. After introspection of the research studies of the previous years, it is observed that varied variables affect job satisfaction of employees. Factors such as promotion, supervision,

fringe benefits, contingent rewards, operating conditions, co-workers, nature of work, communication, training, work environment, job stress, etc. were found to be the important determinants of job satisfaction and are also considered for further study. It is also observed that the studies also revealed the fact that job satisfaction determinants differ from time to time and also from firm to firm.

26. Dekker et al., (1996) examined the relationship between work force size and job satisfaction using data from two National surveys in US and Canada. The US sample consisting of 8,428 employees (aged 23-30) and assessed for job satisfaction with pay, promotion opportunities, job security, physical surrounding and supervisor competence. The number of benefits offered by the organization was tested as a mediator of these relationships. This was positively related to job satisfaction with job security pay and promotion opportunities. When the effect of benefit was controlled for these relationships, they were not satisfactorily significant. Work force size was negatively related to satisfaction with supervisor competence and having the opportunity to do one's best results.

27. Christopher and Nathan (1996) examined the role of employee perceptions of justice in the relationship between job satisfactions of organizational commitment. Four competing models, linking employee satisfaction commitment were identified from the literature: (I) job satisfaction is antecedent to organizational commitment (II) organizational commitment is an antecedent job satisfaction (III) organizational commitment and job satisfaction are reciprocally related and (IV) organizational commitment of job satisfaction are independent. The 4 models were then tested employing confirmatory analytic techniques of a sample of 133 financial services company employees. The result suggests that when considering the role of justice judgments, satisfaction and commitment are causally independent.

28. Khaled et al., (1994) used responses from a questionnaire administered to 442 employees of Saud-Arabia organization to examine the predictive

strength of job satisfaction, organizational commitment, value commitment, and continuance commitment with respect to turnover. Each of these variables predicted turnover significantly. When compared with each other, organizational commitment correlated significantly with turnover more than job satisfaction and value commitment, continuance commitment was not as strong in its prediction as expected. Results indicate that expressive orientation has a significant impact on job satisfaction in addition to multiplying the impact of job commitment on job satisfaction. Expressive orientation, professional commitment, and job commitment were found to have positive relationships with job satisfaction, and their inclusion in the model significantly improved its predictive capacity. Expressive orientation also appears to protect workers from the negative effects of bureaucratic and client frustrations. These findings have strong policy implications for those who manage social service. Efforts should be made to select workers who are expressive and professionally oriented, and professionalism should be encouraged. Evidence is presented that the presumption by management that pay is unimportant to social service workers makes them feel exploited and lowers their job commitment.

29. Caudron (2001) has pointed out that in booming economy employees have enough option to find better jobs and if they start thinking that they can do better at other companies, their job dissatisfaction rises. As today's employees are not only looking solely for huge financial rewards as they can easily satisfy their basic needs such as food and clothing but also they are looking for their job to provide the friendships, family support, community, and sense of identity.

30. Jain, Jabeen, et. al. (2007), in their study "Job Satisfaction as Related to Organizational Climate and Occupational Stress: A Case Study of Indian Oil" concluded that there is no significant difference between managers and engineers in terms of their job satisfaction and both the groups appeared almost equally satisfied with their jobs. When the managers and engineers were compared on organizational climate, it was found that both the groups differed significantly. Managers scored significantly high on organizational

climate scale than the engineers indicating that the managers are more satisfied due to the empowerment given to them.

CHAPTER - 3

RESEARCH METHODOLOGY:

The methodology of the study is based on the primary as well as secondary data. The study depends mainly on the primary data collected through a well-framed and structured questionnaire to elicit the well-considered opinions of the respondents. The study is confined to a few selected Private Sector Banks in Chennai. The research taken has private sector banks located in Chennai City.

3.1 RESEARCH DESIGN:

A research design is the arrangement of conditions for collections and analysis of data in a manner that aims to combine relevance to the research purpose with the economy in procedure. Descriptive research design was adopted in order to achieve the objectives of the study. This type of research design is more flexible to carry out the research. The design provides the opportunity for considering different aspects of the problem. The researcher adopted the method of experience survey to collect the data.

3.2 SAMPLING TECHNIQUE:

Random sampling method technique is a part of technique, the simplest random sample allows all the units in the population to have an equal chance of being selected. In that sampling is convenience sampling in this sampling simply includes the individual who happens to be most accessible to the researcher.

3.3 SOURCES OF DATA:

The sources of data may be classified into

- a) Primary source
- b) Secondary source

3.3.1 Primary Sources

Primary Sources are original sources from which the researcher directly collects data that have not been previously collected. Primary data are first-hand information collected through various methods such as observation, interviewing, mailing, through questionnaire, etc. In this study the primary source of data is collected through questionnaire.

3.3.2 Secondary Sources

These are sources containing data which have been collected and compiled for another purpose. Data collected through internet and journals for secondary sources.

3.4 STRUCTURE OF QUESTIONNAIRE

In this study, the primary data is collected through questionnaire from the respondents directly. A questionnaire consists of a number of questions printed or typed in a definite order on a form. Here, open ended and close ended questions rank order and rating scale are used in the questionnaire.

3.5 SAMPLE SIZE

Subjects of the present study on employee perception of job satisfaction on private sector banks. private sector banks were selected for the study. A total of 133 samples were collected from the employees working in various private banks in Chennai

3.5.1 Sample Area:

the present study covers the employees working in ICICI, SOUTH INDIANBANK, IDFC, KOTAKMAHENDRA BANK, HDFC, yes BANK, AXIS BANK. Study will be conducted in private sector banks

3.5.2 Sampling Methods & Type

Convenient sampling method is adopted to collect samples for questionnaire from respondents

3.5.3 Research Instrument:

Questionnaires will be circulated to the employees through google form.

3.5.4Population

Population describes whole universe of the study. In this study the population is all the employees of private banks

3.5.5Target Respondents

The 133 is target respondents for this study are the employees of Private banks

3.5.6statement of problem:

- The banking is now a part of the larger financial service industry in India.
- It is major player role in Indian economy.
- India need to know the contribution of different factors and intensity of the impact of the employee performance that leads towards economic development.
- Hence the Study of entitle “impact of employee perception on job satisfaction in the private sector bank” has been undertaken.
- The area covered is Chennai city and the study is limited to the private sector banks.

3.6PERIOD OF STUDY

The period of time taken to conduct the survey and prepare the research paper in 3month.

3.7 HYPOTHESIS/ ANALYTICAL TOOLS:

The following tests and statistical tools were used for the analysis of the data.

- ✓ Descriptive analysis method
- ✓ Chi-square method
- ✓ One Way ANOVA

CHAPTER – 4

DATA ANALYSIS AND INTERPRETATION

4.1 DATA ANALYSIS AND INTERPRETATION

table No 4.1.1: table showing age of the respondents:

PARTICULARS	No.of Respondents	Percentage
Below 25 years	91	68.4
26- 35 years	31	23.3
35- 46 years	6	4.5
46 & Above	2	1.5
Total	133	100.0

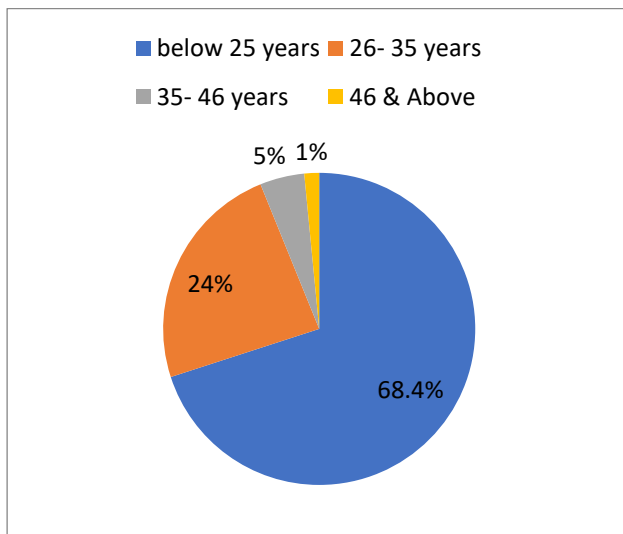


Chart No 4.1.1: chart showing age of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents between above is 68.4%, 26-35 is 24%, 36-45 is 5% and 46& above is 13%

INFERENCE:

Majority (68.4%) of the respondents are below 25 years.

4.1.2: table showing gender of the analysis:

PARTICULARS	NO.OF RESPONDENTS	PERCENTAGE
Female	60	45.1
Male	73	54.9
Total	133	100

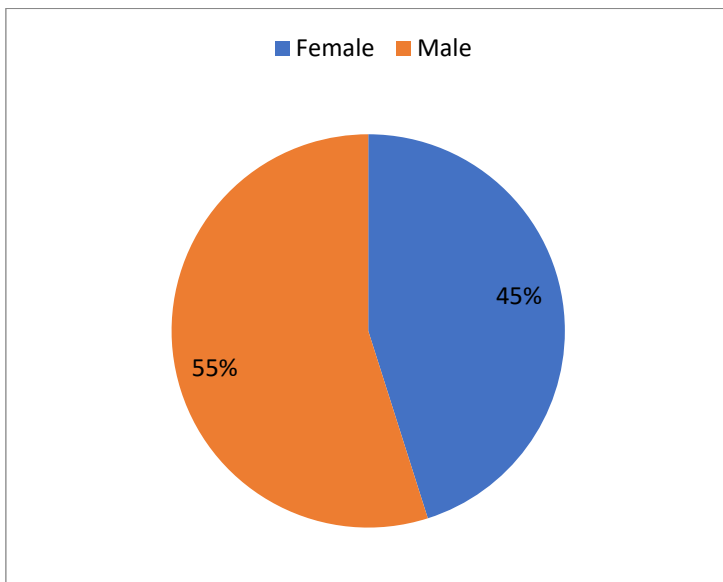


chart no 4.1.2: chart showing gender of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents from male is 54.9% and female is 45.1%

INFERENCE:

Majority (54.9%) of the respondents are from male staffs.

4.1.3: table showing marital status of the respondents:

PARTICULARS	No.of Respondents	Percentage
Married	46	34.6
Unmarried	87	65.4
Total	133	100.0

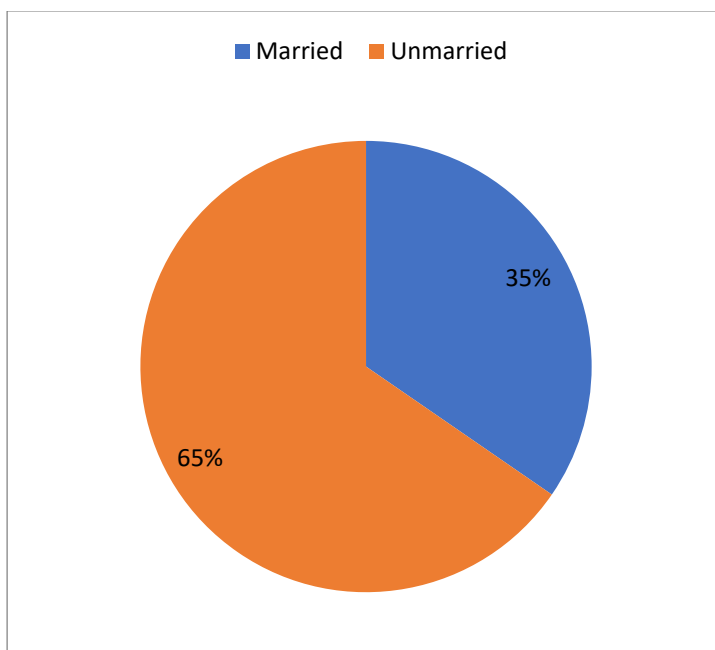


Chart No 4.1.3: chart showing marital status of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents from married staff is 65%, unmarried staff is 35%

INFERENCE:

Majority (65%) of the respondents are from married staff

4.1.4: table showing education qualification of the respondents:

PARTICULARS	No.of Respondents	Percentage
Diploma	24	18.1
Higher degree	4	3.1
HSC	6	4.5
Postgraduation	48	36.1
Under graduation	51	38.3
Total	133	100

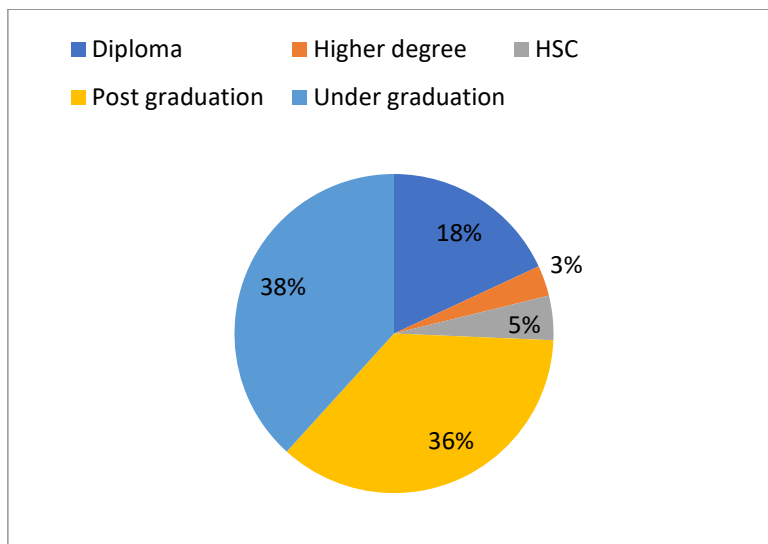


chart no 4.1.4: chart showing education qualification of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents from High school is 5%, Under graduation is 38%, Postgraduation is 36%, higher degree is 3% and diploma is 18%

INFERENCE:

Majority (38%) of the respondents are from undergraduation

4.1.5: table showing department of banking

PARTICULARS	No.of Respondents	Percentage
Cash management	12	9.0
Deposit operation	41	30.8
Electronic banking	15	11.2
General manager	15	11.2
Loan servicing	20	15.3
Mortgage banking	30	22.5
Total	133	100

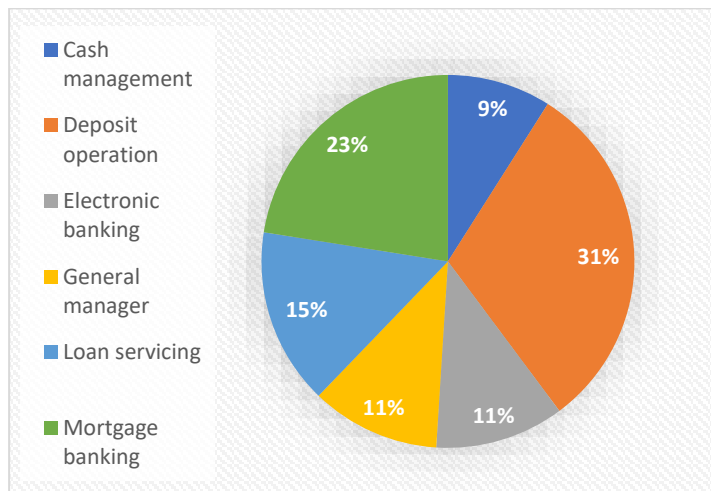


chart no 4.1.5: chart showing department of banking

INTERPRETATION:

From the above table its interpreted that the number of respondents from mortgage banking is 23%, loan servicing 15%, general manager is 11%, electronic banking is 11% and deposit operation is 31% cash management is 9%

INFERENCE:

Majority (31%) of the respondents are from deposit operation

4.1.6 table showing type of bank of the respondents:

PARTICULARS	No.of Respondents	Percentage
Foreign bank	40	30.1
New Generation bank	36	27.1
Traditional bank	57	42.9
Total	133	100.0

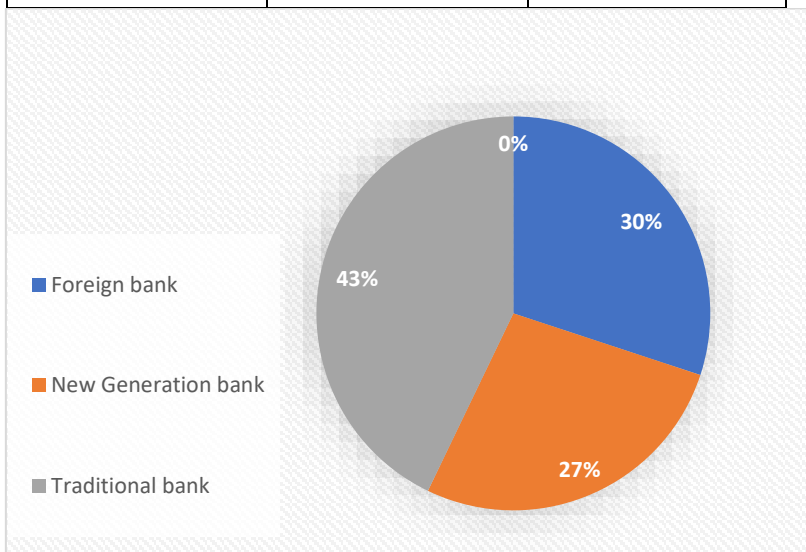


chart no 4.1.6: chart showing type of bank of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents from foreign bank is 30%, new generation banks is 27%, traditional bank is 43%,

INFERENCE:

Majority (43%) of the respondents are from traditional bank

4.1.7: table showing working experience

PARTICULARS	No.of Respondents	Percentage
2 - 5years	5	3.8
5 - 10years	58	43.6
above 10 years	16	12.0
below 1years	37	27.8
Less than 2 years	17	12.8
Total	133	100.0

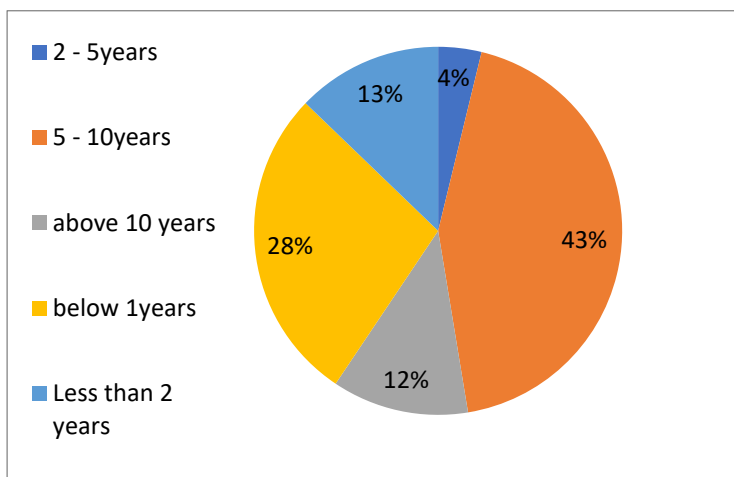


chart no 4.1.7 chart showing working experience

INTERPRETATION:

From the above table its interpreted that the number of respondents who are working from 2 – 5years 4% are 5 – 10years 43% are above 10 years 12% are below1 years 28% less than 2 years 13%

INFERENCE:

Majority (43%) of the respondents are working from 5-10 years

4.1.8 table showing salary and incentives of the respondents:

PARTICULARS	No.of Respondents	Percentage
Highly Satisfied	24	18.0
Satisfied	49	35.7
Neutral	41	30.0
Dissatisfied	14	10.5
Highly Dissatisfied	5	5.8
Total	133	100

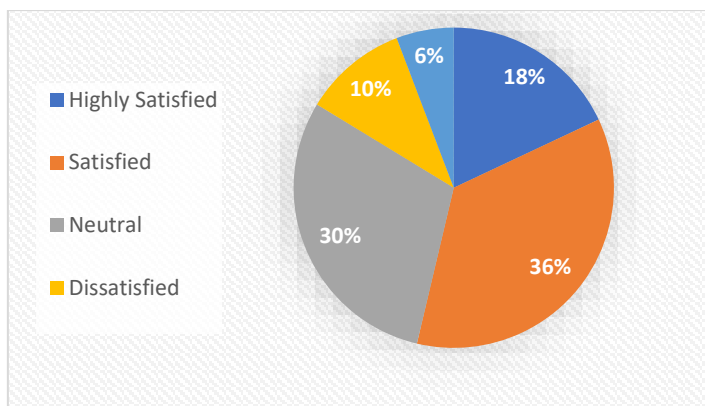


chart no 4.1.8 chart showing salary and incentives of the respondents:

INTERPRETATION:

From the above table interpretation that the number of respondents who are highly satisfied 18% satisfied 36% neutral 30% dissatisfied 10% and highly dissatisfied 6%

INFERENCE:

The majority (36 %)responded are satisfied with there salary and incentives on job satisfactions.

4.1.9: table showing working hours of the respondents

PARTICULARS	No.of Respondents	Percentage
9am-3pm	39	29.3
10am-4pm	44	33.2
Flexible (in 8 hours)	39	29.3
Other (specify)	11	8.3
Total	133	100

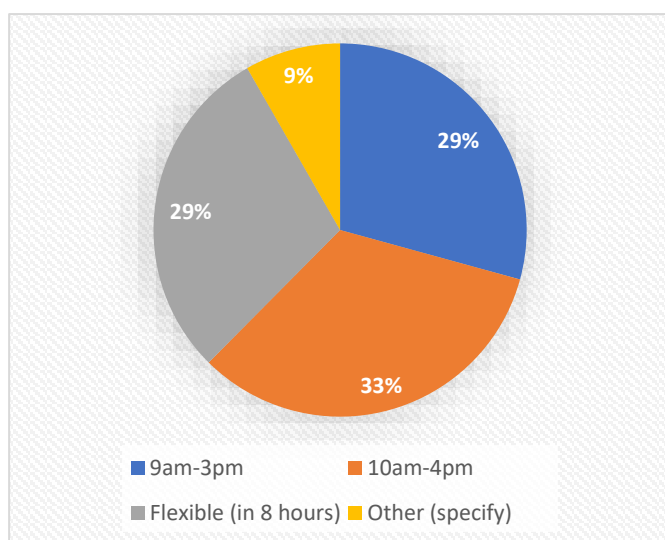


chart no 4.1.9: chart showing working hours of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents who are working from 9am -3pm are 29% 10am -4pm are 33% flexible (in 8 hours) are 29% other (specify) are 9%

INFERENCE:

Majority (33%) of the respondents are working from 9am – 4pm

4.1.10: table showing the effectiveness of work life balance

PARTICULARS	No.of Respondents	Percentage
Agree	60	45.1
disagree	14	10.4
Neither Agree nor Disagree	20	15.0
Strongly Agree	32	24.1
Strongly Disagree	7	5.3
Total	133	100.0

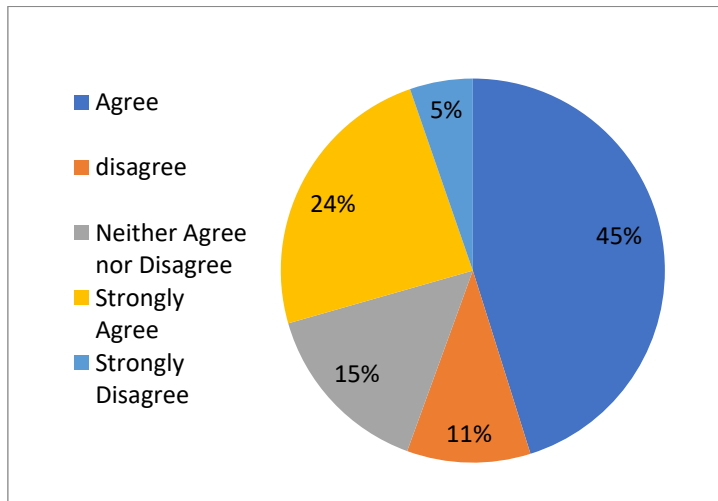


chart no 4.1.10: chart showing the effectiveness of Work life balance

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 24%, agree are 45%, neither agree nor disagree are 15% , disagree is 11% and strongly disagree are 5% for the effectiveness' of work life balance

INFERENCE:

Majority (45%) of the respondents have agreed that THE EFFECTIVENESS OF Work life balance

4.1.11 table showing job satisfaction according to the nature of the job of the respondents

PARTICULARS	No.of Respondents	Percentage
Dissatisfied	12	9.0
Highly Dissatisfied	4	3.0
Highly Satisfied	33	24.9
Neutral	35	26.3
Satisfied	49	36.8
Total	133	100

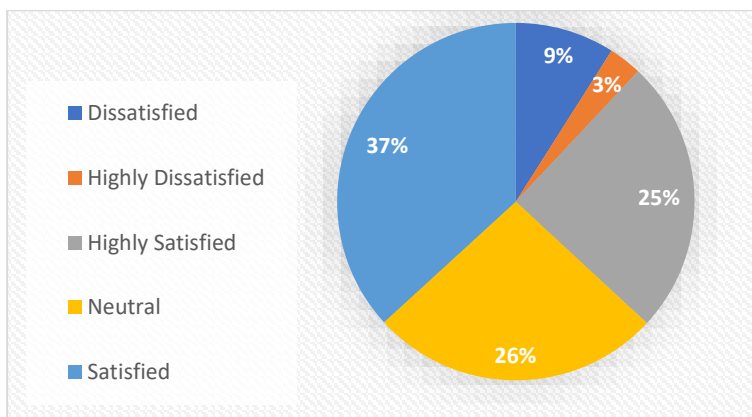


CHART NO 4.1.11: chart showing job satisfaction according to the nature of the job of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents highly satisfied are 25%, satisfied are 37%, neutral are 26% , dissatisfied is 9% and highly dis satisfied are 3% for work life balance enables people to work better.

INFERENCE:

Majority (37%) of the respondents are satisfied with there nature of the job .

4.1.12: table showing satisfaction level of work and personal life balance of the respondents:

PARTICULARS	No.of Respondents	Percentage
Agree	60	45.1
disagree	14	10.4
Neither Agree nor Disagree	20	15.0
Strongly Agree	32	24.1
Strongly Disagree	7	5.3
Total	133	100.0

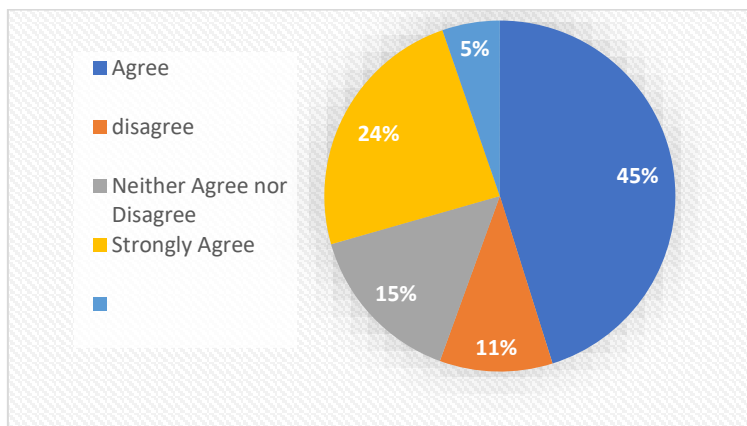


chart no 4.1.12: chart showing satisfaction level of work and personal life balance of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 24%, agree are 45% neither agree nor disagree are 15% and disagree is 11% and strongly disagree is 5% for job satisfaction to balance the work and personal life

INFERENCE:

Majority (45%) of the respondents have agreed that the job satisfaction to balance work and personal life

4.1.13: table showing the specification on who is available and supportive respondents

PARTICULARS	No.of Respondents	Percentage
Colleague or Peers	28	21.1
Mentors	12	9.0
Senior Employees	31	23.3
Team Leaders	41	30.8
Working Environment	21	15.8
Total	133	100.0

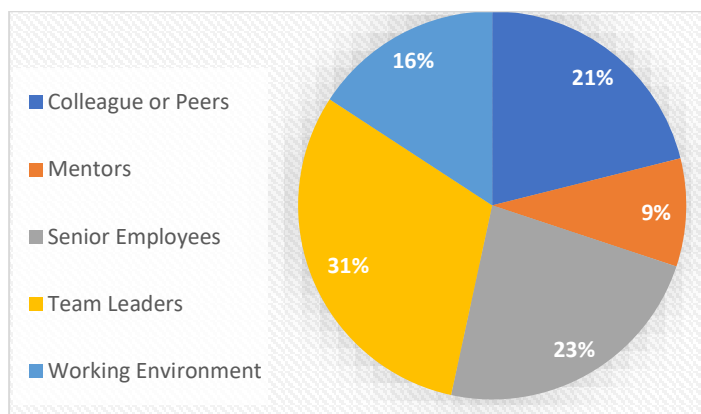


chart no 4.1.13: chart showing the specification on who is available and supportive of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents who are supportive and available are mentors 9% team leaders are 31% senior employees are 23% colleague and peers are 21% and working environment 16%.

INFERENCE:

Majority (31%) of the respondents have agreed that the team leaders are available and supportive

4.1.14: table showing the opportunities to carry out meaningful and challenging tasks of the respondents:

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Yes	99	74.4
No	34	25.6
Total	133	100

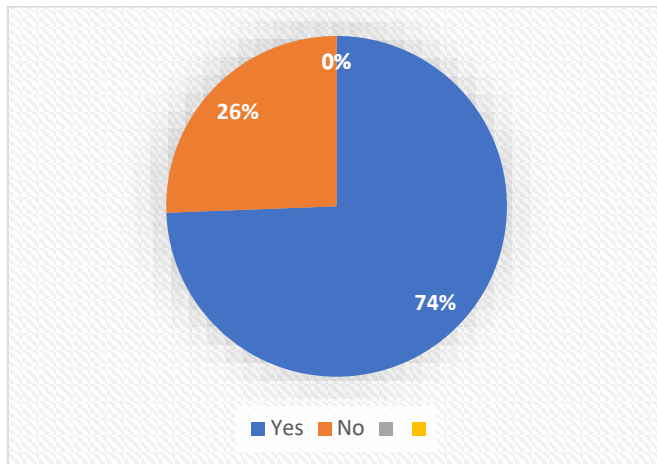


chart no 4.1.14: chart showing the opportunities to carry out meaningful and challenging tasks of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents who agree that the opportunities to carry out meaningful and challenging tasks are 74% yes and 26% no

INFERENCE:

Majority (93%) of the respondents have agreed that the opportunities to carry out meaningful and challenging tasks

4.1.15: table showing the effectiveness of training and development program of the respondents:

challenging tasks of the respondents:

PARTICULARS	No.of Respondents	Percentage
Agree	61	45.8
disagree	17	12.8
Neither Agree nor Disagree	19	14.3
Strongly Agree	26	19.6
Strongly Disagree	10	7.5
Total	133	100.0

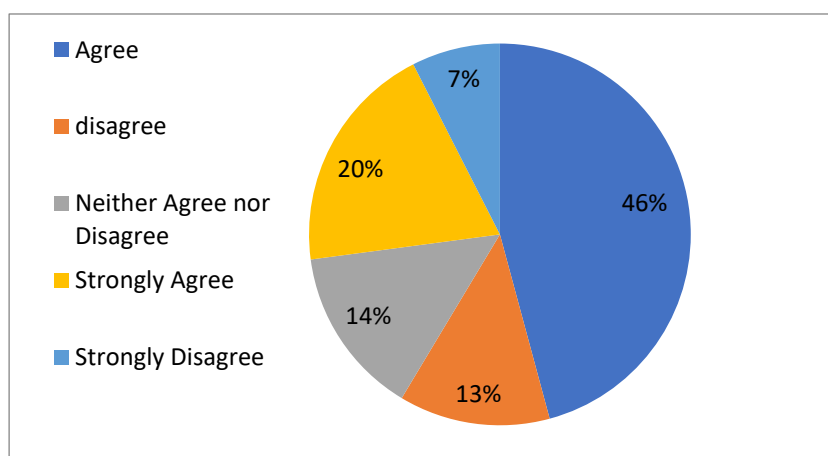


chart no 4.1.15: chart showing the effectiveness of training and development program of the respondents:

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 20%, agree are 46%, neither agree nor disagree are 14% , disagree is 13% and strongly disagree are 7% for the scope of participation and space.

INFERENCE:

Majority (46%) of the respondents have agreed thatthe effectiveness of training and development programof the respondents

4.1.16 table showing the scope of participation and space managerial decision making

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Strongly Agree	28	21.1
Agree	56	41.0
Neither Agree nor Disagree	20	15.0
Disagree	20	15.0
Strongly Disagree	9	6.8
Total	133	100

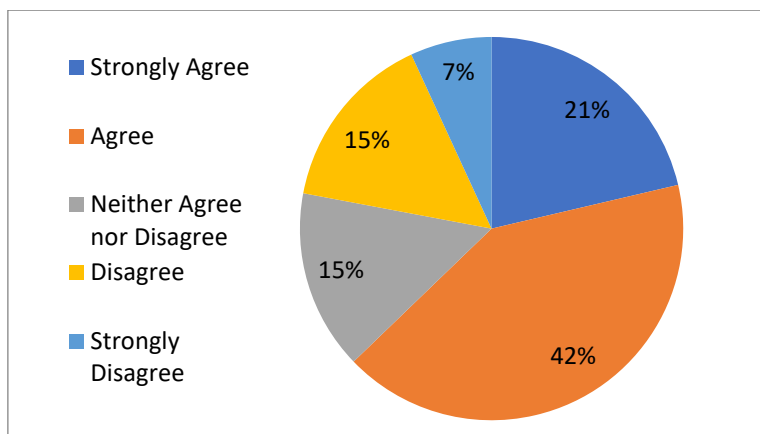


chart no 4.1.16 chart showing the scope of participation and space managerial decision making

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 21%, agree are 42%, neither agree nor disagree are 15% , disagree is 15% and strongly disagree are 7% for the scope of participation and space. managerial

INFERENCE:

Majority (42%) of the respondents have agreed that the scope of participation and space for contribution in managerial decisions making.

4.1.17table showing the amount of safe and healthy working atmosphere

PARTICULARS	No.of Respondents	Percentage
Agree	60	45.1
Disagree	12	9.1
Neither Agree nor Disagree	22	16.5
Strongly Agree	33	24.9
Strongly Disagree	6	4.5
Total	133	100.0

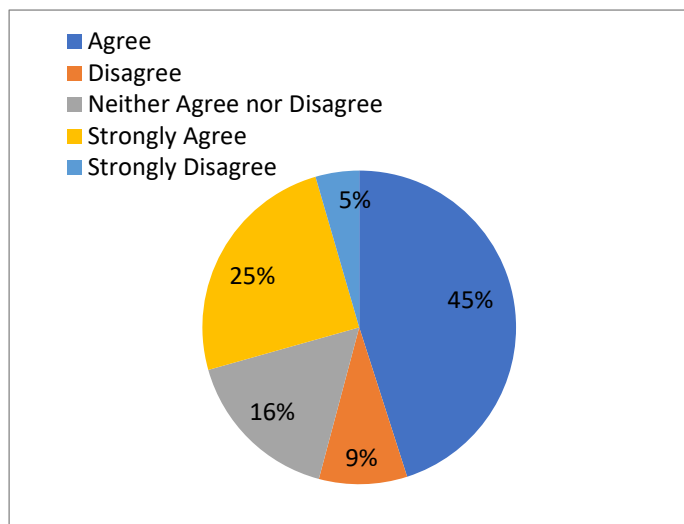


chart no 4.1.17chart showing the amount of safe and healthy working

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 25%, agree are 45%, neither agree nor disagree are 16% , disagree is 9% and strongly disagree are 5% for the amount of safe and healthy working atmosphere.

INFERENCE:

Majority (45%) of the respondents have agreed the amount of safe and healthy working atmosphere.

4.1.18: TABLE SHOWING THE MOST SUITABLE PARAMETERS TO MOTIVATE THE EMPLOYEES FOR BETTER OUTCOME

Particulars	1	%	2	%	3	%	4	%	5	%	6	%	7	%	8	%	9	%	10
Salary High	34	25.6	34	25.6	11	8.3	17	12.8	28	21.1	11	8.3	10	7.5	15	11.3	22	16.5	15
Recognition	21	15.8	21	15.8	18	13.5	33	24.8	18	13.5	20	15.0	17	12.8	26	19.5	18	13.5	21
Promotion	23	17.3	23	17.3	27	20.3	21	15.8	18	13.5	28	21.1	36	27.1	22	16.5	19	14.3	33
								8											
Methods of motivation	11	8.3	11	8.3	25	18.8	13	9.8	19	14.9	21	15.8	16	12.0	16	12.0	23	17.3	14
Style of leadership	2	1.5	2	1.5	9	6.8	4	3.0	5	3.8	9	6.8	5	3.8	8	6.0	4	3.0	4
Job security	7	5.3	7	5.3	6	4.5	5	3.8	5	3.8	4	3.0	8	6.0	2	1.5	5	3.8	5
Career development	3	2.3	3	2.3	2	1.5	6	4.5	3	2.3	4	3.0	3	2.3	7	5.3	7	5.3	5
Quality of work life	8	6.1	5	3.8	10	7.5	11	8.3	12	9.0	12	9.0	14	10.5	11	8.3	11	8.3	12
Scope of participation	14	10.5	15	10.5	15	11.3	14	10.5	14	10.5	13	9.8	12	9.0	15	11.3	9	6.8	14
Work life balance	10	7.5	10	7.5	7	5.3	6	4.5	8	6.0	8	6.0	9	6.8	8	6.0	12	9.0	7

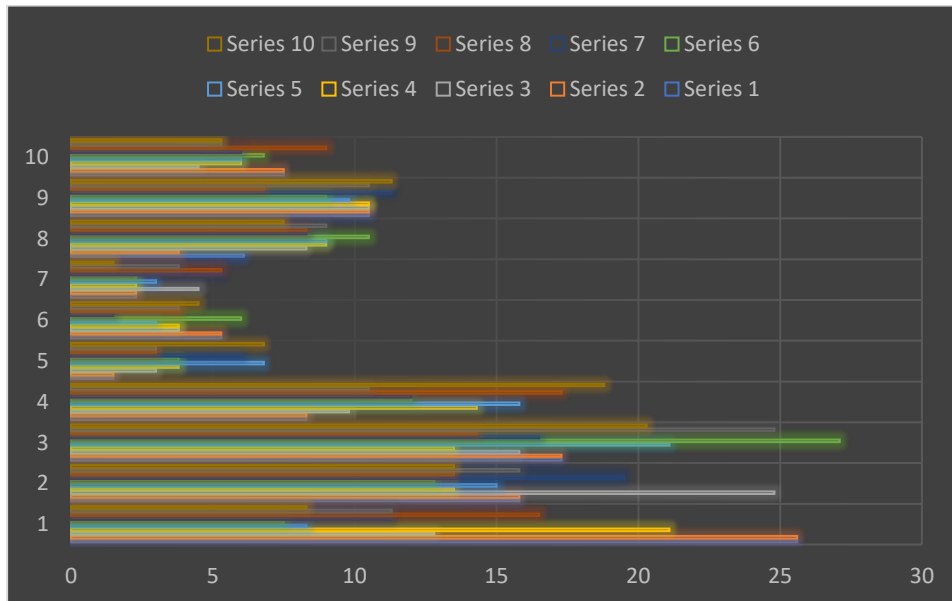


CHART NO 4.1.18: CHART SHOWING THE MOST SUITABLE PARAMETERS TO MOTIVATE THE EMPLOYEES FOR BETTER OUTCOME

INTERPRETATION:

From the above table It is interpreted that the most suitable Parameters to motivate the employee for better outcome are career development and scope of participation. Though they have many other parameters the employees have most commonly chosen for the career development and scope of participation.

INFERENCE:

- Majority (20%) of respondents have rated for salary high
- Majority (17.5%) of respondents are interested in recognition
- Majority (18.3%) of respondents have chosen promotion
- Majority (18.3) of respondents are interested method of motivation
- Majority (16.7%) of respondents are interested style of leadership
- Majority (20.0) of respondents are interested in job security
- Majority (22.5) of respondents are interested in career development
- Majority (19.2) of respondents are interested in quality of work life
- Majority (20.0) of respondents are interested in scope of participation

- Majority (21.0) of respondents are interested in work life balance

4.1.19 table showing the factors lead for dissatisfaction dis satisfaction working condition

PARTICULARS	No.of Respondents	Percentage
Departmental politics	40	30.1
Lack of motivation and supportiveness	20	15.0
Peer pressure	28	21.1
Unfair distribution of rewards to underserving team members.	21	15.8
Too much work experience	24	18.0
Total	133	100

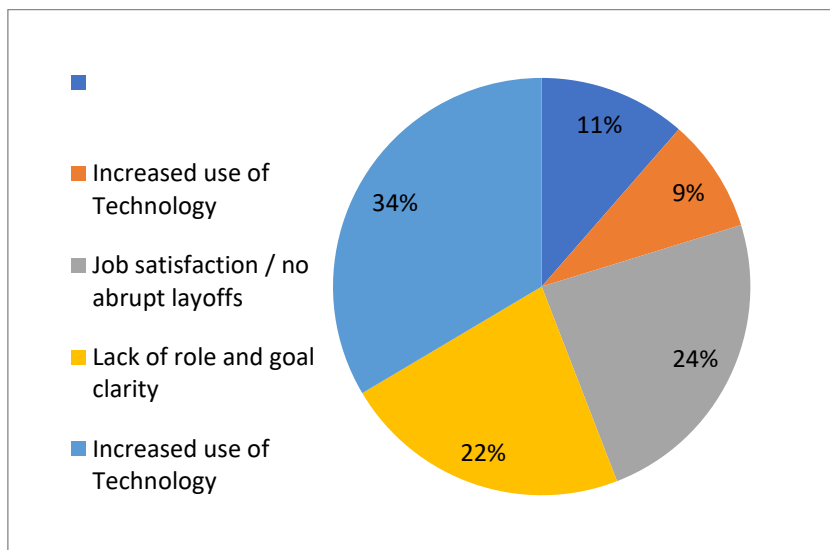


chart no 4.1.119:the factors lead for dissatisfactionworking condition

INTERPRETATION:

From the above table its interpreted that 21% of the respondents have chosen peer pressure, 30% have chosen departmental politics, 16% have chosen unfair distribution of rewards to undeserving team members, 18% have chosen too much work experience and 15% have chosen lack of motivation and supportiveness.

INFERENCE:

Majority (30%) of the respondents have chosen departmental policies.

4.1.20table showing the factors that helps for personal growth

PARTICULARS	No.of Respondents	Percentage
Cooperation and coordination with team work	13	9.7
Job satisfaction / no abrupt layoffs	27	20.3
Lack of role and goal clarity	25	19.0
Increased use of Technology	48	36.0
Pace of promotion and career growth is slow	20	15.0
Total	133	100

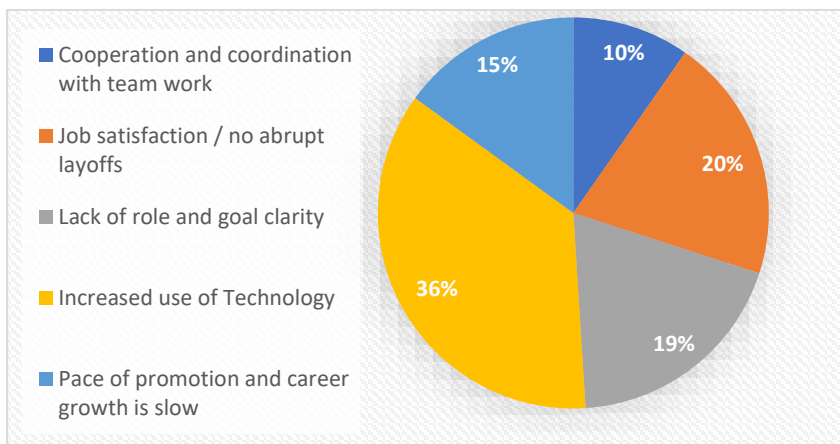


chart no 4.1.19 table showing the factors that helps for personal growth

INTERPRETATION:

From the above table its interpreted that of the respondents have chosen 36% increased use of technology, 19% have chosen lack of role and goal clarity, 20% have chosen job satisfaction/no abrupt layoffs, 15% have chosen pace of promotion and career growth is slow and 10% have chosen cooperation and coordination with team work.

INFERENCE:

Majority (36%) of the respondents have agreed that they increase use of technology.

4.1.21 table showing the preference for career plan

PARTICULARS	No.of Respondents	Percentage
For all employees	75	56.4
For deserving employees only	23	17.2
For integral position	35	26.3
Total	133	100

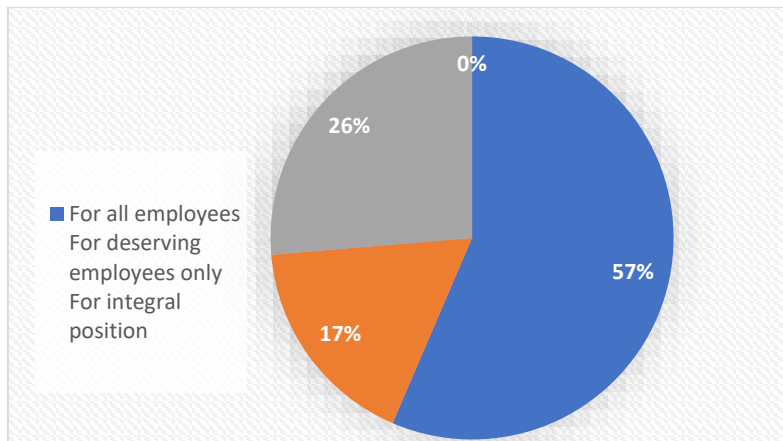


chart no 4.1.21 chart showing the preference for career plan

INTERPRETATION:

From the above table its interpreted that the number of respondents the preference for career plan all employees are 57%, foe deserving employees only are 17% and for integral position 26%

INFERENCE:

Majority (57%) of the respondents have agreed for all employees .

4.1.22 table showing the most quality of work life with childcare responsibilities

PARTICULARS	No.of Respondents	Percentage
I have sole responsibilities	36	27.0
I share equally	39	29.0
I take most responsibilities	59	44.0
Total	133	100

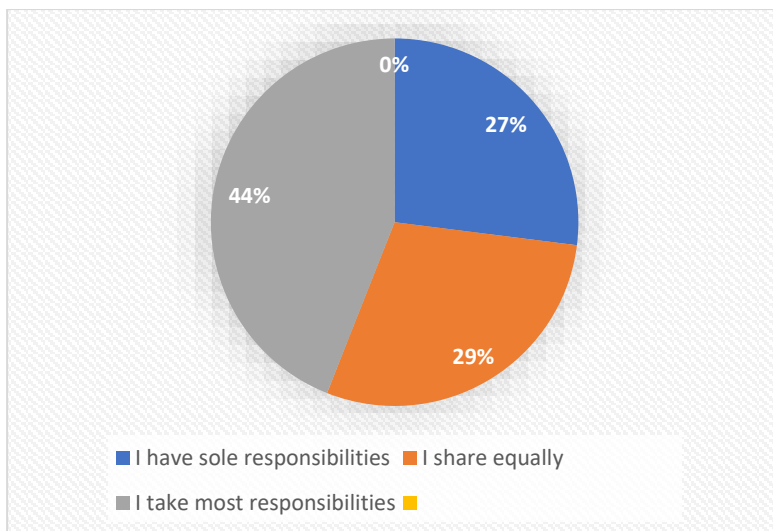


chart no 4.1.22chart showing the most quality of work life with childcare responsibilities

INTERPRETATION:

From the above table its interpreted that the number of respondents the most quality of work life with childcare responsibilities are I have sole responsibilities 27%,I share equally 29%and I take most responsibilities 44%.

INFERENCE:

Majority (44%) of the respondents have agreed for I take most responsibilities

4.1.23: table showing the system of promotional schemes

PARTICULARS	No.of Respondents	Percentage
No	40	29.9
Yes	93	70.1
Total	133	100.0

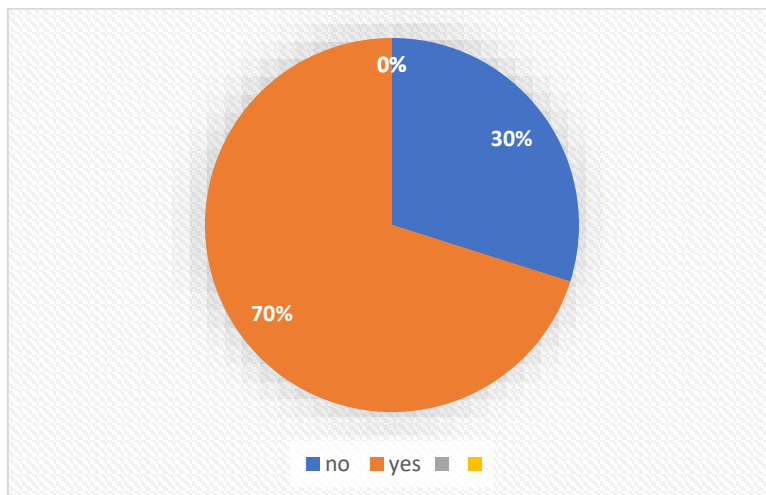


Chart no 4.1.23: chart showing the system of promotional schemes

INTERPRETATION

From the above table its interpreted that the number of respondents who agree that the system of promotional schemes are 70% yes and 30% no

INFERENCE:

Majority (70%) of the respondents have agreed the system of promotional schemes

4.1.24table showing the amount of satisfaction with the possibility of promotion on the hierarchical level

PARTICULARS	No.of Respondents	Percentage
Agree	50	37.5
disagree	17	12.7
Neutral	35	26.3
Strongly Agree	24	18.0
Strongly Disagree	7	5.5
Total	133	100.0

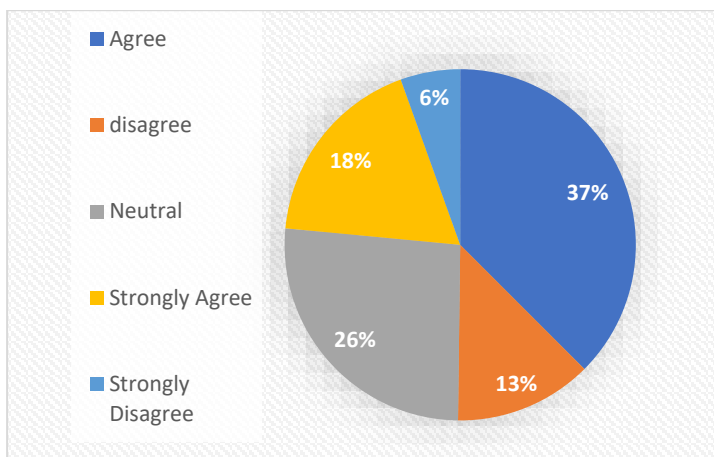


chart no 4.1.24 chart showing the amount of satisfaction with the possibility of promotion on the hierarchical level

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 18%, agree are 37%, neutral are 26% , disagree is 13% and strongly disagree are 6% for the amount of satisfaction with the possibility of promotion on the hierarchical level .

INFERENCE:

Majority (37%) of the respondents have agreed the amount of satisfaction with the possibility of promotion on the hierarchical level.

4.1.25 table showing the work related training on job satisfaction

PARTICULARS	No.of Respondents	Percentage
Agree	57	42.8
disagree	20	15.0
Neutral	34	25.7
Strongly Agree	20	15.0
Strongly Disagree	2	1.5
Total	133	100.0

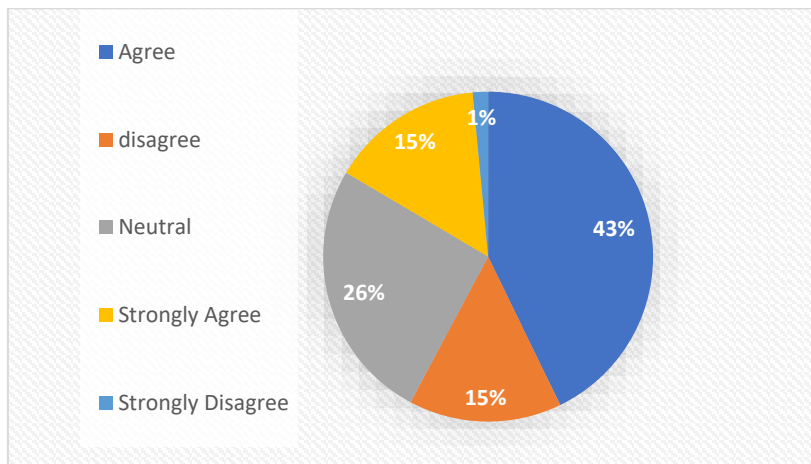


chart no 4.1.25 chart showing the factors lead for dissatisfaction

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 15%, agree are 43%, neutral are 26% , disagree is 20% and strongly disagree are 1% for work related training on job satisfaction.

INFERENCE:

Majority (43 %) of the respondents have agreed work related training on job satisfaction .

4.1.26 table showing the partly and employee partly individual responsibilities

PARTICULARS	No.of Respondents	Percentage
Agree	60	45.2
Disagree	6	4.5
Neutral	35	26.3
Strongly Agree	24	18.0
Strongly disagree	8	6.0
Total	133	100

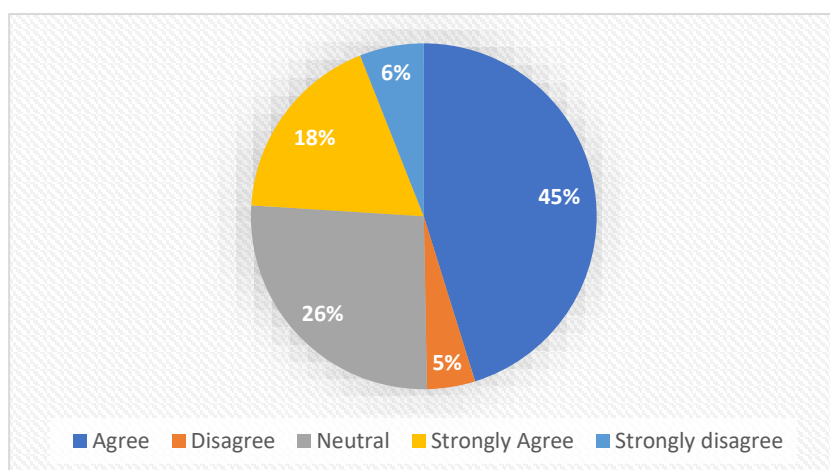


chart no 4.1.26: chart showing the partly and employee partly individual responsibilities

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 18%, agree are 45%, neutral are 26% , disagree is 5% and strongly disagree are 6% for work related training on job satisfaction .

INFERENCE:

Majority (45%) of the respondents have agreed the partly and employee partly individual responsibilities

4.1.27 table showing the quality of work life help to improve the productivity in banks

PARTICULARS	No.of Respondents	Percentage
No	38	28.5
Yes	95	71.5
Total	133	100.0

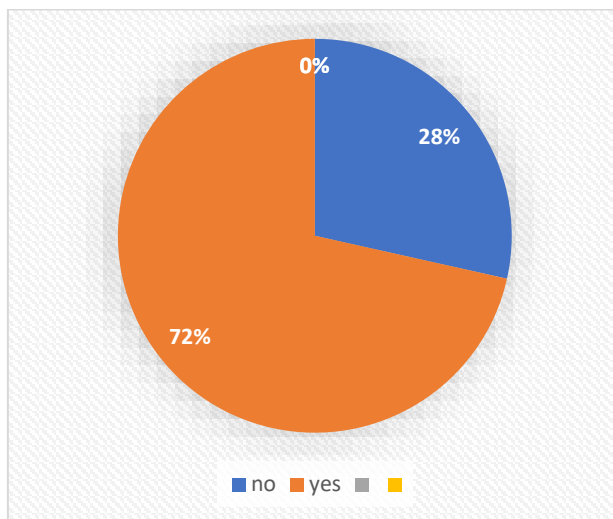


chart no 4.1.27: chart showing the quality of work life help to improve the productivity in banks

INTERPRETATION

From the above table its interpreted that the number of respondents who agree that the quality of work life helps to improve productivity in bank are 72% yes and 28% no.

INFERENCE:

Majority (72%) of the respondents have agreed the quality of work life helps to improve productivity in bank.

CHI SQUARE TEST

4.2 CHI SQUARE TEST

4.2.1 AGE OF THE RESPONDENTS

VS

SIGNIFICANCE OF JOB SATISFACTION TO BALANCE THE WORK AND PERSONAL LIFE

H₀ (Null hypothesis) = There is no significant relationship between age of the respondents and the job satisfaction to balance the work and personal life

H₁ (Alternate hypothesis) = There is a significant relationship between age of the respondents and the job satisfaction to balance the work and personal life

Age * Could you specify the significance of job satisfaction to balance the work and personal life? Crosstabulation					
AGE	AGREE	DISAGREE	NEITHER AGREE NOR DISAGREE	STRONGLY AGREE	STRONGLY DISAGREE
Below 25 years	38.6	9.6	9.6	20.6	0.8
26- 35 years	15.9	3.3	3.3	7.0	1.9
36-45 years	3	0.6	0.6	1.4	0.4
46 above	1	0.2	0.2	0.5	0.1
Total	58.5	13.7	13.7	29.5	11.4

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	179.680 a	30	.000
Likelihood Ratio	68.224	30	.000
N of Valid Cases	133		
a. 35 cells (83.3%) have expected count less than 5. The minimum expected count is .05			

At 5% level of significance and df (24) the table value is 56.718

Calculated value = 0.05

Significance value ($p=0.005$) < calculated value

H_0 is accepted.

Inference:

The results of the "**Pearson Chi-Square**" say that $\chi^2(30) = 179.680$, $p = 0.005$. This tells us that there is a statistically significant association between age of the respondents and the job signification to the balance the work and personal life.

4.2.2 AGE OF THE RESPONDENTS

VS

SIGNIFICANT EFFECT OF WORK RELATED TRAININGS ON JOB SATISFACTION

H₀ (Null hypothesis) = There is no significant relationship between age of the respondents and the amount of satisfaction with the possibility of promotion on the hierarchical level

H₁ (Alternate hypothesis) = There is a significant relationship between age of the respondents and the amount of satisfaction with the possibility of promotion on the hierarchical level

Age Could you specify the amount of Satisfaction with the possibility of promotion on the Hierarchical Level? Crosstabulation				
AGE	AGREE	DISAGREE	NEITHER AGREE NOR DISAGREE	STRONGLY AGREE
18-25 YEARS	38.9	13.7	23.3	1.4
26-35 YEARS	13.3	4.7	4.7	0.5
36-45 YEARS	2.5	0.9	0.9	0.1
46 ABOVE	0.8	0.3	0.3	0.0
TOTAL	55.5	19.6	19.6	2

CHI-SQUARE TESTS

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	142.075	25	.000
Likelihood Ratio	41.621	25	.020
N of Valid Cases	133		
a. 29 cells (80.6%) have expected count less than 5. The minimum expected count is 0.3			

At 5% level of significance and df (25) the table value is 41.621

Calculated value = 0.3

Significance value ($p=0.005$) < calculated value

H_0 is accepted.

INFERENCE:

The results of the "**Pearson Chi-Square**" say that $\chi^2(25) = 142.075$, $p = 0.3$. This tells us that there is a statistically significant association between age of the respondents and the amount of satisfaction with the possibility of promotion on the hierarchical level.

4.3 ONE WAY ANOVA TEST

Hypothesis set between age of the respondents and their opinion on the most suitable parameters to motivate the employee for better outcome (promotion)

Null Hypothesis:

H_0 = There is no statistically significant relationship between age of the respondents and their opinion on the most suitable parameters to motivate the employee for better outcome (promotion)

Alternate Hypothesis:

H₁ = There is a statistically significant relationship between age of the respondents and their opinion on the most suitable parameters to motivate the employee for better outcome (promotion)

Descriptives								
Age								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1	15	4.73	1.624	.419	3.83	5.63	2	6
2	26	5.04	1.637	.321	4.38	5.70	2	6
3	22	4.82	1.622	.346	4.10	5.54	2	6
4	16	4.81	1.601	.400	3.96	5.67	2	6
5	8	3.38	1.408	.498	2.20	4.55	2	6
6	5	4.00	2.828	2.000	-21.41	29.41	2	6
7	7	3.86	1.773	.670	2.22	5.50	2	6
8	11	3.82	1.779	.536	2.62	5.01	2	6
9	15	5.20	1.207	.312	4.53	5.87	3	6
10	8	4.25	1.669	.590	2.85	5.65	2	6
Total	133	4.62	1.639	.144	4.34	4.91	2	6

ANOVA					
Efficient					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	32.524	9	3.614	1.381	.204
Within Groups	314.007	120	2.617		
Total	346.531	129			

Interpretation: This is the table that shows the output of the ANOVA analysis and we have a statistically significant difference between our group means. We can see that the significance level is 0.204, which is more than 0.005; therefore, there is a statistically significant relationship between age of the respondents and their opinion on the most suitable parameters to motivate the employee for better outcome (recognition)

CHAPTER – 5

5.1 FINDINGS OF THE STUDY:

- ✓ Majority (68.4%) of the respondents are below 25 years.
- ✓ Majority (54.9%) of the respondents are from male staffs.
- ✓ Majority (65%) of the respondents are from married staff
- ✓ Majority (38%) of the respondents are from under graduation
- ✓ Majority (31%) of the respondents are from deposit operation
- ✓ Majority (43%) of the respondents are from traditional bank
- ✓ Majority (43%) of the respondents are working from 5-10 years
- ✓ The majority (36 %)responded are satisfied with there salary and incentives on job satisfactions.
- ✓ Majority (33%) of the respondents are working from 9am – 4pm
- ✓ Majority (45%) of the respondents have agreed that the effectiveness of Work life balance
- ✓ Majority (37%) of the respondents are satisfied with there nature of the job .
- ✓ Majority (31%) of the respondents have agreed that the team leaders are available and supportive
- ✓ Majority (93%) of the respondents have agreed that the opportunities to carry out meaningful and challenging tasks
- ✓ Majority (46%) of the respondents have agreed that the effectiveness of training and development program of the respondents
- ✓ Majority (45%) of the respondents have agreed the amount of safe and healthy working atmosphere.
- ✓ Majority (20%) of respondents have rated for salary high
- ✓ Majority (17.5%) of respondents are interested in recognition
- ✓ Majority (18.3%) of respondents have chosen promotion
- ✓ Majority (18.3) of respondents are interested method of motivation
- ✓ Majority (16.7%) of respondents are interested style of leadership
- ✓ Majority (20.0) of respondents are interested in job security
- ✓ Majority (22.5) of respondents are interested in career development
- ✓ Majority (19.2) of respondents are interested in quality of work life

- ✓ Majority (20.0) of respondents are interested in scope of participation
- ✓ Majority (21.0) of respondents are interested in work life balance
- ✓ Majority (30%) of the respondents have chosen departmental policies.
- ✓ Majority (36%) of the respondents have agreed that they increase use of technology
- ✓ Majority (57%) of the respondents have agreed for all employees
- ✓ Majority (44%) of the respondents have agreed for I take most responsibilities
- ✓ Majority (70%) of the respondents have agreed the system of promotional schemes
- ✓ Majority (37%) of the respondents have agreed the amount of satisfaction with the possibility of promotion on the hierarchical level.
- ✓ Majority (43 %) of the respondents have agreed work related training on job satisfaction
- ✓ Majority (45%) of the respondents have agreed the partly and employee partly individual responsibilities
- ✓ Majority (72%) of the respondents have agreed the quality of work life helps to improve productivity in bank.

5.2 SUGGESTION

1. The power of decision making may be delegated to some extent though with some conditions and reservations
2. Bank should take care of employees personality development . it should conduct requisite training and development programs of the employees .
3. Bank should have effective career plans schemes as well as promotional schemes for the employees.
4. Bank should conduct stress management workshops for the employees to reduce stress levels .
5. Bank should give an opportunity to the employees to participate in management
6. Bank should provide flexible working hours to the employees. It should adopt simple leave facility procedure for the employees.
7. Employees should be motivated by their superiors to bring in innovative ideas by allowing employees to participate in decision making so that their views and ideas are also considered.
8. Sufficient training programs can be arranged so that the worker productivity could be improved.
9. Appropriate pay strategies could be evolved to give fair and adequate compensation to the employees . performance based increments would improve the performance of the workers.
10. The bank should evaluate quality of work life periodically.

5.3 CONCLUSION:

Employee perception on Job satisfaction, its causal factors and its effect upon organisational health are all part of the various factors under study for this assignment. Job satisfaction for an individual can be influenced by a number of factors that include first the job itself, the salary, the promotion policy of the banking employees, the attitudes of the co-workers, the physical and mental stress levels involved, the working conditions, the interest and challenge levels. Higher job satisfaction has been linked with employees who are able to exercise autonomy and with those who have a higher level of job involvement. Women have been found to report significantly higher job Satisfaction than men although this gender gap appears to be narrowing.

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APPENDIX (QUESTIONNAIRE)

As a part of my MBA curriculum at SATHYABAMA INSTITUTE OF SCIENCE AND TECHNOLOGY I am doing a project a study on employees perception of job satisfaction on private sector banks kindly spend your valuable time in filling the questionnaires and I assure you that the information will be used only for academic research analysis and will be kept highly confidential.

Demographic profile of the respondents

1. Name

2. Age

☐ 18-25 years

☐ 26- 35 years

☐ 36- 45 years

☐ 46 & Above

3. Gender

☐ Male

☐ Female

4. Marital status

☐ Married

☐ Unmarried

5. Educational Qualifications

☐ SSLC

☐ Diploma

☐ HSC

- ☐ Under graduation
- ☐ Postgraduation

6. Could you specify the method of private bank where you have association for a long time?

- ☐ Traditional bank
- ☐ Foreign bank
- ☐ New Generation bank

7. BANKING departments *

- ☐ Deposit operation
- ☐ Cash management
- ☐ Electronic banking
- ☐ Loan servicing
- ☐ General manager
- ☐ Mortgage banking

Classification based on study factors of the respondents:

8. Work Experience

- ☐ Below 1 years
- ☐ 1-5 years
- ☐ 5-10 years
- ☐ above 10 years

9. Salary and Incentives on job satisfaction?

- ☐ Highly Satisfied
- ☐ Satisfied
- ☐ Neutral

- ☐ Dissatisfied
- ☐ Highly Dissatisfied

10. Could you specify the slot of Working Hours in your bank?

- ☐ 9am - 3pm
- ☐ 10am - 4pm
- ☐ Flexible (in 8 hours)
- ☐ Others (specify)

11. Work life balance enables people to work better

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neither Agree nor Disagree
- ☐ Strongly Disagree

12. Could you specify the amount of job Satisfaction according to the nature of the jobs?

- ☐ Highly Satisfy
- ☐ Satisfy
- ☐ Neutral
- ☐ Dissatisfy
- ☐ Highly Dissatisfy

13. Could you specify the significance of job satisfaction to balance the work and personal life?

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neither Agree nor Disagree
- ☐ Disagree

☐ Strongly Disagree

14. Could you specified who is available and supportive?

- ☐ Mentors
- ☐ Team leaders
- ☐ Senior employs
- ☐ Colleague or teens
- ☐ Working environment

15. Do you agree that the Opportunities to carry out meaningful and challenging tasks?

- ☐ Yes
- ☐ No

16. Could you specify the effectiveness of training and development program that conducted on regular basis in your organization?

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neither Agree nor Disagree
- ☐ disagree
- ☐ Strongly Disagree

17. Could you specify the scope of participation and space for contribution in managerial decisions making?

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neither Agree Nor Disagree

- ☐ Disagree
- ☐ Strongly Disagree

18. Could you rate the amount of Safe and Healthy working atmosphere

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neither Agree nor Disagree
- ☐ Strongly Disagree
- ☐ Disagree

19. According to your experience, select the most suitable Parameters to motivate the employee for better outcome? (Kindly rank 1(low)-10 (high))

- ☐ Salary high
- ☐ Recognition
- ☐ Promotion
- ☐ Method of motivation
- ☐ Style of leadership
- ☐ Job security
- ☐ Career development
- ☐ Quality of work life
- ☐ Scope for participation
- ☐ Work life balance

20. Could you specify the factors that lead for dissatisfaction in order to Working Condition?

- ☐ Too much work experience
- ☐ Departmental politics
- ☐ Peer pressure

- ☐ Unfair distribution of rewards to undeserving team members
- ☐ Lack of motivation and supportiveness

21. Could you select the factor that helps for Personal Growth?

- ☐ Pace of promotion and career growth is slow
- ☐ Lack of role and goal clarity
- ☐ Increased use of Technology
- ☐ Job satisfaction / no abrupt layoffs
- ☐ Cooperation and coordination with team work

22. Could you specify the Preference for career plans?

- ☐ For integral position
- ☐ For all employees
- ☐ For deserving employees only

23. Could you specify the most Quality of Work Life with childcare responsibilities?

- ☐ I have sole responsibilities
- ☐ I take most responsibilities
- ☐ I share equally

24. Do you have the system of promotional schemes?

- ☐ Yes
- ☐ No

25. Could you specify the amount of Satisfaction with the possibility of promotion on the Hierarchical Level?

- ☐ Strongly Agree

- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly disagree

26. Could you specify the Effect of work related training on job satisfaction?

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

27. Work Life Balance is partly employee and partly individual's responsibilities

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ disagree
- ☐ Strongly Disagree

28. Do you feel that Quality of Work Life helps to improve the productivity in banks?

- ☐ Yes
- ☐ No

29. Do you have any comments to improve the efficiency of banking operation by ensuring your job satisfaction?

