

A STUDY ON PERFORMANCE FACTOR AND JOB SATISFACTION OF PRIVATE BANK EMPLOYEE IN CHENNAI CITY

Submitted in partial fulfilment 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 - 600 119**

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BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of ARUN KUMAR P.M 39410025 who carried out the project entitled **“A Study on performance factors and job satisfaction of private bank employee in Chennai city”** under my supervision from January 2021 to March 2021.

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DECLARATION

I **ARUN KUMAR P.M, 39410025** hereby declare that the Project Report entitled **“A Study on performance factors and job satisfaction of private bank employee in Chennai city”** done by me under the guidance of **Dr. M. Lavanya** at **SATHYABAMA INSTITUTE OF SCIENCE AND TECHNOLOGY** is submitted in partial fulfilment of the requirements for the award of Masters of Business Administration degree.

DATE:

PLACE: CHENNAI

ARUN KUMAR P.M

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LIST OF CONTENTS

CHAPTER	TITLE	PAGE NO.
	ABSTRACT	
I	INTRODUCTION	1
1.1	MATERIALS AND METHODS	2
II	REVIEW OF LITERATURE	3
III	CHAPTER	
3.1	SCOPE OF STUDY	6
3.2	OBJECTIVES OF STUDY	6
3.3	RESEARCH METHODOLOGY	7
3.4	RESEARCH DESIGN	7
3.5	SOURCE OF DATA	7
IV	DATA COLLECTION	
4.1	SAMPLING METHODS	8
4.3	SAMPLE SIZE	8
4.4	TOOL ANALYSIS	8
4.5	SAMPLING PERCENTAGE METHODS	9
4.6	CHI SQUARE METHOD	9
4.7	LIMITATION OF STUDY	9
V	ANALYSIS AND DISCUSSION	10
VI	FINDINGS AND SUGGESTIONS	48
6.1	FINDINGS	48
6.2	SUGGESTIONS	50
6.3	CONCLUSION	51
	BIBLIOGRAPHY	52
	APPENDIX	54
	ARTICLE	58

LIST OF TABLES

TABLE NO.	TABLE NAME	PAGE NO.
5.1.1	GENDER OF THE RESPONDENTS	10
5.1.2	SHOWING THE AGE OF THE RESPONDENTS	11
5.1.3	SHOWING THE MARITAL STATUS OF THE RESPONDENTS	12
5.1.4	EDUCATIONS OF THE RESPONDENTS	13
5.1.5	SHOWING THE WORKPLACE & CATEGORY OF THE RESPONDENTS	14
5.1.6	EXPERIENCE OF THE RESPONDENTS	15
5.1.7	WORK PLACE AND PLACE OF RESIDENCE OF THE RESPONDENTS.	16
5.1.8	SALARY PER MONTH OF THE RESPONDENTS	17
5.1.9	I FEEL I AM BEING PAID A FAIR AMOUNT FOR THE WORK I DO OF THE RESPONDENTS	19
5.1.10	CHANCES FOR PROMOTION ARE LESS ON MY JOB OF THE RESPONDENTS	20
5.1.11	MY SUPERVISOR IS QUITE COMPETENT IN DOING HIS/HER JOB OF THE RESPONDENTS	21
5.1.12	I AM NOT SATISFIED WITH THE BENEFITS I RECEIVE OF THE RESPONDENTS	22

5.1.13	MANY OF OUR RULES AND PROCEDURES MAKE DOING A GOOD JOB DIFFICULT OF THE RESPONDENTS.	24
5.1.14	I LIKE THE PEOPLE I WORK WITH OF THE RESPONDENTS	25
5.1.15	MY SUPERVISOR IS UNFAIR TO ME OF THE RESPONDENTS	26
5.1.16	THE BENEFITS WE RECEIVE ARE AS GOOD AS MOST OTHER BANKS OFFER OF THE RESPONDENTS	27
5.1.17	I FEEL THAT THE WORK I DO IS NOT APPRECIATED OF THE RESPONDENTS	29
5.1.18	VERY RARELY MY EFFORTS TO DO A GOOD JOB IS BLOCKED BY RED TAPISMOF THE RESPONDENTS	30
5.1.19	I HAVE TO WORK HARDER AND HARDER AT MY JOB BECAUSE PEOPLE WORK WITH ME ARE NOT COMPETENT OF THE RESPONDENTS	32
5.1.20	I LIKE DOING THE THINGS I DO AT WORK OF COIMBATORE OF THE RESPONDENTS	33
5.1.21	THE GOALS OF THIS ORGANIZATION ARE NOT CLEAR TO ME OF THE RESPONDENTS	34

5.1.22	THE BENEFIT PACKAGE WE HAVE IS EQUITABLE OF THE RESPONDENTS	35
5.1.23	THERE ARE FEW REWARDS FOR THOSE WHO WORK HERE OF THE RESPONDENTS	37
5.1.24	TRAININGS ARE GIVEN TO EMPLOYEES WHO DO THEIR JOB WELL OF THE RESPONDENTS	39
5.1.25	TRAININGS GIVEN TO EMPLOYEES ARE NOT ADEQUATE OF THE RESPONDENTS	40
5.1.26	TRAINING PROGRAMMES OFFERED ARE MOTIVATING OF THE RESPONDENTS.	41
5.1.27	TRAININGS GIVEN TO EMPLOYEES ARE EFFECTIVE OF THE RESPONDENTS.	42
5.1.28	FEEDBACK FROM SUPERIORS AND TOP MANAGEMENT OF THE RESPONDENTS.	44
5.1.29	QUALIFICATION IS RECOGNIZED FOR PROMOTION OF THE RESPONDENTS	45

LIST OF CHARTS

TABLE NO.	TABLE NAME	PAGE NO.
5.1.1	CHART SHOWING THE GENDER OF THE RESPONDENTS	10
5.1.2	CHART SHOWING THE AGE OF THE RESPONDENTS	11
5.1.3	CHAT SHOWING THE MARITAL STATUS OF THE RESPONDENTS	12
5.1.4	CHAT SHOWING EDUCATIONS OF THE RESPONDENTS	13
5.1.5	CHAT SHOWING THE WORKPLACE & CATEGORY OF THE RESPONDENTS	14
5.1.6	CHAT SHOWING EXPERIENCE OF THE RESPONDENTS	15
5.1.7	CHAT SHOWING WORK PLACE AND PLACE OF RESIDENCE OF THE RESPONDENTS.	16
5.1.8	CHAT SHOWING SALARY PER MONTH OF THE RESPONDENTS	17
5.1.9	CHAT SHOWING I FEEL I AM BEING PAID A FAIR AMOUNT FOR THE WORK I DO OF THE RESPONDENTS	19
5.1.10	CHAT SHOWING CHANCES FOR PROMOTION ARE LESS ON MY JOB OF THE RESPONDENTS	20

5.1.11	CHAT SHOWING MY SUPERVISOR IS QUITE COMPETENT IN DOING HIS/HER JOB OF THE RESPONDENTS	21
5.1.12	CHAT SHOWING I AM NOT SATISFIED WITH THE BENEFITS I RECEIVE OF THE RESPONDENTS	22
5.1.13	CHAT SHOWING MANY OF OUR RULES AND PROCEDURES MAKE DOING A GOOD JOB DIFFICULT OF THE RESPONDENTS.	24
5.1.14	CHAT SHOWING I LIKE THE PEOPLE I WORK WITH OF THE RESPONDENTS	25
5.1.15	CHAT SHOWING MY SUPERVISOR IS UNFAIR TO ME OF THE RESPONDENTS	26
5.1.16	CHAT SHOWING THE BENEFITS WE RECEIVE ARE AS GOOD AS MOST OTHER BANKS OFFER OF THE RESPONDENTS	27
5.1.17	CHAT SHOWING FEEL THAT THE WORK I DO IS NOT APPRECIATED OF THE RESPONDENTS	29
5.1.18	CHAT SHOWING VERY RARELY MY EFFORTS TO DO A GOOD JOB IS BLOCKED BY RED TAPISM OF THE RESPONDENTS	30
5.1.19	CHAT SHOWING I HAVE TO WORK HARDER AND HARDER AT MY JOB BECAUSE PEOPLE WORK WITH ME ARE NOT COMPETENT OF THE RESPONDENTS	32

5.1.20	CHAT SHOWING I LIKE DOING THE THINGS I DO AT WORK OF COIMBATORE OF THE RESPONDENTS	33
5.1.21	CHAT SHOWING THE GOALS OF THIS ORGANIZATION ARE NOT CLEAR TO ME OF THE RESPONDENTS	34
5.1.22	CHAT SHOWING THE BENEFIT PACKAGE WE HAVE IS EQUITABLE OF THE RESPONDENTS	35
5.1.23	CHAT SHOWING THERE ARE FEW REWARDS FOR THOSE WHO WORK HERE OF THE RESPONDENTS	37
5.1.24	CHAT SHOWING TRAININGS ARE GIVEN TO EMPLOYEES WHO DO THEIR JOB WELL OF THE RESPONDENTS	39
5.1.25	CHAT SHOWING TRAININGS GIVEN TO EMPLOYEES ARE NOT ADEQUATE OF THE RESPONDENTS	40
5.1.26	CHAT SHOWING TRAINING PROGRAMMES OFFERED ARE MOTIVATING OF THE RESPONDENTS.	41
5.1.27	CHAT SHOWING TRAININGS GIVEN TO EMPLOYEES ARE EFFECTIVE OF THE RESPONDENTS.	42
5.1.28	CHAT SHOWING FEEDBACK FROM SUPERIORS AND TOP MANAGEMENT OF THE RESPONDENTS.	44
5.1.29	CHAT SHOWING QUALIFICATION IS RECOGNIZED FOR PROMOTION OF THE RESPONDENTS	45

ABSTRACT

The aim of this research is to examine the contributing variables towards job satisfaction and performances among private sector bank employees working in Chennai. The effectiveness of the service provided by the employees is influenced by many factors like promotion, job security, working schedule etc., most of such factor can be directly attributed to the working environment of private sector bank. The notion that private sector bank employees are asked to work more and are under constant pressure, need to be studied through a systematic research. It is possible to relate the job satisfaction of employees with productivity and customer satisfaction as satisfied employees create a congenial environment for the bank customers not only in the banking sector but in any service industry. The sample size of the study was 120. The study highlighted the demographic profile of the employees working in the private sector banks in the Chennai town and points out that they are very much satisfied with their job. The banks need to the constantly emerging need of the employees and take utmost steps in ensuring those expectations are fulfilled so as to make them more satisfied with their job.

KEYWORDS: Determinants, Job satisfaction, performances Private sector banks, Chennai,

CHAPTER 1

INTRODUCTION

Job satisfaction is showing a positive emotion towards ones job. It is a state of mind. The job satisfaction and performances can also be expressed as a feeling of happiness. Job satisfaction is important both for the individual employee and also for the organization.

The satisfied employee is a healthy employee and contributed more to the organization. He keeps the customer happy and builds the organization not only in the form of short term profits but also in the form of long term brand building (reputation and performances).

In fact, the term job satisfaction was brought to limelight by Hoppock (1935) define the satisfaction is a combination of psychological, physiological and environmental factors that makes a person to admit, "I am happy at my job". The job satisfaction is a direct contributor to the efficient and effective utilization of man power in the organization. It is a tool to build an organization which can not only flourish during the periods of prosperity but also survive during the periods of turbulence. Satisfied employees are not much worried about the organizational change and are willing to adapt themselves to the changing environment.

The happy and satisfied employees act as the voluntary brand ambassadors of the organization and are involved in word-of-mouth communication and happy with spreading positive information (Mamoria, 2001). Job satisfaction can also be define as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience (Thirupathi, 1996).

It is worthwhile to note that in a service-delivery set up such as the banking sector, employee job satisfaction will make the employees highly motivated, more confident and open to changes, and make them happy human beings. According to Applbaum et al. (1973) "communication process in any organization affects many areas of such as customer service, personal development, teamwork, leadership,

organizational climate, culture, job satisfaction, and productivity". Consequently, the employees who are satisfied with their job are motivated to work together to achieve organisational goals through defined roles and responsibilities with coordinated endeavours. These employees are very much essential to organisational effectiveness and competitive advantage.

In the lieu of the above, the researchers of the study felt the need to study the variables viz., employee job satisfaction and employee job performance and examine to what extent employee job satisfaction has an influence upon employee job performance in the private banks.

1.1 MATERIALS AND METHODS

The aim of this research is to examine the contributing variables of job satisfaction among private sector bank employees working in chennai. For the purpose of gathering relevant information, the researcher has prepared a suitable questionnaire, the questions are carefully chosen taking cues from the past researches done in this subject area. Survey method and convenience sampling method was adopted by the researcher to gather the data afresh from the employees working in the private sector banks in Chennai city.

The research covers employees of three top private sector banks in India namely, ICICI bank, HDFC bank and Axis bank.

CHAPTER 2

REVIEW OF LITERATURE

Studies' on Determinants of Job Satisfaction Pay Various factors such as promotion, pay, nature of work, relationship with co-workers, supervision and autonomy lead up to job satisfaction where pay is considered to be the most important dimension influencing job satisfaction (Opkara, 2002). Frye (2004) found out that there is a strong correlation between compensation and performance.

Promotion According to (Nguyen et al., 2003), promotion plays an important role in enhancing job satisfaction levels of employees. And, a study by Teseema and Soeters (2006) has confirmed that promotion practices and employee performance have a positive relationship.

Similarly, McCausland, Poulinkas and Theodosseou (2005) are of the opinion that "job satisfaction is strongly correlated with promotion opportunities and there is a direct and positive association between promotional opportunities and job satisfaction".

Nature of Work Robbins et al. (2003) refer to the work itself as "the extent to which the job provides the individual with stimulating tasks, opportunities for learning and personal growth, and the chance to be responsible and accountable for results".

Baah and Amoako (2011) stated that "motivational factors regarding organization such as work itself, achievement sensation, sense of responsibility, recognition, career growth, advancement, and development opportunities help employees recognize their value and worth within organization".

Raziq and Maulabakhsh (2015) also determined that "working conditions, career growth opportunities, and developments are the key players in the job satisfaction and motivation of employees". Wang, Lu, and Siu (2015) examined the "relationship between job insecurity and performance and found that increased feelings of job insecurity corresponded with low levels of job performance".

Shi (2017) explained that "job security is positively related to social safety. Employees with vulnerable position will increase their performance in order to maintain their high social status". Relationship with Co-workers According to (Bakotic, 2016), job satisfaction is a result of working relationship that can affect the organizational performance.

Similarly, (Ramjee, 2018) is of the opinion that “organisational performance is dependent upon the relationship between co-workers within the organization”.

Communication & Feedback According to Pincus (1986), “Job satisfaction has also a significant positive relationship with employee’s communication and therefore the communication-satisfaction link is a crucial part of organizational success”.

According to (Akdol & Arikboga, 2015), “employees are more satisfied with their job when they are supported from their co-workers and superiors, have a clear understanding of the extent of their job roles, have superiors that are willing to help them and influence them in a good way, and are informed of important decision making within the company”. Gabriel et al., (2014) states that “in order to have a conducive work culture, the feedback needs to have seven parts: source credibility, feedback quality, feedback delivery, frequency of favourable and unfavourable feedback, source availability, and promoting feedback seeking.

In order to make the work environment and job satisfaction possible, feedback must utilize these things in the communication between the employee and his or her supervisor or co-workers”. Joan Lloyd (2014) explains that “indifferent and poor behaviour from a manager has a negative effect on the feedback, job performance, and job satisfaction of an employee “Supervision Bhatti et al.

(2013) found out that “supervisor plays important roles in training effectiveness. Without getting support from the supervisor, the transfer of training process cannot be successful”. Putter (2013) explained that the “support can be in terms of emotional, instrumental, and at the same time support which are provided before and after the training program”.

Fringe Benefits Fronst in (2013) states that “for workers, so far the health benefits have been the most important and consistent element in the employee benefits. Employees who are given the health protection benefits seem to be satisfied with it”.

Sirma(2015) affirms that “annual leave has several benefits in work life. Low level of employee anxiety and stress, low level of employee burnout, and employee mental refreshment can be counted as some of those benefits”.

Performance Based Rewards According to (Zaraket & Halawi, 2015), “employees are nearer to their association as their job can turn into the significant satisfaction in their life in the wake of having an appropriate rewards and acknowledgment at their occupation”.

Zaraket and Halawi (2017) explored about “HRM practices and employee performance in the Lebanese banking sector, where within the practices is compensation and benefits that reflect high significant impact on the employees’ performance”. Various studies undertaken Anitha R (2011) found through her study on job satisfaction of employees of Paper Mills that forty four per cent of employees are satisfied with working conditions, thirty one per cent with welfare facilities, forty four per cent with compensation, forty two per cent with reward and fifty two per cent with grievance handling process.

Swarna latha C and Suresh Krishna G (2012) found out that the levels of satisfaction in the job was medium among the employees of automobile industry.

Jitendra Kumar Singh and Mini Jain (2013) examined the various determinants of satisfaction in job. Shagufta Sarwar and James Abugre (2013) indicated that rewards do have a positive influence on job satisfaction of the employees.

BidyutBijoya Neog and Mukulesh Barua (2014) revealed that the most important factors that influences job satisfaction was salary among the other variables taken under the study.

Abdul Raziqa and Raheela Maulabakhsha (2015) observed that work environment and job satisfaction have a positive relationship.

Thanga swamy A (2016) studied about the satisfaction levels in job amongst bank employees and the results revealed that fifteen per cent employees are highly satisfied with their jobs, nearly fifty seven per cent are moderately happy with their jobs and nearly thirty per cent of employees have below average per cent in terms of their job satisfaction level.

Saraih, Razali, Sultan and Rozali(2018) expounded that “job satisfaction is associated with that individual's leading the work put and refers to a specialist's feeling of achievement and success at work”.

CHAPTER 3

3.1 SCOPE OF THE STUDY

- To know leading indicator of employee satisfaction intentions and loyalty.
- To understand point of differentiation between the employee.
- To increase performance and job satisfaction training.
- To re-launch reduce negative thoughts about the employee.

3.2 OBJECTIVES OF THE STUDY

- To study the relationship between the level of job satisfaction and perceived bank policy dimensions among the private bank employee of Chennai city.
- To find out the influence and relationship of demographic variable on the traditional job factors and bank policy dimensions for the overall job satisfaction of employee.
- To give suggestions to improve the job satisfaction of employee of all cities based on the empirical findings.

RESEARCH METHODOLOGY

3.3 Research Methodology

Once the problem is identified, the next step is the research design. Research design is the basic framework of rest of the study. A research design specifies the methods and procedures for conducting particular study.

3.4 Research Design

Research design is the first and foremost step in methodology adopted and undertaking research study. It is overall plan for the collection and analysis of data in the research project. Thus it is an organized, systematic approach to be the formulation, implementation and control of research project. In this study descriptive research method design was used.

3.5 Source of Data

The two important sources of data are the primary data and secondary data. The primary data is collected through survey method with the help of questionnaire and personal interview. The secondary data is been collected from consumer satisfaction books .The information is collected through survey done in Chennai city.

CHAPTER 4

DATA COLLECTION

Method of data Collection

4.1 There are two types of data collection

1. Primary data.
2. Secondary data.

Primary Data: The primary data is collected through survey method with the help of questionnaire and personal interview.

Secondary Data: The secondary data is been collected from customers satisfaction books. The information is collected through survey done in Chennai city.

SAMPLING DESIGN

4.2 Sampling Method:

The type of research which will perform searching as well as descriptive design in nature. Descriptive research will be characterized by a pre-planned structure design. It is a convenience sampling method. The sample is drawn on non-probability sampling basis that will random basis. The targets will be ultimate customer.

4.3 Sampling Size

The 120 respondents are considered as sample for this study.

TOOLS USED FOR ANALYSIS

4.4 Tools for Analysis

The Tools that are used for the Analysis are

- Simple Percentage Method.
- Chi-Square.

4.5 Simple Percentage method

The Simple Percentage method is the simple method which is used to find the percentage of the factors of the respondents. For instance, in this study we are to record the number of employees working in the organization.

4.6 Chi- Square Method

The Chi-square is a method that is used to find the relationship between two factors. In this we find whether the first factor influences the second factor.

Formula

$$\text{Chi-square} = \sum \frac{(o - e)^2}{e}$$

o= obtained frequency

e= expected frequency

Null Hypothesis (Ho) = there is no association between two factors

Alternate Hypothesis (H1) = there is association between two factors

4.7 Limitation of the Study

- ❖ Only limited people respond for the survey.
- ❖ The project place is selected only with in Chennai city and it is not applicable to other city.

CHAPTER 5

ANALYSIS AND PRESENTATION

5.1 Simple Percentage method

The Simple Percentage method is the simple method which is used to find the percentage of the factors of the respondents. In this study we are to record the age of the respondents. For this we are to tabulate the factors like below 20, 21 to 30, 30 to 40, above 40, up next comes the No. of respondents and then the Percentage.

5.1.1 Gender of the Respondents

Table 5.1.1 Gender of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Male	58	49
2	Female	62	51
	Total	120	100

INTERPRETATION

From the above table it is noted that among 120 respondents in Use of plastic bags: factors affecting ecologically oriented behaviour in consumers. Coimbatore city. 49% of customer's male and 51% of customer's female.

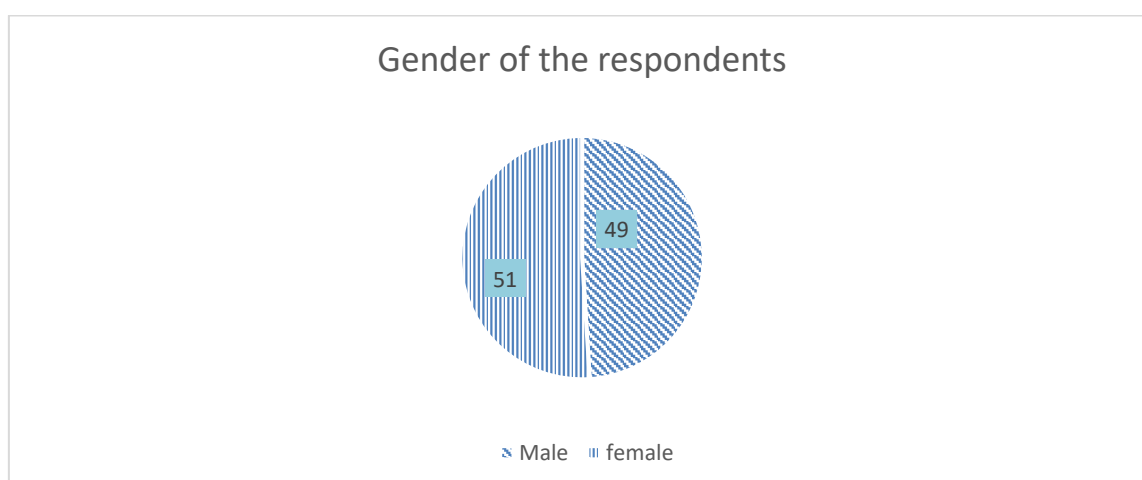


Fig 5.1.1 Chart showing the Gender of the respondents

5.1.2 Showing the age of the Respondents

Table 5.1.2 Showing the age of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	20 – 30	14	12
2	31-40	23	19
3	41 – 50	43	36
4	51 -60& ABOVE	40	33
	Total	120	100

INTERPRETATION

From the above table it is noted that among 120 respondents in job satisfaction in private bank. Chennai city. 12% of employee age 20 – 30, and 19% of employee age 31-40, and 36% of age 41 – 50, and 33% of employee age 51 -60& ABOVE.

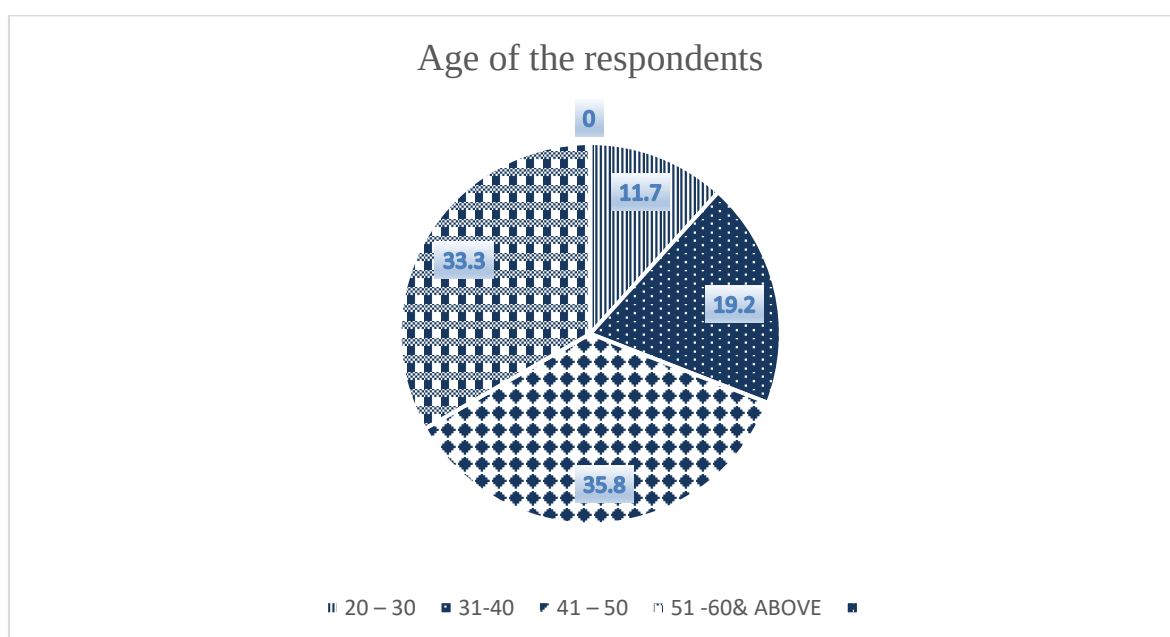


Fig 5.1.2 Chart showing the occupation of the respondents.

5.1.3 Marital Status.

5.1.3 Table represent respondent Marital Status

S. No.	Criteria	Respondents	Percentage
1	Married	71	62.3%
2	Unmarried	49	37.7%
	Total	120	100

INTERPRETATION

The above shows that out of 120 respondents 62.3% married.37.7% Unmarried.

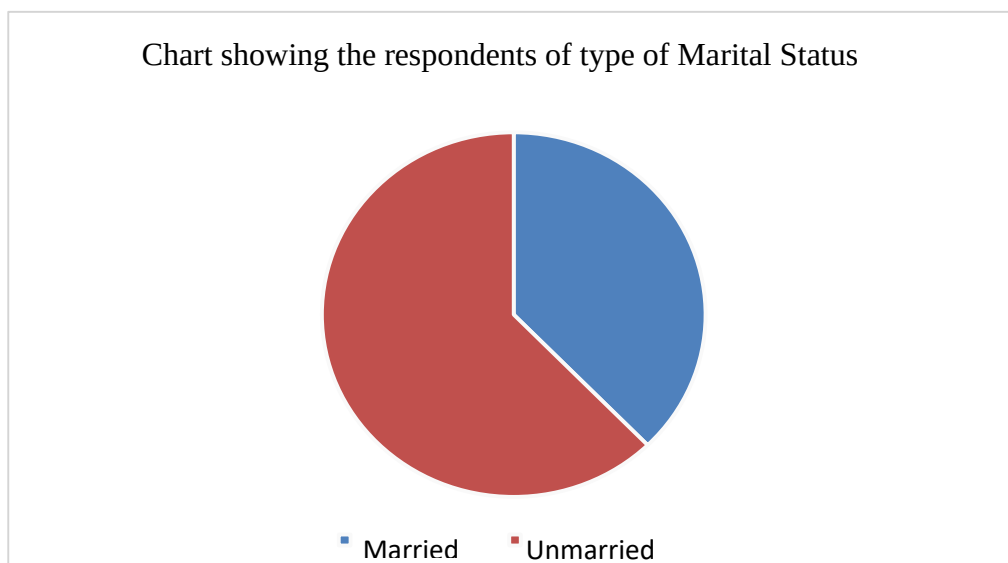


Fig 5.1.3 Chart showing the respondents Marital Status

5.1.4 Educations of the Respondents

Table 5.1.4 Educations of the Respondents

S.NO	Factors	No. of respondents	Percentage
1	Graduate	29	24
2	Post Graduate	31	25
3	MBA/ MCA	13	10
4	JAIIB	19	16
5	CAIIB	8	8
6	Not a Graduate	20	17
	Total	120	100

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 24% of employee Educations is Graduate and 25% of employee Post Graduate, and 10% of employee MBA/ MCA, and 16% of employee JAIIB and 8%of employee CAIIB. And .17 %of employee Not a Graduate.

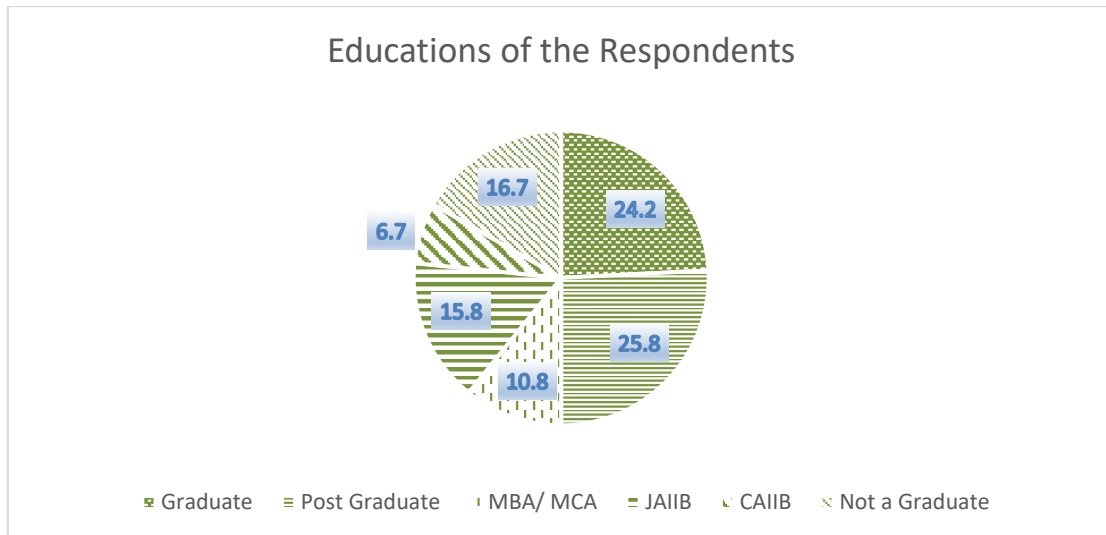


Fig 5.1.4 Chart showing the Education of the respondents

5.1.5 Work place & Category of the Respondents

Table 5.1.5 Work place & Category of the Respondents

Factors	No. of respondents	Percentage
Branch Metropolitan	39	35.5
Urban	45	41.0
Semi urban	26	14.5
Rural	10	9
Total	120	100

INTERPRETATION:

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city, 35.5% of employee are Branch Metropolitan, 41.0 of employee are Urban, 14.5% of employee are Semi urban, 9%of employee are Rural.

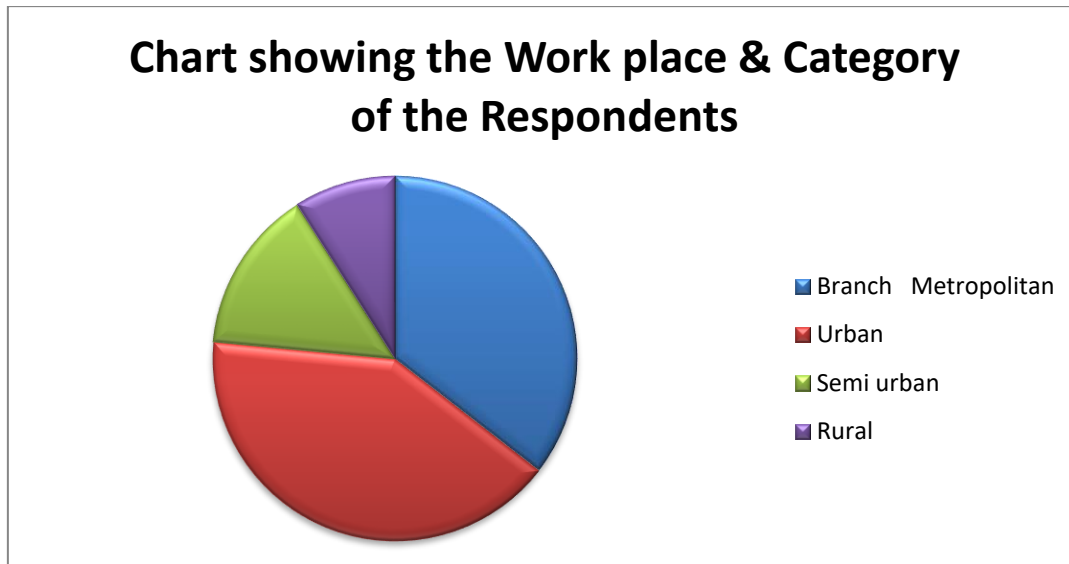


Fig 5.1.5 Chart showing the Work place & Category of the Respondents

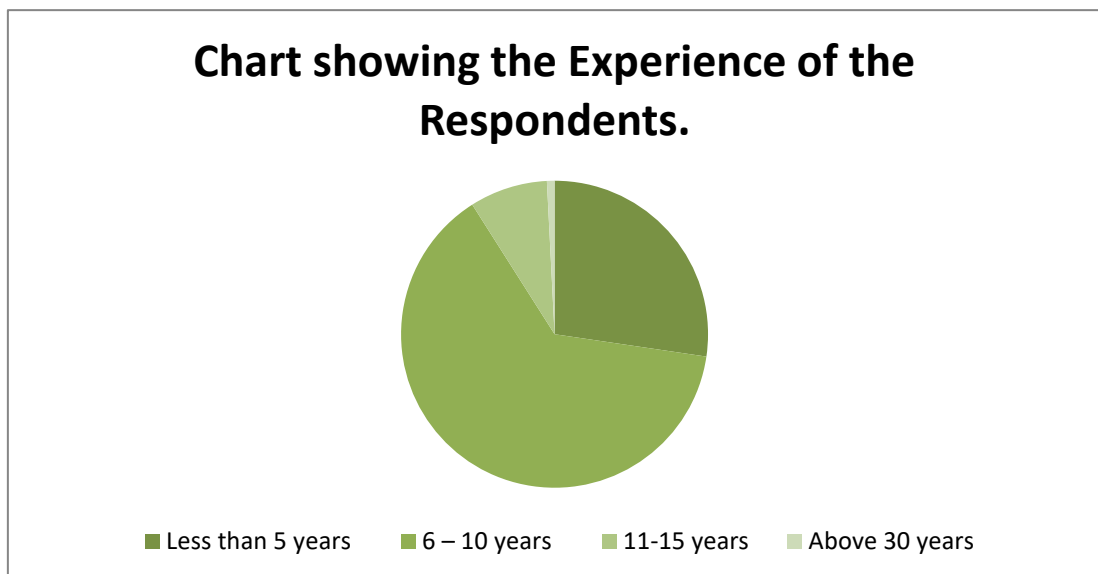
5.1.6 Experience of the Respondents

Table 5.1.6 Experience of the Respondents

Factors	No. of respondents	Percentage
Less than 5 years	40	27.3
6 – 10 years	70	63.6
11-15 years	9	8.2
Above 30 years	1	.8
Total	120	100

INTERPRETATION:

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city, 27.3% of employee are Less than 5 years , 63.6% of employee 6 – 10 years , 8.2% of employee 11-15 years, .8% of Above 30 years.



Fig

5.1.6 Chart showing the Experience of the Respondents.

5.1.7 Work Place and Place of Residence of the Respondents

Table 5.1.7 Work Place and Place of Residence of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	SAME	63	52
2	11	35	30
3	MORE THAN 100KMs	22	18
	Total	120	100

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 52% of employee respondent is same and 30% of employee respondent less then 100kms, and 18% of employee respondent is more than 100kms.

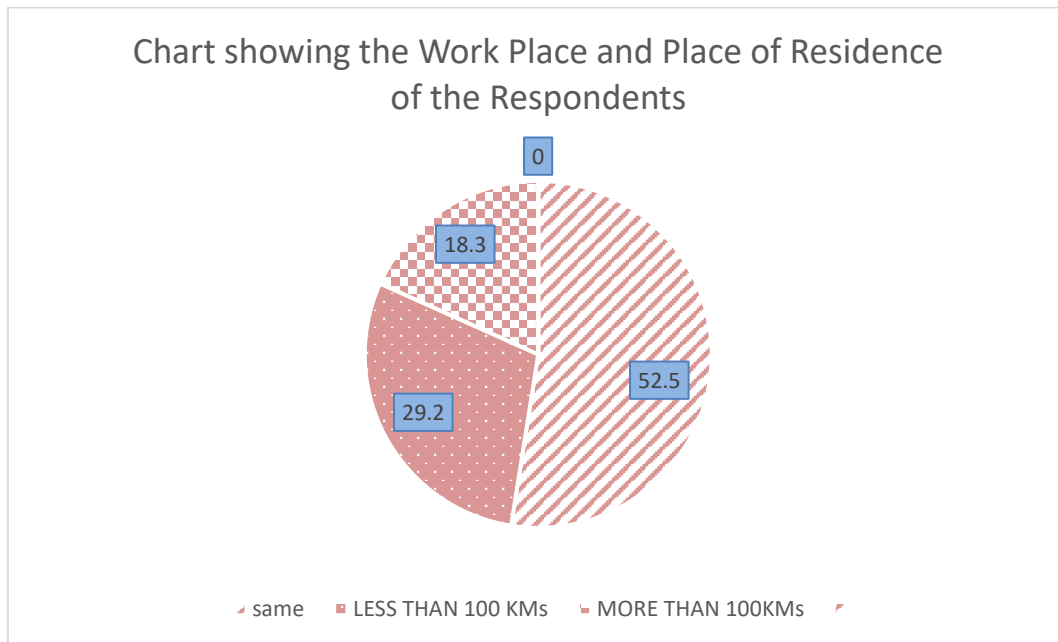


Fig 5.1.7 Chart showing the Work Place and Place of Residence of the Respondents

5.1.8 Showing the Salary per Month of the Respondents

Table 5.1.8 Showing the Salary per Month of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Less than 20,000	54	45
2	20,000 to 30,000	45	38

3	30,000 to 40,000	6	5
4	40,000 ABOVE	15	12
	Total	120	100

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 45% of employee salary is Less than 20,000 and 38% of salary income 20,000 to 30,000, and 5% of employee salary is 30,000 to 40,000, and 12% of employee salary is 40,000 to ABOVE.

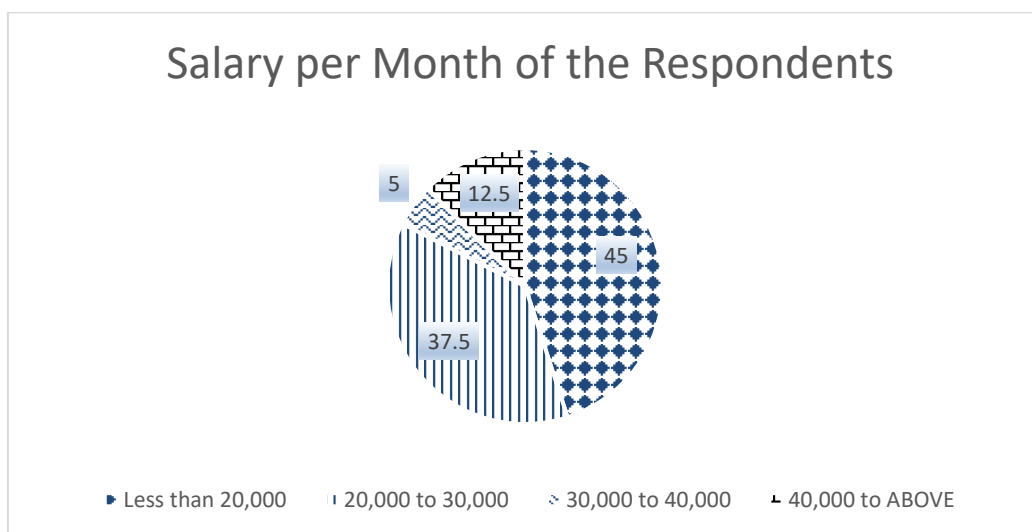


Fig 4.1.3 Chart showing the Salary per Month of the Respondents

5.1.9 I feel I am being paid a fair amount for the work I do of the Respondents

Table 5.1.9 I feel I am being paid a fair amount for the work I do of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	12	10
2	Disagree	17	14
3	Neither Agree	36	30
4	Agree	34	28
5	Strongly Agree	21	18
	Total	120	100

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. Coimbatore city. 10% of employee Strongly Disagree and 14% of employee Disagree, and 30% of employee Neither Agree, and 28% of employee Agree and 18 % of employee Strongly Agree.

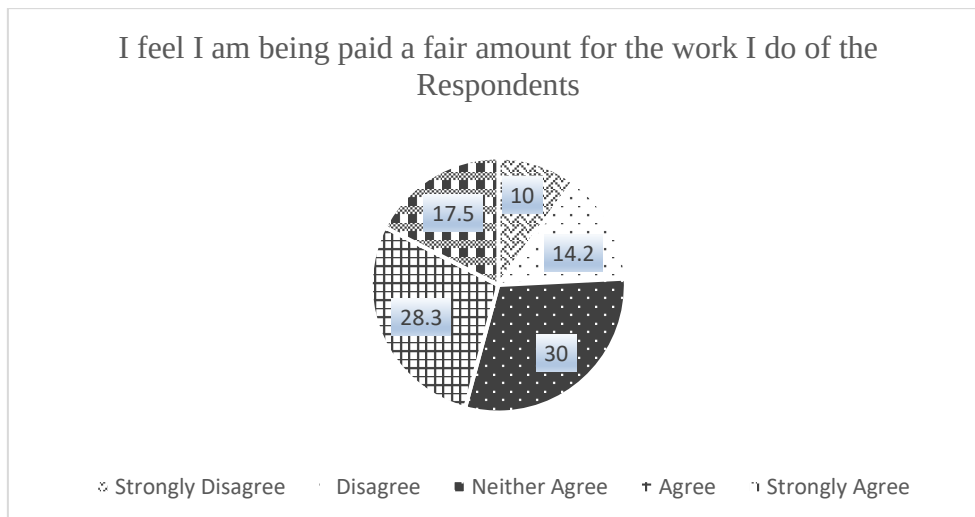


Fig 5.1.9 Chart showing the I feel I am being paid a fair amount for the work I do of the Respondents

5.1.10 Chances for promotion are less on my job of the Respondents

Table 5.1.10 Chances for promotion are less on my job of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	2	2
2	Disagree	20	17
3	Neither Agree	21	17
4	Agree	52	43
5	Strongly Agree	25	21
	Total	120	100

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city.

2% of employee Strongly Disagree and 17% of employee Disagree, and 17% of employee Neither Agree, and 43% of customer's Agree and 21 % of employee Strongly Agree.

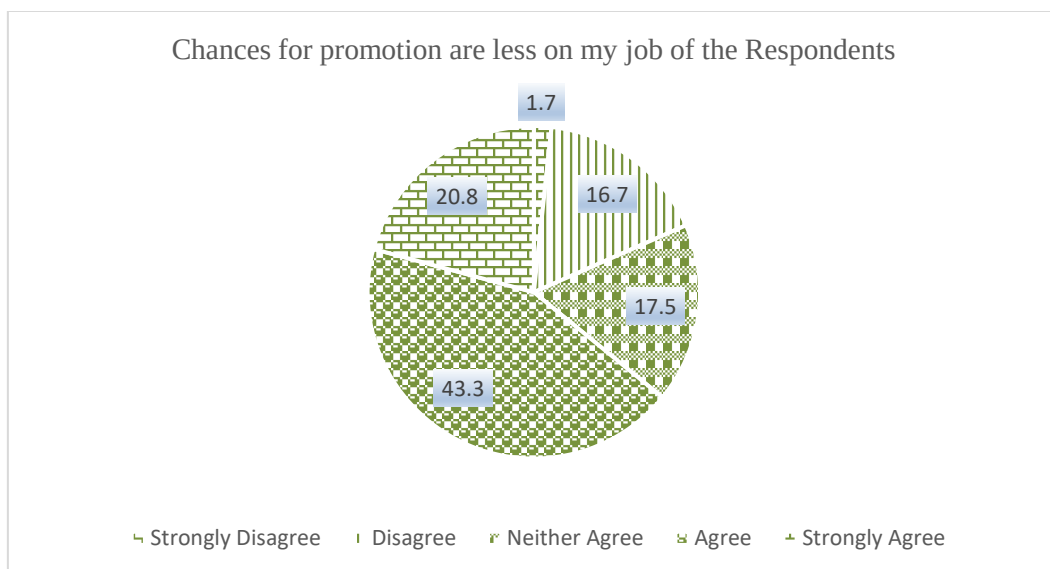


Fig 5.1.10 Chart showing the Chances for promotion are less on my job of the Respondents

5.1.11 My supervisor is quite competent in doing his/her job of the Respondents

Table 5.1.11 My supervisor is quite competent in doing his/her job of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	7	6
2	Disagree	7	6
3	Neither Agree	24	20
4	Agree	39	32
5	Strongly Agree	43	36
	Total	120	100

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 6% of employee Strongly Disagree and 6% of employee Disagree, and 20% of employee Neither Agree, and 32% of employee Agree and 36% of employee strongly agree.

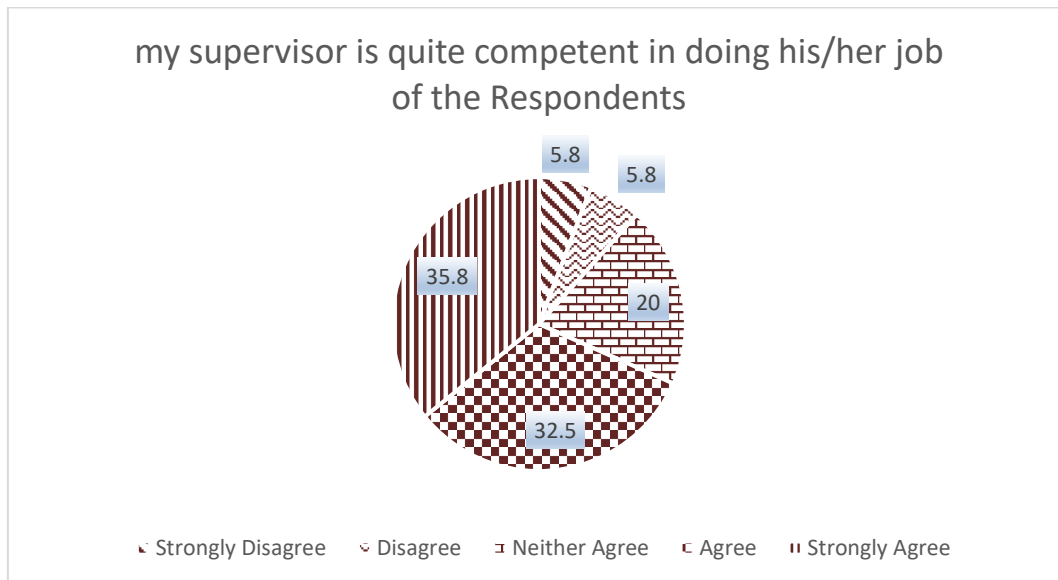


Fig 5.1.11 Chart showing the my supervisor is quite competent in doing his/her job of the Respondents

5.1.12 I am not satisfied with the benefits I receive of the Respondents

Table 5.1.12 I am not satisfied with the benefits I receive of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	3	2
2	Disagree	13	11
3	Neither Agree	16	13

4	Agree	50	42
5	Strongly Agree	38	32
	Total	120	100
	Mean	3.8917	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. Coimbatore city. 2% of employee Strongly Disagree and 11% of employee Disagree, and 13% of employee Neither Agree, and 42% of employee Agree and 32% of employee Strongly Agree.

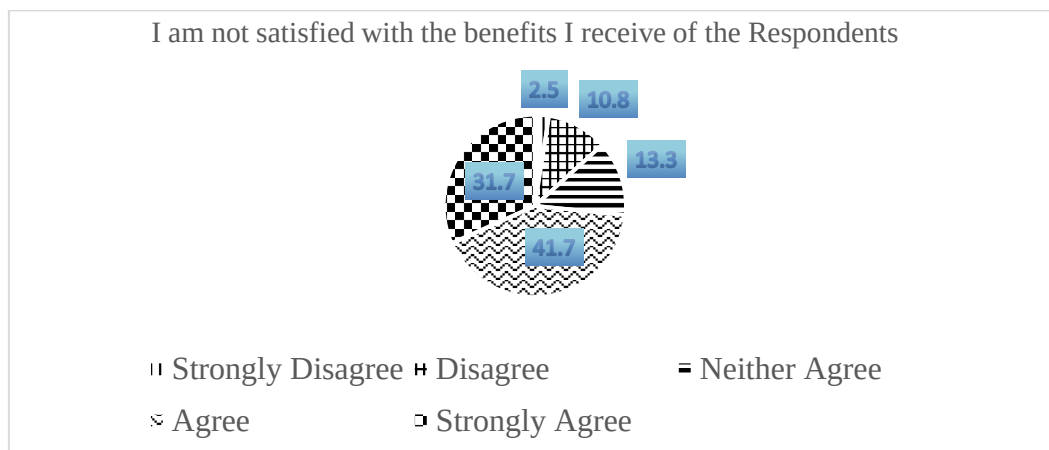


Fig 5.1.12 Chart showing the I am not satisfied with the benefits I receive of the Respondents

5.1.13 many of our rules and procedures make doing a good job difficult of the Respondents

Table 5.1.13 many of our rules and procedures make doing a good job difficult of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	6	5
2	Disagree	8	7
3	Neither Agree	21	17
4	Agree	45	38
5	Strongly Agree	40	33
	Total	120	100
	Mean	3.8750	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 5% of employee Strongly Disagree and 7% of employee Disagree, and 17% of employee Neither Agree, and 38% of employee Agree and 33% of employee strongly agree.

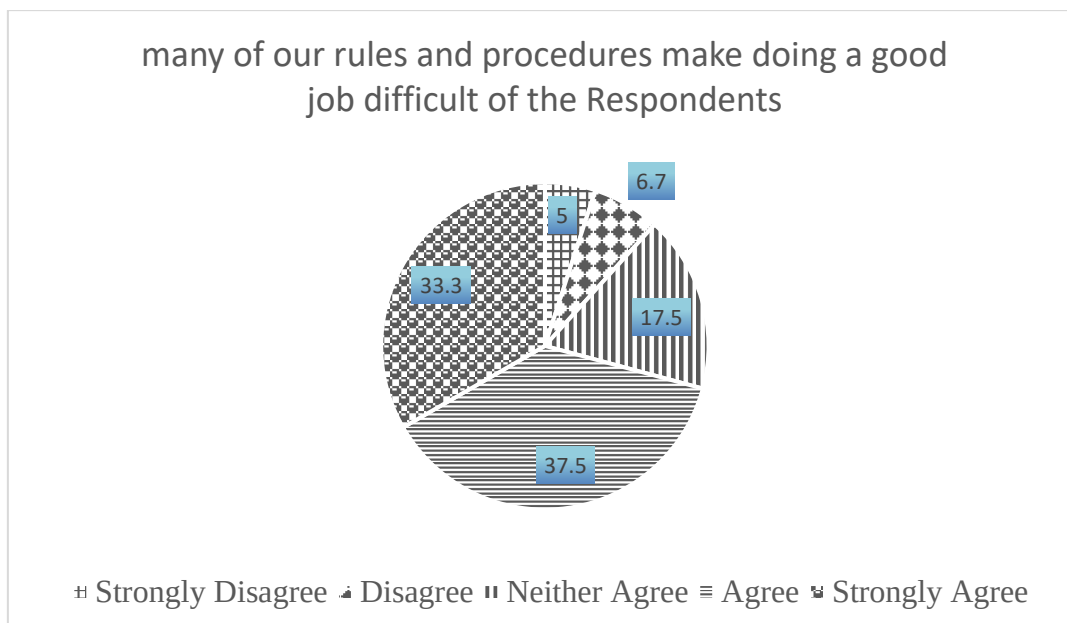


Fig 5.1.13 Chart showing the many of our rules and procedures make doing a good job difficult of the Respondents

5.1.14 I like the people I work with of the Respondents

Table 5.1.14 I like the people I work with of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	6	5
2	Disagree	12	10
3	Neither Agree	17	15
4	Agree	51	42
5	Strongly Agree	34	28
	Total	120	100
	Mean	3.7917	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 5% of employee Strongly Disagree and 10% of employee Disagree, and 15% of employee Neither Agree, and 42% of employee Agree and 28% of employee strongly agree.

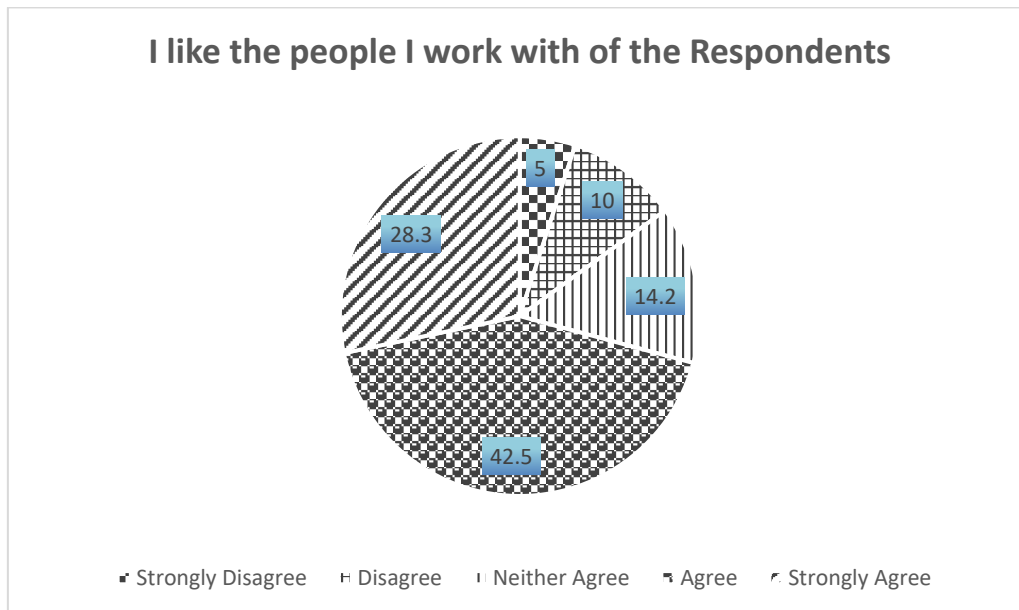


Fig 5.1.14 Chart showing the I like the people I work with of the Respondents

5.1.15 my supervisor is unfair to me of the Respondents

Table 4.1.14 my supervisor is unfair to me of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	6	5
2	Disagree	8	7
3	Neither Agree	21	18
4	Agree	45	37
5	Strongly Agree	40	33

	Total	120	100
	Mean	3.5250	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 5% of employee Strongly Disagree and 7% of employee Disagree, and 18% of employee Neither Agree, and 37% of employee Agree and 33% of employee Strongly Agree.

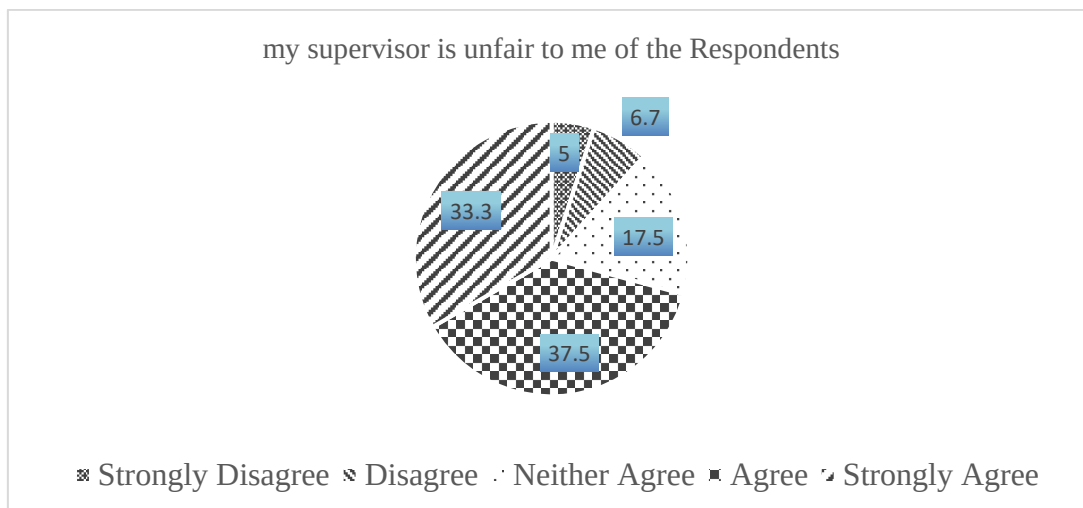


Fig 5.1.15 Chart showing the my supervisor is unfair to me of the Respondents

5.1.16 the benefits we receive are as good as most other banks offer of the Respondents

Table 5.1.16 the benefits we receive are as good as most other banks offer of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	6	5
2	Disagree	12	10

3	Neither Agree	17	14
4	Agree	51	42
5	Strongly Agree	34	29
	Total	120	100
	Mean	3.7917	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 5% of employee Strongly Disagree and 10% of employee Disagree, and 14% of employee Neither Agree, and 42% of employee Agree and 29% of employee Strongly Agree.

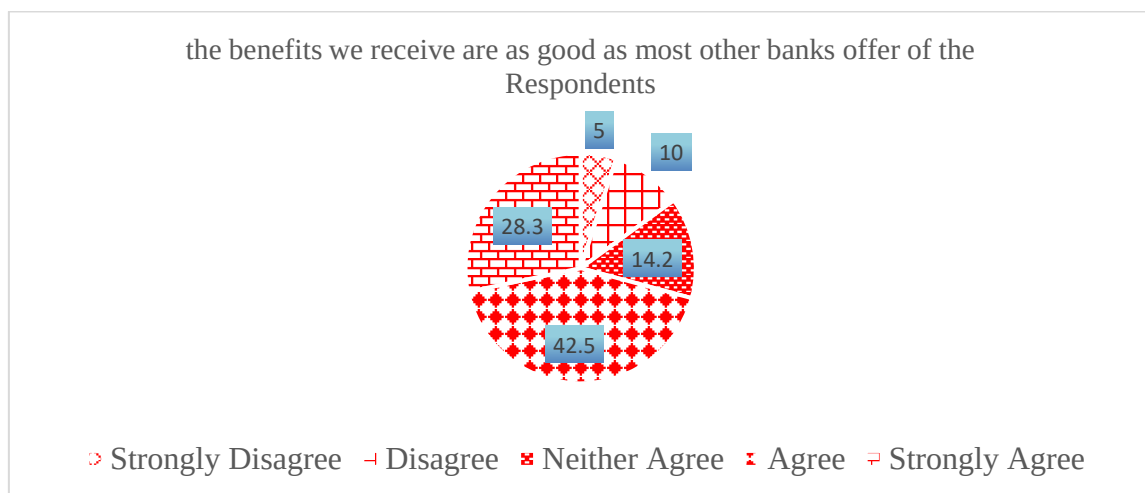


Fig 5.1.16 Chart showing the the benefits we receive are as good as most other banks offer of the Respondents

5.1.17 I feel that the work I do is not appreciated of the Respondents

Table 5.1.17 I feel that the work I do is not appreciated of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	4	3
2	Disagree	25	21
3	Neither Agree	30	25
4	Agree	26	22
5	Strongly Agree	35	29
	Total	120	100
	Mean	3.5250	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 3% of employee Strongly Disagree and 21% of employee Disagree, and 25% of employee Neither Agree, and 22% of employee Agree and 29% of employee Strongly Agree.

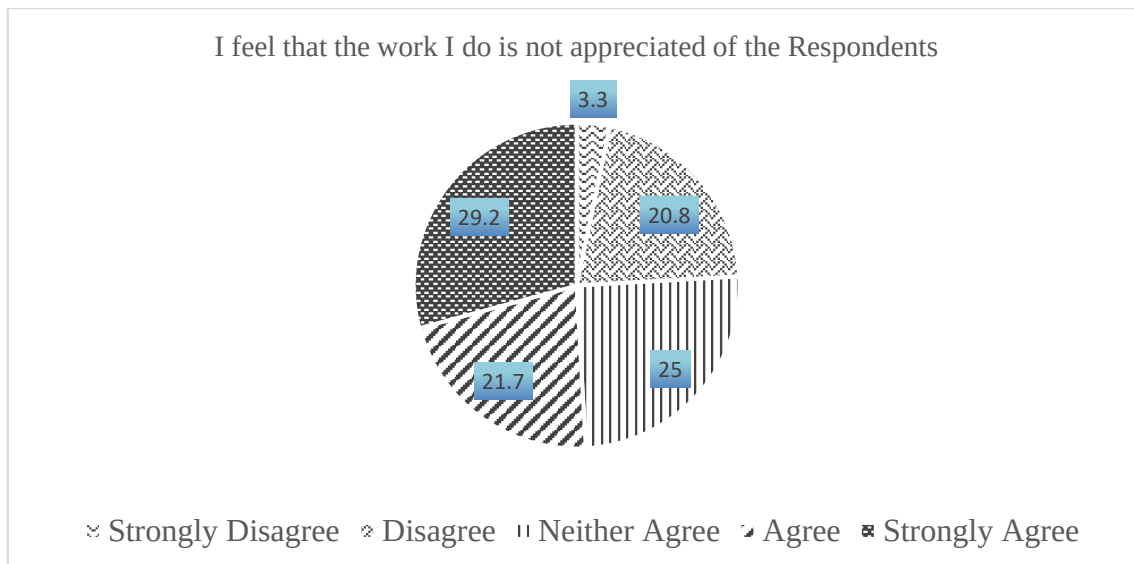


Fig 5.1.17 Chart showing the I feel that the work I do is not appreciated of the Respondents

5.1.18 Very rarely my efforts to do a good job is blocked by red tapism of the Respondents

Table 4.1.18 Very rarely my efforts to do a good job is blocked by red tapism of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	3	2
2	Disagree	14	12
3	Neither Agree	30	25
4	Agree	44	37
5	Strongly Agree	29	24
	Total	120	100
	Mean	3.6833	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 2% of employee Strongly Disagree and 12% of employee Disagree, and 25% of employee Neither Agree, and 37% of employee Agree and 24% of employee Strongly Agree.

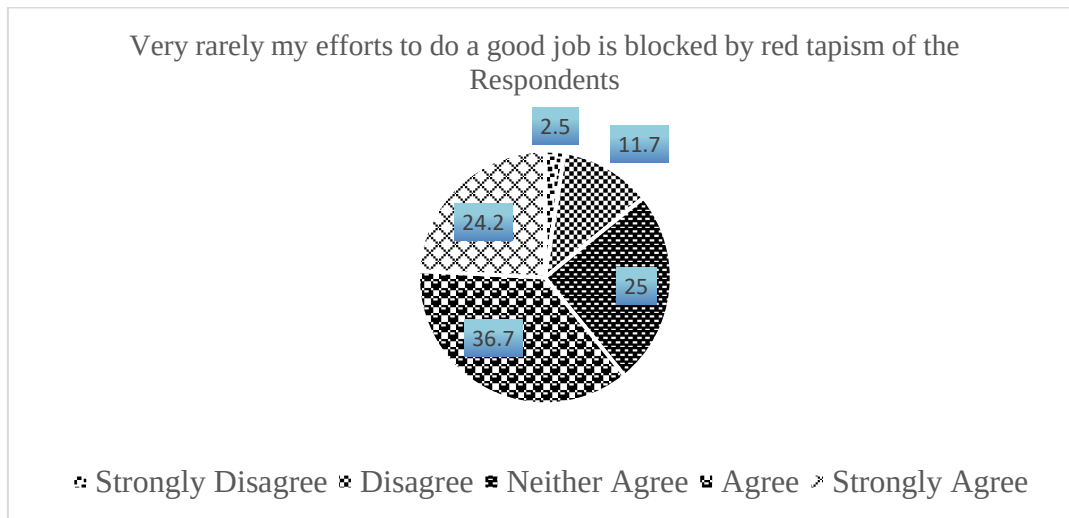


Fig 5.1.18 Chart showing the Very rarely my efforts to do a good job is blocked by red tapism of the Respondents

5.1.19 I have to work harder and harder at my job because people work with me are not competent of the Respondents

Table 5.1.19 I have to work harder and harder at my job because people work with me are not competent of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	2	2
2	Disagree	15	12
3	Neither Agree	37	31
4	Agree	38	32
5	Strongly Agree	28	23
	Total	120	100
	Mean	3.6250	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 2% of employee Strongly Disagree and 12% of employee Disagree, and 31% of employee Neither Agree, and 32% of employee Agree and 23% of employee Strongly Agree.

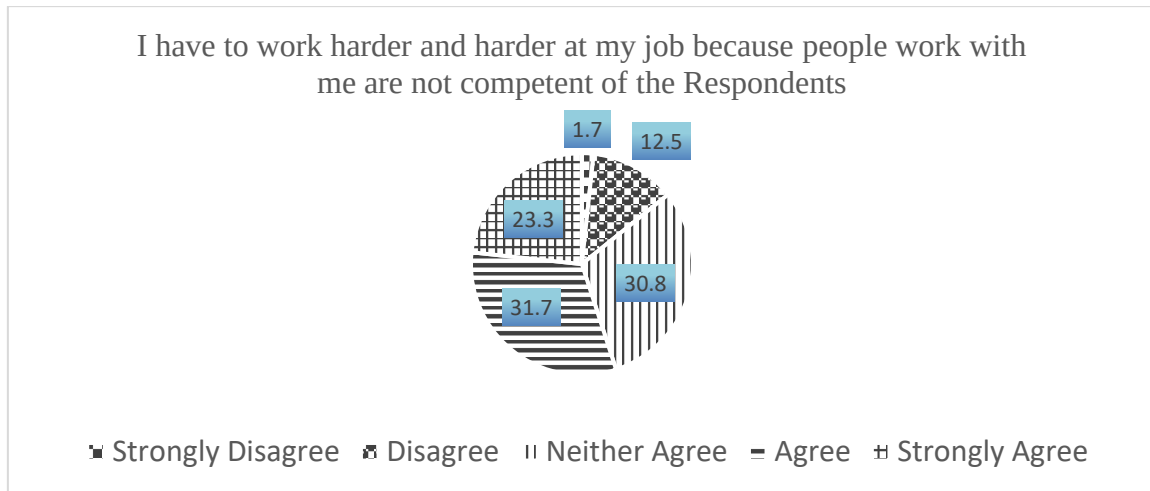


Fig 5.1.19 Chart showing I have to work harder and harder at my job because people work with me are not competent of the Respondents

5.1.20 I like doing the things I do at work of the Respondents

Table 5.1.20 I like doing the things I do at work of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	1	1
2	Disagree	19	16
3	Neither Agree	26	22
4	Agree	40	33
5	Strongly Agree	34	28
	Total	120	100
	Mean	3.7750	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 1% of employee Strongly Disagree and 16% of employee Disagree, and 22% of

employee Neither Agree, and 33% of employee Agree and 28% of employee Strongly Agree.

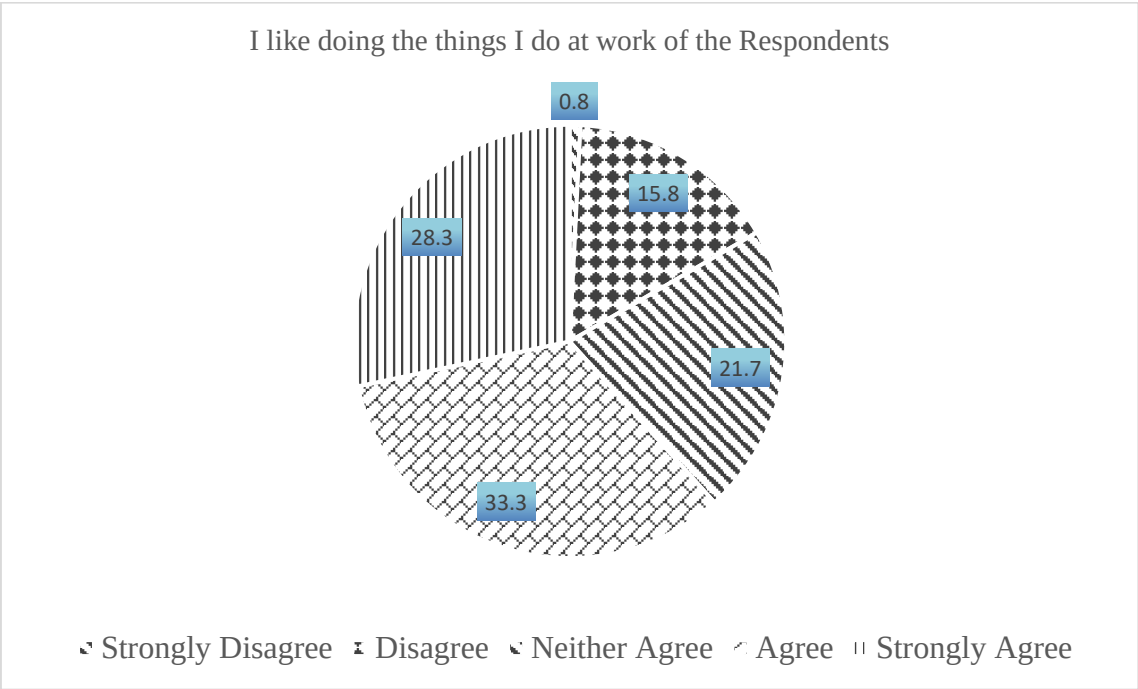


Fig 5.1.20 Chart showing I like doing the things I do at work of the Respondents

5.1.21 The goals of this organization are not clear to me of the Respondents

Table 5.1.21 The goals of this organization are not clear to me of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	5	4
2	Disagree	21	18
3	Neither Agree	24	20
4	Agree	30	25
5	Strongly Agree	40	33
	Total	120	100

	Mean	3.6583
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INTERPRETATION:

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 4 % of employee Strongly Disagree and 18% of employee Disagree, and 20% of employee Neither Agree, and 25% of employee Agree and 33% of employee Strongly Agree.

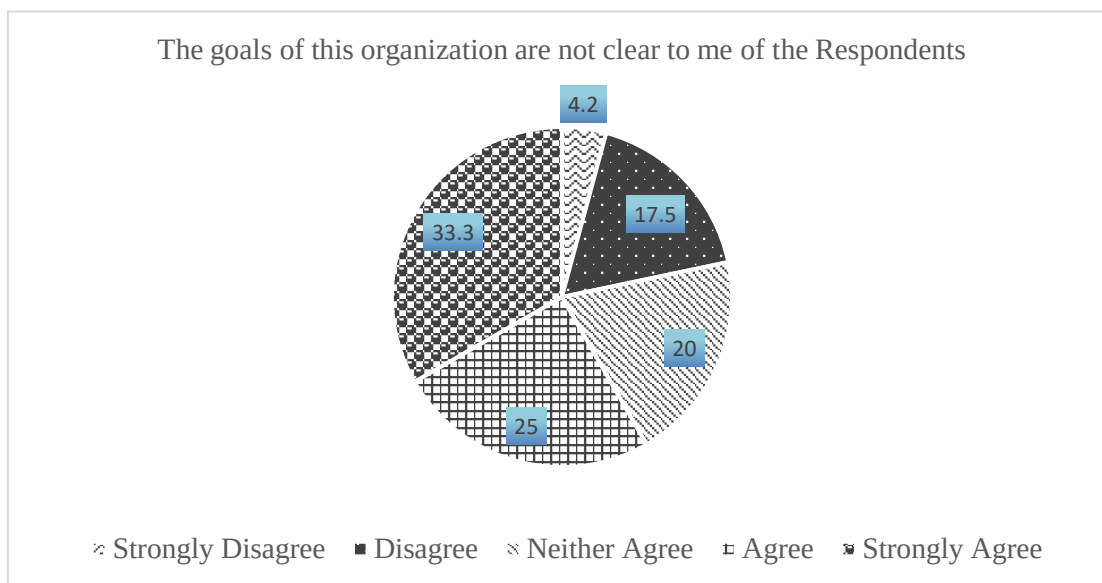


Fig 5.1.21 Chart showing The goals of this organization are not clear to me of the Respondent

5.1.22 The benefit package we have is equitable of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	5	4
2	Disagree	20	17
3	Neither Agree	35	30

4	Agree	41	33
5	Strongly Agree	19	16
	Total	120	100
	Mean	3.5833	

Table 5.1.22 The benefit package we have is equitable of the Respondents

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 4 % of employee Strongly Disagree and 17% of employee Disagree, and 30% of employee Neither Agree, and 33% of employee Agree and 16% of employee Strongly Agree.

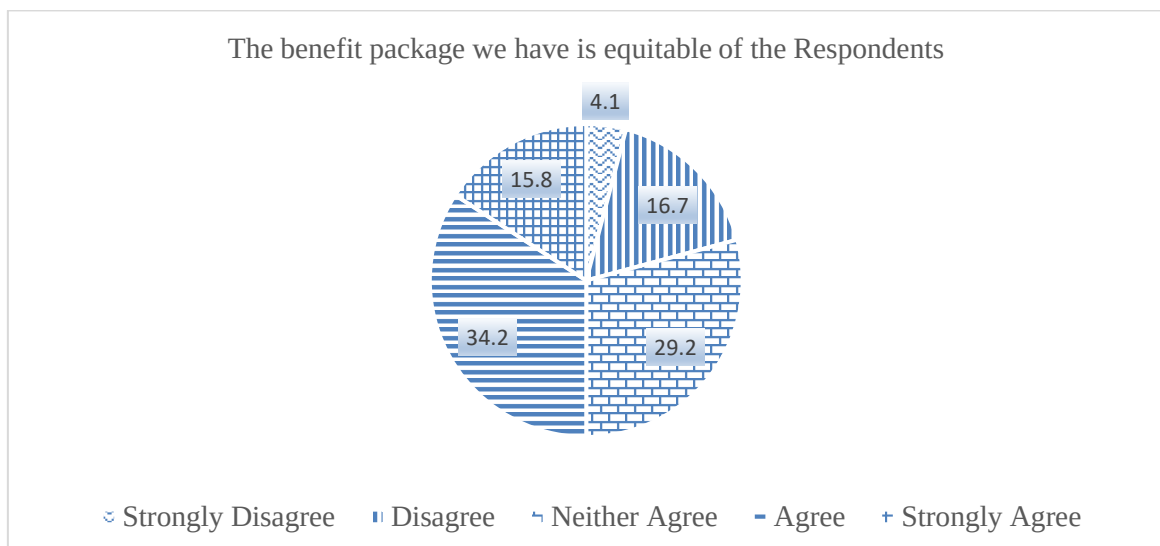


Fig 5.1.22 Chart showing The benefit package we have is equitable of the Respondents

5.1.23 There are few rewards for those who work here of the Respondents

Table 5.1.23 There are few rewards for those who work here of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	2	2
2	Disagree	13	11
3	Neither Agree	28	23
4	Agree	39	32
5	Strongly Agree	38	32
	Total	120	100
	Mean	3.8167	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 2 % of employee Strongly Disagree and 11% of employee Disagree, and 23% of employee Neither Agree, and 32% of employee Agree and 32% of employee Strongly Agree.

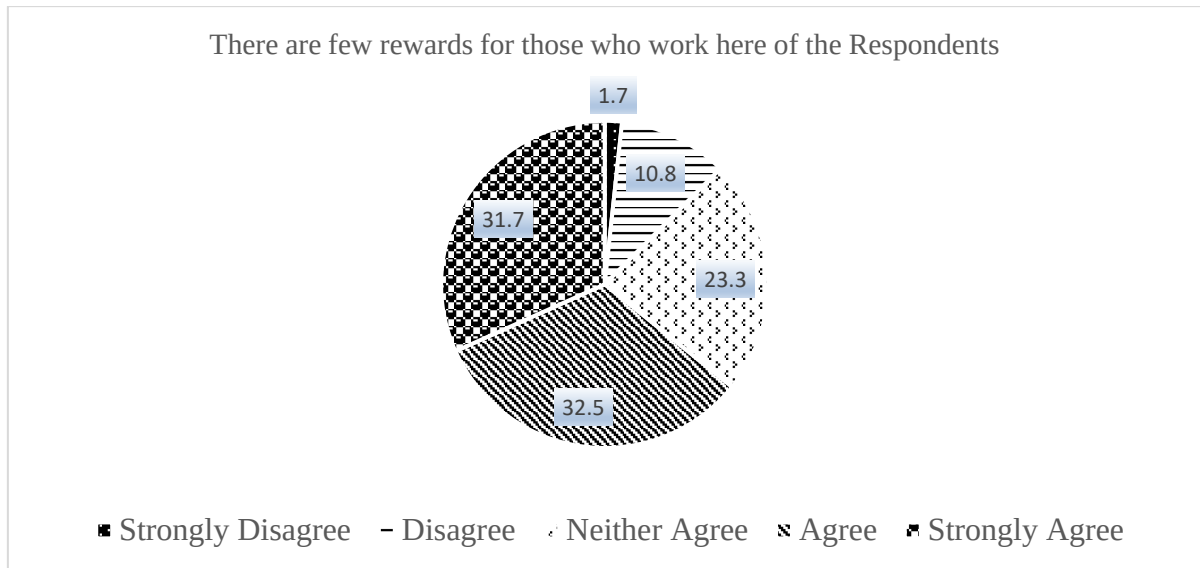


Fig 5.1.23 Chart showing There are few rewards for those who work here of the Respondents

BANK POLICY DIMENSIONS

5.1.24 Trainings are given to employees who do their job well of the Respondents

Table 5.1.24 Trainings are given to employees who do their job well of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	8	7
2	Disagree	14	11
3	Neither Agree	20	17
4	Agree	48	40
5	Strongly Agree	30	25
	Total	120	100
	Mean	3.6500	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 7 % of employee Strongly Disagree and 11% of employee Disagree, and 17% of employee Neither Agree, and 40% of employee Agree and 25% of employee Strongly Agree.

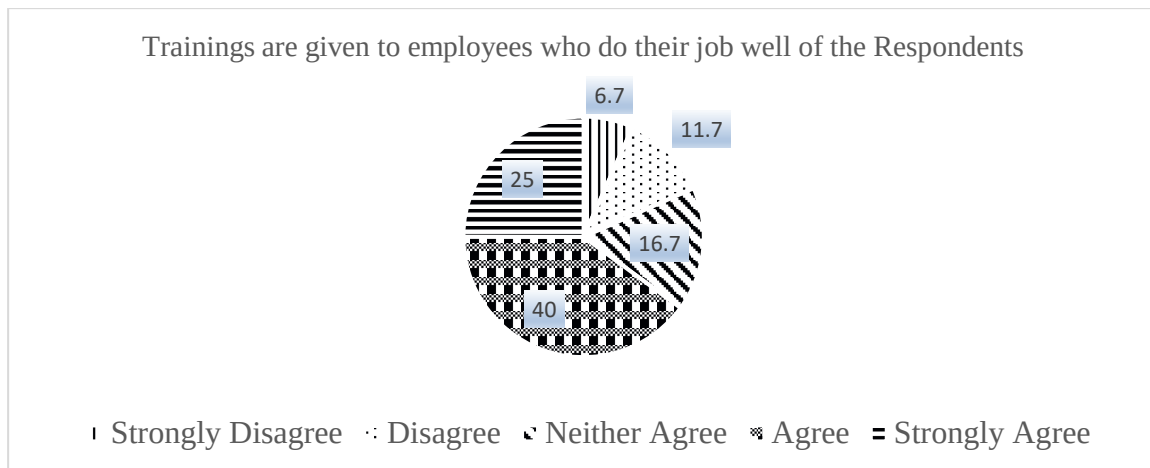


Fig 5.1.24 Chart showing Trainings are given to employees who do their job well of the Respondents

5.1.25 Trainings given to employees are not adequate of the Respondents

Table 5.1.25 Trainings given to employees are not adequate of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	4	4
2	Disagree	16	13
3	Neither Agree	21	17
4	Agree	48	40
5	Strongly Agree	31	26
	Total	120	100
	Mean	3.8000	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city.

4 % of employee Strongly Disagree and 13% of employee Disagree, and 17% of employee Neither Agree, and 40% of employee Agree and 26% of employee Strongly Agree.

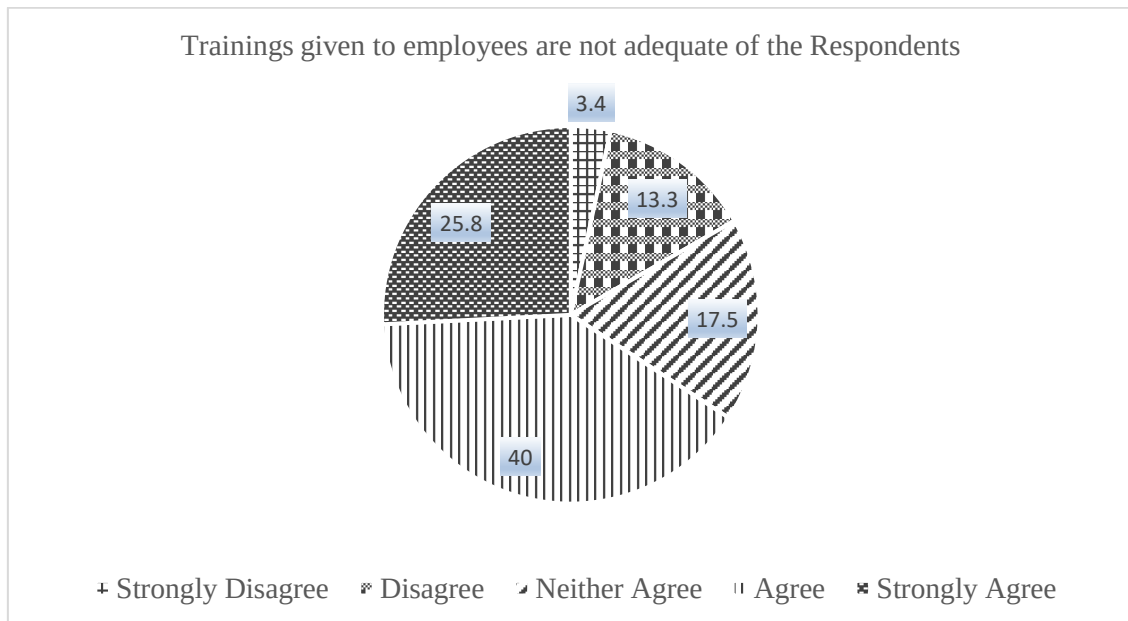


Fig 5.1.25 Chart showing Trainings given to employees are not adequate of the Respondents

5.1.26 Training programmes offered are motivating of the Respondents

Table 5.1.26 Training programmes offered are motivating of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	3	3
2	Disagree	8	7
3	Neither Agree	24	20
4	Agree	58	48
5	Strongly Agree	27	23
	Total	120	100
	Mean	3.8167	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 3 % of employee Strongly Disagree and 7% of employee Disagree, and 20% of employee Neither Agree, and 48% of employee Agree and 23% of employee Strongly Agree.

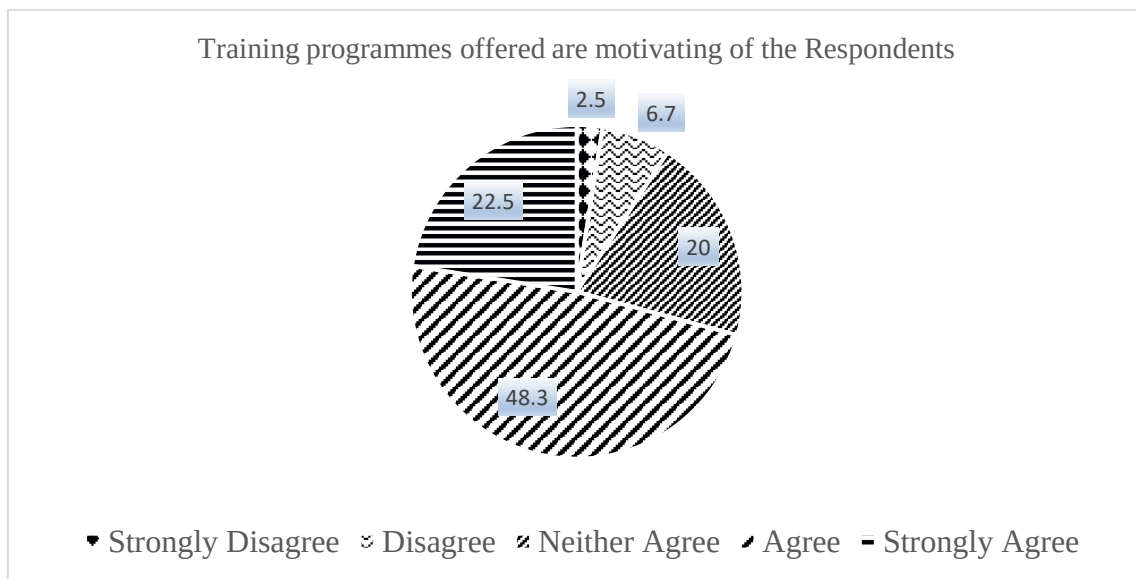


Fig 5.1.26 Chart showing Training programmes offered are motivating of the Respondents

5.1.27 Trainings given to employees are effective of the Respondents

Table 5.1.27 Trainings given to employees are effective of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	6	5
2	Disagree	15	12
3	Neither Agree	25	21
4	Agree	37	31

5	Strongly Agree	37	31
	Total	120	100
	Mean	3.7000	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 5% of employee Strongly Disagree and 12% of employee Disagree, and 21% of employee Neither Agree, and 31% of employee Agree and 31% of employee Strongly Agree.

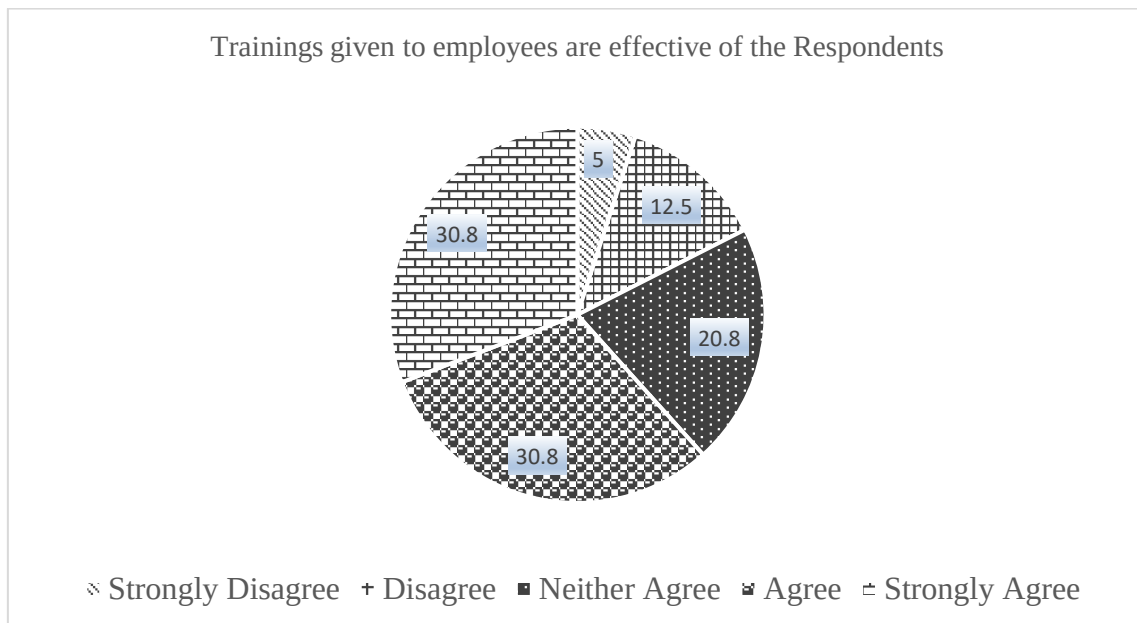


Fig 5.1.27 Chart showing Trainings given to employees are effective of the Respondents

5.1.28 Feedback from superiors and top management of the Respondents

Table 4.1.27 Feedback from superiors and top management of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	24	20
2	Disagree	25	15
3	Neither Agree	46	35
4	Agree	25	20
5	Strongly Agree	24	10
	Total	120	100
	Mean	3.6000	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 20 % of employee Strongly Disagree and 15% of employee Disagree, and 35% of employee Neither Agree, and 20% of employee Agree and 10% of employee Strongly Agree.

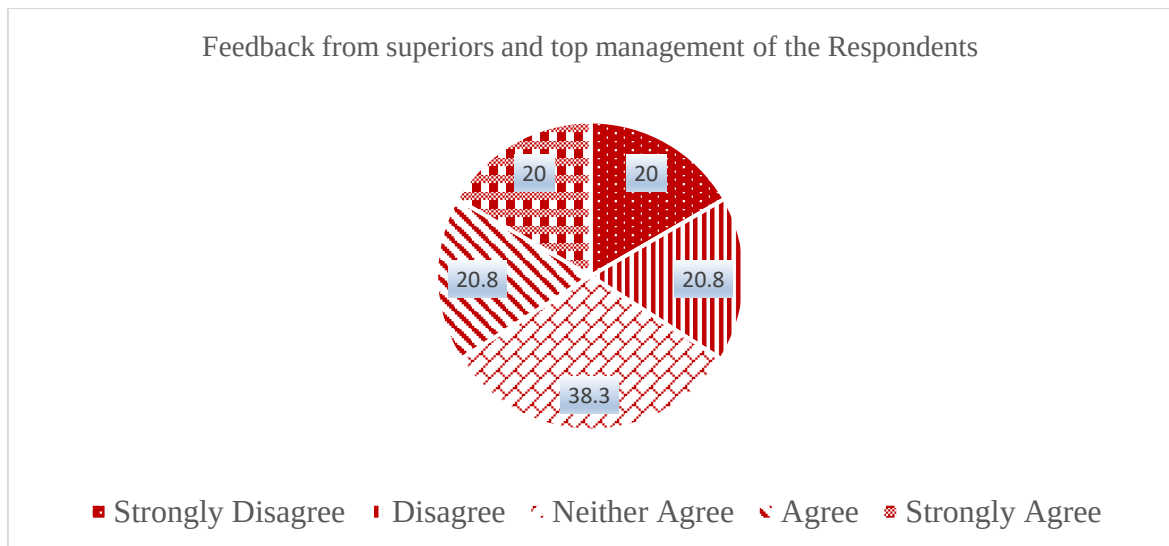


Fig 5.1.28 Chart showing Feedback from superiors and top management of the Respondents

5.1.29 Qualification is recognized for promotion of the Respondents

Table 5.1.29 Qualification is recognized for promotion of the Respondents

S.NO	Factors	No. of Respondents	Percentage
1	Strongly Disagree	6	5
2	Disagree	17	14
3	Neither Agree	23	19
4	Agree	42	35
5	Strongly Agree	32	27
	Total	120	100
	Mean	4.0917	

INTERPRETATION

From the above table it is noted that among 120 respondents in A Study on performance factors and job satisfaction of private bank employee in Chennai city. 5% of employee Strongly Disagree and 14% of employee Disagree, and 19% of employee Neither Agree, and 35% of employee Agree and 27% of customer's Strongly Agree.

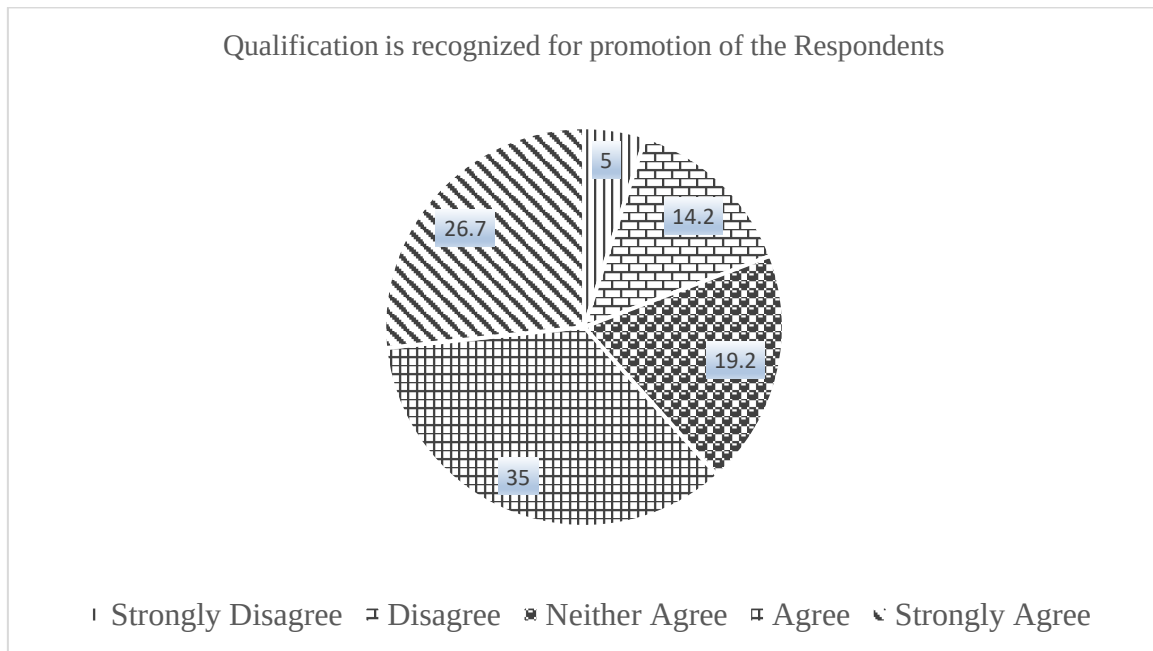


Fig 5.1.29 Chart showing Qualification is recognized for promotion of the Respondents

5.2 Chi-Square Test

5.2.1 To test the relationship age of the respondents and satisfaction level

Null Hypothesis (H₀): There is no association the Gender and general satisfaction level of the respondents and the satisfaction level

Alternative Hypothesis (H₁): There is an association the Gender and general satisfaction level of the respondents and the satisfaction level

$$Chi - square = \sum \frac{(O - E)^2}{E}$$

Where, O – Observed Value
E – Expected Value

Calculated Value Chi-square value	Degree of Freedom (No. of row – 1) × (No. of column – 1)	Probability Level	Critical Chi-Square Value
3.33	4	0.60	14.94

Impact Gender	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Male	4	12	17	20	5	58
Female	8	5	19	15	15	62
Total	12	17	36	35	20	120

INTERPRETATION: The calculated value, 3.33 is less than the critical chi-square value, 14.94, null hypothesis is accepted.

Hence, there is no association between the Gender of the respondents and their satisfaction level

CHAPTER 6

FINDINGS AND SUGGESTIONS

6.1 Findings:

Each and every research's base will be findings and the suggestions. Every researcher who does the research will have their own opinion and the suggestions likewise some of the findings from this study are.

- ❖ 51.67% of employee gender is female.
- ❖ 36.0% of respondents age are 41 – 50,
- ❖ 62.3% of employee are married.
- ❖ 25.0% of respondent's is higher e Qualification are Post Graduate.
- ❖ 41.0% of employee are Work place & Category are Urban.
- ❖ 63.6% of employee are Experience are 6 – 10 years.
- ❖ 52.5%.Of employee Work Place and Place of Residence are SAME.
- ❖ 45.0% of employee Salary per Month are Less than 20,000.
- ❖ 30.0% of employee I feel I am being paid a fair amount for the work I do.
- ❖ 43.3%. Of employee Chances for promotion are less on my job
- ❖ 35.5%. of employee My supervisor is quite competent in doing his/her job
- ❖ 41.7%of employee I am not satisfied with the benefits I receive
- ❖ 37.5%of employee Many of our rules and procedures make doing a good job difficult respondent agree
- ❖ 42.5%. Of employee I like the people I work with respondent agree
- ❖ 37.5% of employee are My supervisor is unfair to me respondent agree
- ❖ 42.5% of employee The benefits we receive are as good as most other banks offer of respondent agree.
- ❖ 29.2%. Of employee are I feel that the work I do is not appreciated respondent strongly agree.
- ❖ 36.7%. of employee Very rarely my efforts to do a good job is blocked by red tapism are respondent agree.
- ❖ 31.7% of employee I have to work harder and harder at my job because people work with me are not competent of respondent agree.
- ❖ 33.3% of employee I like doing the things I do at work of respondent agree.

- ❖ 33.3% employee The goals of this organization are not clear to me of respondent strongly agree.
- ❖ 34.2% employee The benefit package we have is equitable of agree.
- ❖ 32.2% employee There are few rewards for those who work here of respondent agree.
- ❖ 40.0%of employee Trainings are given to employees who do their job well respondent agree.
- ❖ 40.0%of employee Trainings given to employees are not adequate respondent agree
- ❖ 48.3% of employee Training program's offered are motivating of respondent agree.
- ❖ 30.8% of employee Trainings given to employees are effective respondent agree
- ❖ 38.3% of employee Feedback from superiors and top management respondent agree.
- ❖ 35.0%. Of employee are Qualification is recognized for promotion respondent strongly agree.

6.2 SUGGESTIONS

The private sector banks need to implement training programmes, effective evaluation of their work performance, improving quality of superior-subordinate relationships, and peer group relationships through formal and informal communication facilities or opportunities like conduction of seminar or experience sharing programmes in the banking field in order to achieve a high level of job satisfaction. The private sector banks need to know the constantly emerging need of the employees and take utmost steps in ensuring those expectations are fulfilled so as to make them more satisfied with their job. The study found that the major determinants of job satisfaction are the banking job itself, the growth opportunities in the banking sector and the salary they are getting in the banking sector as compared to other sectors. So, private sector banks need to realise that they need to give special attention to these factors and cannot be diluted. The employees should feel that they have job security, for which the banks can provide facilities or schemes like special pension scheme, retirement plans, and health insurance etc., to their employees.

The private sector banks should maintain a congenial work environment in order to enhance employee satisfaction and to get a positive outcome from their work. It is very clear that there exist a nexus between the job satisfaction of employee and the customer satisfaction hence, the banks to have satisfied customers need to focus on employee satisfaction.

6.3 CONCLUSION:

In the light of the findings, job performance is one of the most important ingredients of job satisfaction. Secure job environment enhances the degree of job satisfaction. Management must create an environment of job security among employees. Indians work with emotions, so any legal job contract will not motivate them. Instead, there should be a psychological or emotional bond between employees and the organisation. Due to the different social, economic and cultural backgrounds, the hire and fire system is not effective in India. In fact, Indian culture is neither individualistic nor collective, rather it is "Karm" (according to Indian mythology it is do your duty, don't worry about results) oriented. Indians always accept effective leadership. So when management can provide effective leadership and a secure job environment, Karm (job duty) will be in the right direction. Apart from job performance, management must provide job stability. There should be a challenging environment. The job performance should comprise horizontal as well as vertical growth. The job should provide enough scope for the employees in terms of promotion and transfer.

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ANNEXURE
QUESTIONNAIRE

I am **ARUN KUMAR PM**, student of MBA (HR) Department, SATHYABAMA INSTITUTE OF SEIENCE AND TECHNOLOGY, doing a project on **“A Study on performance factors and job satisfaction of private bank employee in Chennai city”**. I request you to kindly spare your valuable time in filling up the questionnaire. I assure that the information collected from you will be used for academic purpose only and will be kept confidential.

Demographic Information
1.Gender : Female [] Male []
2.Age (in years): A) 20 – 30 [] B) 31-40 [] C) 41 – 50 [] D) 51 -60& ABOVE []
3.Marital Status : Married ☐ Unmarried ☐
4.Qualification : Not a Graduate [] Graduate [] Post Graduate [] MBA/ MCA [] JAIIB [] CAIIB []
5.Work place & Category Administrative Office Branch Metropolitan [] Urban [] Semi urban [] Rural []

6. Designation_____

7. Mother Tongue: _____

8. Experience:

A) Less than 5 years B) 6 – 10 years C) 11-15 years D) Above 30 years.

9. Work Place and Place of Residence.

A) SAME B) LESS THAN 100 KMs C) MORE THAN 100KMs,

10. Salary per Month,

A) Less than 20,000 B) 20,000 to 30,000 C) 30,000 to 40,000 D) 40,000 to ABOVE,

11. I request your kind selves to please tick one box for each question that comes closest to reflecting your opinion about it. SD= Strongly disagree(1), D= Disagree(2), N= Neither agree nor disagree(3), A= Agree(4), SA= Strongly agree(5)

Statements	SD	D	N	A	SA
1. I feel I am being paid a fair amount for the work I do	1	2	3	4	5
2. Chances for promotion are less on my job	1	2	3	4	5
3. My supervisor is quite competent in doing his/her job	1	2	3	4	5
4. I am not satisfied with the benefits I receive	1	2	3	4	5

5.	Many of our rules and procedures make doing a good job difficult	1	2	3	4	5
6.	I like the people I work with	1	2	3	4	5
7.	My supervisor is unfair to me	1	2	3	4	5
8.	The benefits we receive are as good as most other banks offer	1	2	3	4	5
9.	I feel that the work I do is not appreciated	1	2	3	4	5
10.	Very rarely my efforts to do a good job is blocked by red tapism	1	2	3	4	5
11.	I have to work harder and harder at my job because people work with me are not competent	1	2	3	4	5
12.	I like doing the things I do at work	1	2	3	4	5
13.	The goals of this organization are not clear to me	1	2	3	4	5
14.	The benefit package we have is equitable	1	2	3	4	5
15.	There are few rewards for those who work here	1	2	3	4	5

BANK POLICY DIMENSIONS

Statements	SD	D	N	A	SA
1. Trainings are given to employees who do their job well	1	2	3	4	5
2. Trainings given to employees are not adequate	1	2	3	4	5
3. Training programmes offered are motivating	1	2	3	4	5
4. Trainings given to employees are effective	1	2	3	4	5
5. Feedback from superiors and top management	1	2	3	4	5
6. Qualification is recognized for promotion	1	2	3	4	5

(ARTICLE)
**A STUDY ON PERFORMANCE FACTOR AND JOB
SATISFACTION OF PRIVATE BANK EMPLOYEE IN
CHENNAI CITY**

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ABSTRACT

The aim of this research is to examine the contributing variables towards job satisfaction and performances among private sector bank employees working in chennai. The effectiveness of the service provided by the employees is influenced by many factors like promotion, job security, working schedule etc., most of such factor can be directly attributed to the working environment of private sector bank. The notion that private sector bank employees are asked to work more and are under constant pressure, need to be studied through a systematic research. It is possible to relate the job satisfaction of employees with productivity and customer satisfaction as satisfied employees create a congenial environment for the bank customers not only in the banking sector but in any service industry. The sample size of the study was 120. The study highlighted the demographic profile of the employees working in the private sector banks in the chennai town and points out that they are very much satisfied with their job. The banks need to the constantly emerging need of the employees and take utmost steps in ensuring those expectations are fulfilled so as to make them more satisfied with their job.

KEYWORDS: Determinants, Job satisfaction, performances Private sector banks, Chennai,

I. INTRODUCTION

Job satisfaction is showing a positive emotion towards ones job. It is a state of mind. The job satisfaction and performances can also be expressed as a feeling of happiness. Job satisfaction is important both for the individual employee and also for the organization.

The satisfied employee is a healthy employee and contributed more to the organization. He keeps the customer happy and builds the organization not only in the form of short term profits but also in the form of long term brand building (reputation and performances).

In fact, the term job satisfaction was brought to limelight by Hoppock. Hoppock (1935) define the term job satisfaction as is a combination of psychological, physiological and environmental factors that makes a person to admit, "I am happy at my job". The job

satisfaction is a direct contributor to the efficient and effective utilization of man power in the organization. It is a tool to build an organization which can not only flourish during the periods of prosperity but also survive during the periods of turbulence. Satisfied employees are not much worried about the organizational change and are willing to adapt themselves to the changing environment.

The happy and satisfied employees act as the voluntary brand ambassadors of the organization and are involved in word-of-mouth communication and happy with spreading positive information (Mamoria, 2001). Job satisfaction can also be define as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience (Thirupathi, 1996).

In the lieu of the above, the researchers of the study felt the need to study the variables viz., employee job satisfaction and employee job performance and examine to what extent employee job satisfaction has an influence upon employee job performance in the private banks.

Statement of problem:

A study on performance factor and job satisfaction of private bank employee in Chennai city.

OBJECTIVES OF THE STUDY

- To study the relationship between the level of job satisfaction and perceived bank policy dimensions among the private bank employee of Chennai city.
- To find out the influence and relationship of demographic variable on the traditional job factors and bank policy dimensions for the overall job satisfaction of employee.
- To give suggestions to improve the job satisfaction of employee of all ciders based on the empirical findings.

II.Review of Literature

Studies' on Determinants of Job Satisfaction Pay Various factors such as promotion, pay, nature of work, relationship with co-workers, supervision and autonomy lead up to job satisfaction where pay is considered to be the most important dimension influencing job satisfaction (Opkara, 2002). Frye (2004) found out that there is a strong correlation between compensation and performance.

Promotion According to (Nguyen et al., 2003), promotion plays an important role in enhancing job satisfaction levels of employees. And, a study by Teseema and Soeters (2006) has confirmed that promotion practices and employee performance have a positive relationship.

Similarly, McCausland, Poulidakas and Theodosiou (2005) are of the opinion that “job satisfaction is strongly correlated with promotion opportunities and there is a direct and positive association between promotional opportunities and job satisfaction”.

Nature of Work Robbins et al. (2003) refer to the work itself as “the extent to which the job provides the individual with stimulating tasks, opportunities for learning and personal growth, and the chance to be responsible and accountable for results”.

Baah and Amoako (2011) stated that “motivational factors regarding organization such as work itself, achievement sensation, sense of responsibility, recognition, career growth, advancement, and development opportunities help employees recognize their value and worth within organization”.

Raziq and Maulabakhsh (2015) also determined that “working conditions, career growth opportunities, and developments are the key players in the job satisfaction and motivation of employees”. Wang, Lu, and Siu (2015) examined the “relationship between job insecurity and performance and found that increased feelings of job insecurity corresponded with low levels of job performance”.

Shi (2017) explained that “job security is positively related to social safety. Employees with vulnerable position will increase their performance in order to maintain their high social status”. Relationship with Co-workers According to (Bakotic, 2016), job satisfaction is a result of working relationship that can affect the organizational performance.

Similarly, (Ramjee, 2018) is of the opinion that “organisational performance is dependent upon the relationship between co-workers within the organization”.

Communication & Feedback According to Pincus (1986), “Job satisfaction has also a significant positive relationship with employee’s communication and therefore the communication-satisfaction link is a crucial part of organizational success”.

According to (Akdol & Arikboga, 2015), “employees are more satisfied with their job when they are supported from their co-workers and superiors, have a clear understanding of the extent of their job roles, have superiors that are willing to help them and influence them in a good way, and are informed of important decision making within the company”. Gabriel et al., (2014) states that “in order to have a conducive work culture, the feedback needs to have seven parts: source credibility, feedback quality, feedback delivery, frequency of favourable and unfavourable feedback, source availability, and promoting feedback seeking.

In order to make the work environment and job satisfaction possible, feedback must utilize these things in the communication between the employee and his or her supervisor or co-workers". Joan Lloyd (2014) explains that "indifferent and poor behaviour from a manager has a negative effect on the feedback, job performance, and job satisfaction of an employee "Supervision Bhatti et al.

(2013) found out that "supervisor plays important roles in training effectiveness. Without getting support from the supervisor, the transfer of training process cannot be successful". Putter (2013) explained that the "support can be in terms of emotional, instrumental, and at the same time support which are provided before and after the training program".

Fringe Benefits Fronstin (2013) states that "for workers, so far the health benefits have been the most important and consistent element in the employee benefits. Employees who are given the health protection benefits seem to be satisfied with it".

Sirma(2015) affirms that "annual leave has several benefits in work life. Low level of employee anxiety and stress, low level of employee burnout, and employee mental refreshment can be counted as some of those benefits".

III. Research Methodology

3.1 Research Design

Research design is the first and foremost step in methodology adopted and undertaking research study. It is overall plan for the collection and analysis of data in the research project. Thus it is an organized, systematic approach to be the formulation, implementation and control of research project.

In this study descriptive research method design was used.

3.2 Source of Data

The two important sources of data are the primary data and secondary data. The primary data is collected through survey method with the help of questionnaire and personal interview. The secondary data is been collected from consumer satisfaction books .The information is collected through survey done in Chennai city.

3.3 Sampling Size

The 120 respondents are considered as sample for this study.

IV. RESULT ANALYSIS AND DISCUSSION

4.1 Chi-Square Test

To test the relationship age of the respondents and satisfaction level

Null Hypothesis (H₀): There is no association the Gender and general satisfaction level of the respondents and the satisfaction level

Alternative Hypothesis (H₁): There is an association the Gender and general satisfaction level of the respondents and the satisfaction level

Impact Gender	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Male	4	12	17	20	5	58
Female	8	5	19	15	15	62
Total	12	17	36	35	20	120

Where, O – Observed Value
 E – Expected Value

Calculated Value Chi-square value	Degree of Freedom (No. of row – 1) × (No. of column – 1)	Probability Level	Critical Chi-Square Value
3.33	4	0.60	14.94

Interpretation: The calculated value, 3.33 is less than the critical chi-square value, 14.94, null hypothesis is accepted.

Hence, there is no association between the Gender of the respondents and their satisfaction level

V. SUGGESTIONS

The private sector banks need to implement training programmes, effective evaluation of their work performance, improving quality of superior-subordinate relationships, and peer group relationships through formal and informal communication facilities or opportunities like conduction of seminar or experience sharing programmes in the banking field in order to achieve a high level of job satisfaction. The private sector banks need to know the constantly emerging need of the employees and take utmost steps in ensuring those expectations are fulfilled so as to make them more satisfied with their job. The study found that the major determinants of job satisfaction are the banking job itself, the growth opportunities in the banking sector and the salary they are getting in the banking sector as compared to other sectors. So, private sector banks need to realise that they need to give special attention to these factors and cannot be diluted. The employees should feel that they have job security, for which the banks can provide facilities or schemes like special pension scheme, retirement plans, and health insurance etc., to their employees.

The private sector banks should maintain a congenial work environment in order to enhance employee satisfaction and to get a positive outcome from their work. It is very clear that there exist a nexus between the job satisfaction of employee and the customer satisfaction hence, the banks to have satisfied customers need to focus on employee satisfaction.

VI. CONCLUSION:

In the light of the findings, job performance is one of the most important ingredients of job satisfaction. Secure job environment enhances the degree of job satisfaction. Management must create an environment of job security among employees. Indians work with emotions, so any legal job contract will not motivate them. Instead, there should be a psychological or emotional bond between employees and the organisation. Due to the different social, economic and cultural backgrounds, the hire and fire system is not effective in India. In fact, Indian culture is neither individualistic nor collective, rather it is "Karm" (according to Indian mythology it is do your duty, don't worry about results) oriented. Indians always accept effective leadership. So when management can provide effective leadership and a secure job environment, Karm (job duty) will be in the right direction. Apart from job performance, management must provide job stability. There should be a challenging environment. The job performance should comprise horizontal as well as vertical growth. The job should provide enough scope for the employees in terms of promotion and transfer.

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