

Exploring Job Satisfaction With Reference To Employees Working In Banking Sector

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Abstract - The study of job satisfaction is one of the emerging issues which influence the productivity of employees. Job satisfaction of employees is important because it is linked to other many variables, including productivity, absenteeism and turnover. Job satisfaction affects a person's attitude and beliefs and his or her behavior. To perform and work hard attitudes and beliefs play a vital role. This study aims to identify the satisfaction issues of bank employees and to suggest ways to improve satisfaction among them. This paper has studied how job satisfaction is one of the key goals of all HR Manager. An employee if retained in the organization they prove to be an asset and create a good image for the company as well. They can be loyal to the organization and can meet the deadlines taking extra pain. The paper examines that job satisfaction is a very important part of an employee's life and motivate them to remain loyal to their organization. Efforts have been made by the organization these days to introduce various schemes and task to influence employee satisfaction levels. This paper aims to analyze the satisfaction level of the employees in the bank and to identify the factors responsible for the satisfaction or dissatisfaction. In this paper, an attempt has also been made to uncover the various reasons which cause job satisfaction and its linkage with the prosperity of the organization.

Keywords: Bank, employees, Job satisfaction, organization, turnover, programs.

I. INTRODUCTION

Job satisfaction is one of the factors which decide the tenure of an employee in any organization. It also becomes easier for the organization to retain them and plan for their career progression. The happier employee tends to work for a longer period of time. Researchers have found that there are several reasons which cause of job satisfaction and how it affects employee productivity and morale, and its linkage to the prosperity of the organization. Retaining of employees in future also becomes easier and in the future the organization can easily recruit the employees who are talented and committed towards the organization.

Job satisfaction is more important because it gives a positive direction to people to put their energy and in a way which could probably enhance the overall productivity which can lead to the betterment of the company as a whole. The job satisfaction measure how much an employee's like the work that they do. However, job satisfaction affects how and in which spirit the employee takes his task and the importance they give to the targets given to them.

An unhappy employee reduces the morale of all the employees as they spread their dislikes to other employees as diseases. Such complaining employees bring down the morale of other employees and lead to feelings of dissatisfaction among other employees too. Job satisfaction is important because it affects not only the

satisfied or dissatisfied employee but the productivity and morale of a person.

II. BANKING INDUSTRY

There is no denying the fact the banking sector is the backbone of any economy. This truth applies to the India economy also. The Indian banking sector is also major players among the other banking industry which are present globally. With a continued boost in banking performance bolstered by numerous technological advancements, the Indian banking sector is likely to assume the 3rd largest position in the world by 2025.

The Indian economy, there is a valuable contribution of our banks, both nationalized and private, for boosting up the national economy. Currently, the banking industry holds pride in contributing nearly 7.7% to the national GDP. The banking sector is also generating employment for almost 1.5 million people in the country. This indicates that there is the role of the banking sector in India is major and cannot be replaced. The role of the banking sector plays a vital role in shaping the Indian economy's progress graph every year. In this article, we will present to you a clearer picture of how the Indian banking sector contributes to the progressive growth of the national economy.

The banking sector is the backbone of any economy. This pertains to the Indian economy as well, where the banking sector is displaying the potential for becoming the 5th largest banking industry globally by 2020. [12] The

importance of job satisfaction should not be taken in easy manner as it is overlooked by business owners and for which the consequences are high. [13]

III. LITERATURE REVIEW

Luthans (1998) indicates there are several dimensions that influence job satisfaction. The different dimension includes the work itself, pay, supervision, promotion and the workgroup. In addition to that better financial and working condition can lead to more satisfaction among the employees, though the working condition has a lower impact as compared to the former. He highlighted that supervision and advancement opportunities always establish positive correlation vis-à-vis job satisfaction among the workers. As far as Job Satisfaction across different categories of work is concerned there was no significant difference among the clerical, managerial and other groups. [7]

Employee satisfaction is a comprehensive term that comprises job satisfaction of employees and their satisfaction overall with companies policies, company environment and with his team with which it work. [4]

George (2014) focused on the relevance of increasing job satisfaction and as to how to reduce Job-Related Stress in organizations. It can be indicated that there can be various reasons for job stress in the same sector and factors which may lead to job satisfaction of employees. Compared to public sector banks, new generation banks and private sector banks have variation in Job-Related Stress and job satisfaction. Hence private sector banks and new generation banks have to take measures to increase job satisfaction and decrease job-related stress among their employees which can solve various employee-related problems in banking sector and lead to better performance of employees and reduced burnout of the employees in these banking sectors. [6]

Sharma and Malu (2015) compared Job Satisfaction in terms of certain parameters between public and private sector commercial banks situated in the city of Bangalore, Karnataka State. Overall Job Satisfaction of employees was independent of the type of bank which and overall job satisfaction of employees was dependent on type of the bank that was also rejected. This illustrates that there was no significant association between overall job satisfaction score of employees and the type of bank. It was further analyzed that the job satisfaction of employees on various facets in both the public and private sector Banks reveals that the employees of public sector banks were more satisfied with pay, supervision, co-workers, nature of work and communication, whereas, employees of private sector banks were more satisfied with promotion, fringe benefits, contingent rewards and operating conditions. He concluded there exists a relationship between Pay, Supervision, Contingent Rewards and Operating Conditions and Type of Bank was significant. [9]

Thangaswamy A (2016) used Porter's model for measuring job satisfaction The twenty job characteristics identified by the Porter have been used for measuring job satisfaction. All these 20 job characteristics were used for further analysis. Porter's model measures the job satisfaction of the bank employees with respect to 20 job characteristics in three stages by using three types of questions namely a, b, c. the expectation of the employees about particular job characteristics. The importance of what the employee attributes to some particular job characteristics. Job satisfaction scores as measured through Porter's model presents the level of job satisfaction of the employees in the State Bank of India in the Kanyakumari District. [10]

Basu R (2016) study reveals the influence of Organisational Climate and Team Effectiveness on Employee Commitment in Indian Banks. The results further specify that though no significant variation exists in respect of Organisational commitment and Organisational climate among public and private sector banks, the officers of the private banks perceive more compliance with the functions of their bank as they get more opportunity for Participative Decision Making. It can be inferred from this Research paper that the employee commitment in work behaviour, once established, exerts stable and long term influence on patterns of behaviour that are independent of situational circumstances or linkages with rewards or punishments. [2]

It is very important to having good relationships. Job satisfaction also enhances with good relations with colleagues, high salary, good working conditions, training and education opportunities, career developments or any other benefits may be related with the increasing of employee satisfaction. [5]

Devi and Suneja (2013) conducted a study on Job Satisfaction Among Bank Employees: A Comparative Study of Public Sector and Private Sector Banks in their study, they approached 110 employees of selected banks to identify their views job satisfaction, They selected three determinants like pay and fringe benefits, supervision, training and development for job satisfaction. The study showed that there exists a significant difference between employees of the public sector and private sector banks regarding pay and fringe benefits, supervision, training and development.

The predominant view has focused on the situational context (e.g., supervisory support) as a cause of satisfaction and has argued that high-performance work practices and thus a positive working climate foster employee satisfaction (see, e.g., Bowen, & Ostroff, 2004; Wright, Dunford, & Snell, 2001; Wright, Gardner, Moynihan, & Allen, 2005). [3]

If we see the Human Relations perspective, it indicates that the satisfied workers are productive workers (e.g.,

Likert, 1961; McGregor, 1960). Thus, organizational productivity and efficiency is achieved through employee satisfaction and attention to employees' physical as well as socio emotional needs.

By creating positive organizational environment, such as by providing autonomy, participation, and mutual trust can provide best ways to maintain human relations .(Likert, 1961). [8]

According to Mark graham Brown, (2006), there is a exist a strong linkage between employee satisfaction and customer satisfaction and between customer satisfaction and future revenue.

Ahmed and Uddin (2012) in his study related to Job Satisfaction of Bankers and Its Impacts on Janata Bank. The study showed that job satisfaction of bankers mainly depends on some aspects of job satisfaction, like-salary, fair promotion policy, other financial facilities, supervision, rewards system, operating procedure, colleague relationships, and opportunities for open communication. The study also suggests improving those areas in which the employees were dissatisfied there is a need for a win-win policy to achieve more effective performance which is very important for the economic development of a country. [1]

Velnamy (2008), in his study Job Attitude and Employees Performance of Public Sector Organizations in Jaffna District, Sri Lanka concluded that job satisfaction does have an impact on future performance through the job involvement, but higher performance also makes employees feel more satisfied and committed. It is a cycle of events that is clearly in keeping with the development perspective. Attitudes such as satisfaction and involvement are important to the employees to have high levels of performance. The results of the study examined that attitudes namely satisfaction and involvement, and performance are significantly correlated. [11]

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 to organizational climate, it was found that both the groups differed significantly. It was found that the Managers scored are significantly higher on the organizational climate scale than the engineers indicating that the managers are more satisfied because of the empowerment given to them.

IV. RESEARCH OBJECTIVE

- To analyze the satisfaction level of the employees in the bank.
- To identify the factors responsible for satisfaction or dissatisfaction of the bank employees.

- To learn about the various schemes and programs undertaken to increase job satisfaction among employees.

V. RESEARCH METHODOLOGY

On the basis of the literature reviewed and analysed, a questionnaire was developed job satisfaction scale was developed which was further categorised into three – a) demographic information b) job satisfaction scale. Data were collected from both primary sources. The primary data was conducted through a structured questionnaire. 50 employees were selected from different bank branches.

After the data is collected, the analysis has been done through percentage analysis. This method has helped in terms of comparing the different series of data and also facilitates to make an understanding of the relationship between them. In order to collect the data the question were prepared and distributed among the respondents. The purpose of the responses which were collected helped in identifying the various variables contributing to Job satisfaction of bank employees. The entire effort of this research was to find out the key factors which influence Job satisfaction issues. This study aims to have the perception study of bank employees regarding the type of work performed by them, working condition, their perception about the salary which they are receiving, promotional opportunity provided to them, the types of promotion method being used by the bank and as to how the appraisal process is followed in their bank. They were also asked about any grievances they had and how was that resolved in the bank. They were asked about the relationship which they have with other bank staff and also that too with the management. In order to get fair responses, the request was made to them to be honest with their answer and to respond with personal favor or fear. The respondents were collected on a scale of 5 points Likert scale. This scale gives scope to the respondents to respond as to how much they agree or disagree with the statement. The objective behind this was to provide scope to employees for freely expressing their views and presented the true picture of the real state of happening. The 5 points of the scale used in the questionnaire are-1. Strongly disagree, 2. Disagree,3. Indifferent,4. Agree and 5. Strongly agree.

VI. DATA ANALYSIS AND INTERPRETATION

Demographic Analysis

The respondents profile with respect to Age, Gender and Marital Status is analyzed and shown below.

Age:

The Age of respondents is tabulated in Table 1.

Table 1: Age distribution of Respondents

Experience in Years	Frequency	Percent
<30 years	8	16.0
30-40 years	19	38.0
41-50 years	16	32.0
>50 years	7	14.0
Total	50	100.0

The data indicates that majority (38%) of respondents are in between 30 – 40 years age group. The lowest percentage of respondents 14% is above 50 years old.

Gender:

The gender of respondents is analyzed and presented in table 2:

Table 2: distribution of Respondents on the basis of Gender

Gender	Frequency	Percent
Male	35	70.0
Female	15	30.0
Total	50	100.0

It can be inferred from Table 2 that most respondents are male which constitutes 70% of respondents Female respondents constitutes of 30%.

Marital Status:

The Marital status of respondents is analyzed and presented in table 3:

Table 3: Marital Status distribution of Respondents

Marital Status	Frequency	Percent
Married	15	30.0
Unmarried	21	42.0
Widow	5	10.0
Widower	6	12.0
Separated	3	6.0
Total	50	100.0

Majority of respondents i.e 42% are unmarried, 30% are married; widows consist 10% of respondents, widowers form 12 % and ‘Separated’ are 6 %..

Residence, Qualification and Designation:

The respondent’s profiles are also analyzed with respect to their place of residence, Educational Qualification and work designation.

The residential area of respondents is analyzed and presented in table 4:

Table 4: Residence distribution of Respondents

Residence Area	Frequency	Percent
Rural	18	36.0
Urban	23	46.0
Semi Urban	9	18.0
Total	50	100.0

Majority of respondents are in residing in urban area, followed by 36% who resides in rural area. 18% respondents live in Semi –urban area.

The Educational Qualification of respondents of respondents is analyzed and presented in table 5:

Table 5: Educational Qualification of Respondents

Educational Qualification	Frequency	Percent
Xth	6	12.0
XII th	11	22.0
Graduate	16	32.0
PG	12	24.0
Others	5	10.0
Total	50	100.0

Majority of respondents i.e 32% are graduates , followed by 24% PG and 22 % respondents are XIIth passes . Respondents holding ‘Other’ qualifications form lowest 10% of respondents.

The Designation of respondents is analyzed and tabulated in table 6:

Designation	Frequency	Percent
Officer	6	12.0
Clerk	5	10.0
Sub Staff	14	28.0
Accountant	15	30.0
Cashier	4	8.0
Manager	6	12.0
Total	50	100.0

Majority 30 % of respondents are accountants, followed by 28% sub staffs and 12% officers. Clerk 10%, Cashiers 8 % and Managers constitute 12% of the entire respondents.

Job Satisfaction

Job Satisfaction is measured using two parameters - Work condition at bank and Promotion in bank. The responses given to questions under these two parameters are scored and the total score is used to analyze if respondents are Highly Satisfied, Satisfied or Not Satisfied. The scores given to response ‘Strongly disagree’ is 1, to ‘Disagree’ is 2, 3 for ‘Neutral’, 4 for ‘Agree’ and 5 for ‘Strongly agree’.

Designation and Job satisfaction:

The designation wise analysis of respondents is shown in the Table 7 below

Table 7: Designation Wise Satisfaction

	On the basis Work						On the basis of Promotion					
	Highly Satisfied		Satisfied		Not Satisfied		Highly Satisfied		Satisfied		Not Satisfied	
Designation	N	%	N	%	N	%	N	%	N	%	N	%
Officer	5	83.3%	1	16.7%	0	0.0%	5	83.3%	0	0.0%	1	16.7%
Clerk	0	0.0%	4	80.0%	1	20.0%	3	60.0%	0	0.0%	2	40.0%
Sub Staff	7	50.0%	3	21.4%	4	28.6%	5	35.7%	5	35.7%	4	28.6%

				%		%		%				%
Accountant	7	46.66%	4	26.66%	4	26.66%	7	46.66%	3	20.0%	5	33.34%
Cashier	0	00.00%	1	25.00%	3	75.00%	2	50.00%	1	25.0%	1	25.00%
Manager	2	33.33%	1	16.67%	3	50.00%	3	50.00%	0	0.0%	3	50.00%
Others	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	21	42.00%	14	28.00%	15	30.00%	25	50.00%	9	18.0%	16	32.00%

N= Number of Respondents

The above table indicates that it is 83.3 % of Officer who are highly satisfied, 50 % of Sub Staff, 46.66 % of Accountant, 00.0% of Cashier, 33.3 % of Managers have indicated that they are highly satisfied. The majority of Officers are Highly Satisfied. The Dissatisfaction level is highest among Cashiers and Managers. Both categories of designation have 75% and 50% 'Not satisfied' respondents. Overall 42 % of respondents are highly satisfied with the ground of their work condition, 28% satisfied and 30% are not satisfied. When asked about the Promotion related factors 50% are highly satisfied, 18% are satisfied and 32% are not satisfied. Among all the categories of employees, it is the officer which shows the highest percentage of 'Highly Satisfied' respondents. 50% of managers and 40 % Clerks are not satisfied with the promotion policy. Moreover, overall it is 8% more respondents who have shown 'highly satisfied' with respect to the promotion as compared with the working conditions at banks.

Experience and Job satisfaction:

The below table indicates the analysis of Job Satisfaction of respondents with respect to work experience they have in that field. The Table is shown below

Table 8: Experience Wise Job Satisfaction

On the basis Work	On the basis of Promotion											
	Highly Satisfied		Satisfied		Not Satisfied		Highly Satisfied		Satisfied		Not Satisfied	
Exp er i e n c e	N	%	N	%	N	%	N	%	N	%	N	%
<5	4	33.3%	4	33.3%	4	33.3%	6	50.0%	2	16.6%	4	33.3%
5-10	3	37.5%	4	50.0%	1	12.5%	3	37.5%	2	25.0%	3	37.5%
11-15	3	42.9%	2	28.6%	2	28.6%	3	42.9%	2	28.6%	2	28.6%
16-20	6	50.0%	2	16.7%	4	33.3%	8	66.7%	2	16.7%	2	16.7%
21-25	1	16.7%	1	16.7%	4	66.7%	3	50.0%	1	16.7%	2	33.3%
>25	4	80.0%	1	20.0%	0	0.0%	2	40.0%	0	0.0%	3	60.0%
Total	21	42.00%	14	28.00%	15	30.00%	25	50.00%	9	18.00%	16	32.00%

N= Number of Respondents

Data from table above indicates that 33.3 % of respondents with <5 experience is highly satisfied, 42.9 % of respondents with 11-15 years' experience, 50 % of respondents with 16-20 years' experience, 16.7 % of respondents with experience of 21-25 year and 80 % of respondents with >25 years' experience are highly satisfied with work condition in Indian bank. In total, it is 42% of respondents, who revealed their high satisfaction towards Work condition. Those who fall above 25 years' experience, is highest among them. The respondents between 21-25 years' experience group were among comes under the largest numbers of unsatisfied respondents. Data from the table above indicates that 33.3% of respondents with <5 experience are satisfied, 50% of respondents with 5-10 years' experience, 28.6 % of respondents with 11-15 years' experience, 16.7% of respondents with experience of 16-20 year and 21-15 years' experience are satisfied. 20.0 % of respondents with >25 years' experience are satisfied with work conditions in Indian banks. In terms of promotion, the percentage of respondents are Highly Satisfied are 50 %, 18% of respondent are satisfied and 32% of respondents are not satisfied. After analysis, it was found that the highest Satisfaction was among respondents with 16 -20 years of experience. Unsatisfied respondents are >25 years' experience group. Educational Qualification and Job satisfaction:

The below table shows the analysis of job satisfaction of respondents with respect to the educational qualification of respondents.

Table 9: Educational Qualification and Job Satisfaction

Work Classify	Promotion Classify											
	Highly Satisfied		Satisfied		Not Satisfied		Highly Satisfied		Satisfied		Not Satisfied	
Qual i f i c a t i o n	N	%	N	%	N	%	N	%	N	%	N	%
Xth	1	13.66%	2	33.33%	3	50.00%	3	50.00%	0	00.00%	3	50.00%
XIIth	5	45.5%	3	27.3%	3	27.3%	8	72.7%	1	9.1%	2	18.2%
Graduate	7	43.75%	7	43.75%	2	12.5%	4	25.00%	3	18.75%	9	56.25%
PG	6	50.0%	3	25.0%	3	25.0%	9	75.00%	2	16.7%	1	8.3%
Others	2	40.0%	1	20.0%	2	40.0%	1	20.00%	3	60.00%	1	20.00%
Total	21	42.0%	16	32.0%	13	26.0%	25	50.0%	9	18.0%	16	32.0%

N= Number of Respondents

From the table above indicates that it is 13.66 % of respondents with the qualification of Xth are highly satisfied, and respondents with XIIth qualification are 45.5%. 43.75 % of respondents with Graduate degrees, 50 % of PG and 40 % of Other degree holders are highly satisfied. The analysis indicates that postgraduate

respondents are maximum or 'Highly satisfied'. The respondents with the most dissatisfied are those who have Xth education.

In the case of promotion in Bank, Post Graduate respondents are maximum who 'Highly Satisfied' respondents are and on the other hand, the most unsatisfied respondents were those who have done Graduates.

VII. A.FINDINGS AND CONCLUSION

Based on the analysis of data, the major findings of the study are

1. Job satisfaction is one of the factors which decides the tenure of an employee in any organization. It also becomes easier for the organization to retain them and plan for their career progression. The happier employee tends to work for a longer period of time. Researchers have found that there are several reasons which cause of job satisfaction and how it affects employee productivity and morale, and its linkage to the prosperity of the organization
2. Work condition is something that attracts most of the employee to work in any bank. Good working condition attracts most of the talented employees to work. If we see the analysis, it is clearly seen that it is 42% of respondents who are highly satisfied with their work condition, but the percentage who are not satisfied are 20% and 30% of respondents.
3. Promotion is also an important factor which is another way of increasing the responsibility of the employees. Responses show that 50 % of respondents are highly satisfied, 18% are satisfied respondents and 32% respondents are not satisfied.
4. Highly Satisfied percentage respondents belong to the Officers group. The respondent's category of 50% manager and 40 % Clerks are not satisfied with the promotion. 8% more respondents are 'highly satisfied' with promotion than with work conditions at Indian bank.
5. The working condition also matters most 42 % of respondents are highly satisfied and among rest, 28% satisfied and 30% are not satisfied. As far as promotion is concerned 50% are highly satisfied, 18% are satisfied and 32% are not satisfied. Highly Satisfied' respondents were from officers, but 50% of the manager and 40 % Clerks respondents were not satisfied with the promotion policy. If we see the overall it is 8% more respondents are 'highly satisfied' with promotion than with work conditions at banks.
6. Respondents who are highly satisfied with Work conditions constitute 42%. Those who belong to above 25 years' experience among the respondents are with the highest level of satisfaction. But on the contrary, the unsatisfied respondents are between 21-25 years' experience group.
7. Data from the table above indicates that 33.3 % of respondents with <5 experience are satisfied,50% of

respondents with 5-10 years' experience, 28.6 % of respondents with 11-15 years' experience,16.7% of respondents with experience of 16-20 year and 21-15 years' experience are satisfied. 20.0 % of respondents with >25 years' experience are satisfied with work conditions in Indian banks.

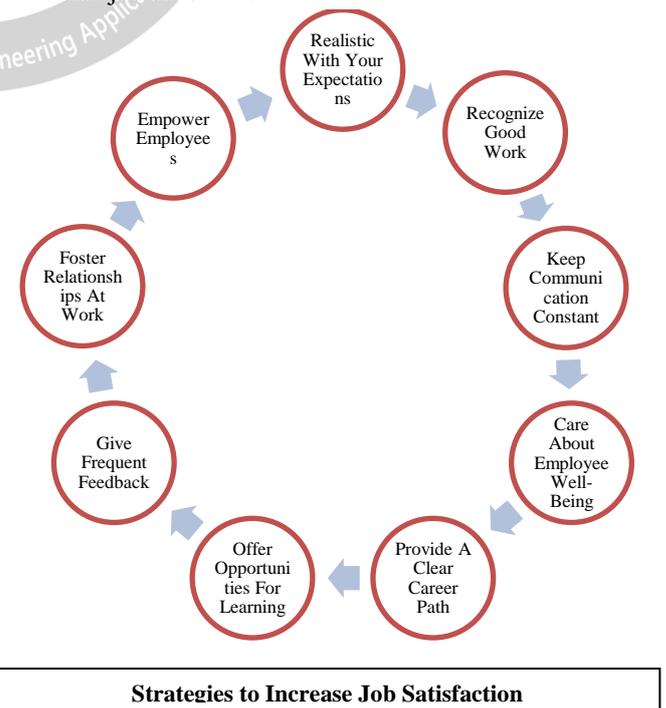
8. When it comes to promotion, 50 % of respondents are those who are highly Satisfied, 18% of respondents are satisfied and 32% are those who fall under the category of not satisfied. 16 -20 years' experience respondents were those who are at the highest level of satisfaction level. Respondents who are >25 years' experience group are those with the largest number of unsatisfied employees.

9. 13.66 % of respondents with X education are highly satisfied, 45.5% of respondents with XIIth education, 43.75 % of respondents with Graduate degrees, 50 % of PG and 40 % of Other degree holders are highly satisfied. Maximum 'Highly Satisfied' respondents are Post Graduate. The most dissatisfied respondents have Xth education.

10. In the case of promotion in the Indian Bank, the maximum 'Highly Satisfied' respondents are Post Graduate while most unsatisfied respondents are Graduates.

B. CONTRIBUTION OF THE SURVEY

To increase the job satisfaction of employees it is important, we must maintain an empathy with the team member. The organization must appreciate and reward the employees and consider them to be their assets. Efforts must be made from the employers to build in the culture and a platform for open communication with the Work team. Below is mentioning some of the strategies to increase job satisfaction.



1. Since 30 % of respondents are not satisfied with the working condition. Working conditions, job quality, workers' health and job sustainability in the banking sector can be improved. The feedback system will surely help the banks to introduce new areas of improvement.
2. To enhance job satisfaction levels of their employee's interactive sessions and participative roles can be assigned to them so that their attitude and engagement towards the job can be enhanced.
3. To assess job satisfaction, various aspects of the job need to be examined such as working environment, fair HR policies and Practices, concerned organization, appraisal and appreciation, rewards and Pay, age, promotion avenues and the feel of belongings.
4. The employees with higher job satisfaction works with more dedication and their contribution towards the organization are also very high. They have comparatively registered fewer complaints, grievances. The HR Manager has noticed that their absenteeism, turnover, termination rates can also be reduced if the organization provides an opportunity for them to become more satisfied in terms of a different aspect of the job. Job satisfaction improves the longevity in the banks.
5. Proper career guidance will also help them to pursue their career in the right direction.
6. The respondents with satisfaction with the job are also related to the years of experience. Highly satisfied with their work conditions but they are Unsatisfied with promotion. Hence this aspect can be improved. The promotion plays a vital role for the employees and also deciding factors for their job satisfaction. It is important that proper planning can be done against each employee to enhance their career growth.
7. A good or pleasant work environment is another component of job satisfaction for an employee.
8. Reward is the best way to motivate employees. So, the management can give rewards to the employees for achievement, good performance, and creativity.

IX. CONCLUSIONS

India is a developing country, it's every sector are developing day by day. The banking sectors are leading/key sectors of India. The study of job satisfaction among bank employees is an important and emerging area of research because there are various aspects of the job that can attract new talents and can retain them for a longer period of time. There can be different factors including payment, good working

relationships with colleagues, a sense of personal accomplishment, availability of proper information to perform a job, technological and skills ability to perform the job, proper training for implementing new ideas can increase the overall job satisfaction. It is equally relevant to understand and unearth the reasons to find out the reasons for the higher level of overall dissatisfaction which are likely to be there in a banking job.

X. DIRECTION FOR FURTHER RESEARCH

The study can be further conducted in other regions of the country. Further study can be conducted to focuses on private and public banks of India and comparative work can be done. More sample sizes can also be considered. The further can be explored to study the various reasons and factors for job satisfaction among different level employees.

Future studies can also identify the factors of job satisfaction in the newly emerging work scenario. The new employees' perspective can be captured which will denote the reason for their job dissatisfaction and in further suggestions can be given to address them. This research study can also recognize and explain the correlation of the determinants of job satisfaction with overall job satisfaction. A deeper study in these topics can be helpful in providing guidelines to bank management regarding how to improve the job satisfaction level of employees by improving various determinants.

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