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## JOB SATISFACTION – A CASE STUDY OF EMPLOYEES OF STATE BANK OF INDIA IN LATUR

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***Abstract:** Today's world is full of competition, here every individual business organizations compete with each other and in this competition, and the organization wins whose employees are competent and efficient. The service sectors like banks are the organizations which are depended upon their employees. The human resource of any organization is very valuable assets as if the human resource is satisfied that the organization can acquire their goals easily. In the banking sector, employees have to interact with customers daily. So is the employees in banks are satisfied they will handle the customers' issues and their productivity will also increase so in this cut-throat competitive world it is essential for the organization to understand the employees' perceptions towards their job and their organization. The development of the banking industry depends upon the efficient and effective human resource management and to maintain a satisfactory output of job satisfaction level among employees working in Banks. The highly satisfied employees led banks towards growth and ultimately it results in profit maximization. So for the organizational development and for achieving the goals and objectives of banks, it is important to identify whether the employees working in banks are satisfied with their jobs or not. If the employees are satisfied then their productivity will be high with if the employees are dissatisfied then that will have a negative impact on the growth and development of Banks. So job satisfaction has got importance as it is directly related to employees' sense of satisfaction it is an employee's emotional reaction towards his job. There are various factors on which the satisfaction level of employees is determined.*

***Keywords:** dependent, employee, psychological, satisfaction, factors.*

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### **Introduction:**

Human resource is an important asset of any organization. An organization cannot run its business without adequate human resources to comply with the entire business task smoothly and efficiently. The accomplishment of any association relies on its employees. In supporting the piece of the overall industry, each association has a major duty of keeping its workforce satisfied. Employees' of the day anticipate not an insignificant good living but rather likewise a fulfilled life. Personal satisfaction in the life of an employee relies on the fulfilment he/she gets in his/her job. A labourer under stress can't perform well in the job. The higher employee turnover and disappointment in the activity are the two genuine aggressive burdens looked at by numerous individuals of the cutting edge endeavours. The eventual fate of any business venture relies on the dimension of the fulfilment of its





workforce. The disappointed workforce will create problems in business and if the issues are left unattended they have a propensity of spiralling out to different businesses, or industries, and even to another locale. Consequently, in course of time, it could turn into a genuine danger to the developing economy.

In the post-globalization period, the developing challenge among banks influenced them to wind up much client-focused. In the arrangement of client-situated administrations, the representatives working in the banks have an imposing job. The representatives in banks serve better to their clients and pull in furthermore clients towards their bank and make it much aggressive in the market. The fulfilled workers decidedly perform better in their activity and include an ever-increasing number of clients towards their bank. Such representatives are a genuine advantage for banks. The clients getting poor administrations in a bank because of the absence of administrations by disappointed representatives change over to different banks.

In the on-going situation particularly after globalization, the banks have become more customer-oriented particularly the nationalized and private banks there is stiff competition among these banks to attract more and more customers, and for this, they require highly efficient and skilled human resources. One reason for the higher weakening is the poor financial administrations. Consequently, every commercial bank endeavours to make their employees satisfied in their work and attempt to draw in more clients. The private segment banks are claimed and constrained by private corporate bodies. Consequently, under the immediate supervision of the proprietors, the banks are very much overseen and workers are all around focussed towards their clients who are happy with the administration given. Be that as it may, in the nationalized banks claimed by the Government and overseen by the authorities, great administration isn't guaranteed. Nonattendance of good administration and the developing worker's organization exercises in the banks make the specialists stick on to work governs and pursue working standards. It prompts disappointment among representatives in such banks. The representatives with disappointment in such banks don't work so successfully as the workers in private part banks.

### **Meaning and Definition of Job Satisfaction:**

Job satisfaction is one of the vital components that have drawn attention of the businessmen as well as academicians. In the global perspective the challenges in front of the business organisations have increased, supervisors have set incredible significance on the construction of job satisfaction. This might be because of the discoveries of numerous investigations that job satisfaction is a huge determinant of hierarchical duty. Very accomplished employees will apply additional exertion and contribute emphatically to the adequacy and productivity of their organisations. Job satisfaction will prompt better execution and the employees will be increasingly dedicated towards their organisations. Subsequently, the hypothetical idea of system is exhibited to have the theoretical lucidity about job satisfaction.

The concept of job satisfaction is highly attached with the individual's inner feeling it also have an impact on employees' personal and social life. The satisfaction and





dissatisfaction level of employee affects the productivity of an organisation and the commitment of employees towards their organisation. Many authors have defined job satisfaction as it is a feeling of happiness and fulfilment of an employee some of those definitions are as follows.

According to Hoppock (1935) has defined job satisfaction as, "job satisfaction is a combination of psychological, physiological and environmental aspects that an individual honestly say that I am satisfied with my job". Such a portrayal demonstrates the assortment of factors that impact job satisfaction.

#### **Literature review:**

The review of literature helps to identify the concepts relating to the research topic and potential relationship between them. It also helps to identify appropriate methodology, research design and techniques used for analysis of data.

Salman Khalid (2010) analysed Job Satisfaction dimension of Bank Employees in Punjab Province. The data gathered from 144 respondents from four Banks employees who were randomly chosen from both public and private sector banks. Five parts of Job Satisfaction, for example, work, pay, promotion, compensation and recognition were inspected other than the factors of Job Satisfaction. The findings of the investigation showed that the sectorial contrasts regarding compensation, promotion, job security, recognition and different benefits play a noteworthy role in impacting one's view of job satisfaction. Private bank employees responded that they are dissatisfied in term of job security. To remove these obstruction private banks need to implement special plans related to retirement, annuity, gratuity and other benefits which improve the employee's sense with respect to job security in exertion to increment administrative responsibility which thus will prompt worker's dedication towards organisation and increase level of satisfaction.

Vinod Kumar Singh and Kishor Pankan 2011 published a research paper on "Employees perception of job satisfaction in Indian and foreign banks" on the analysis of study brings the way that the sectorial contrasts as far as remuneration, development openings, social condition and employer stability assume a huge job in affecting employees view of job satisfaction in Indian and foreign banks. By utilizing this reality, jobs can be improved and can be made exceptionally rousing and fulfilling for the workers. Besides, the present investigation endeavours to advance the current information base in the region of job satisfaction in the financial area overall for the bank workers prompting centre around the job satisfaction in Indian and outside banks.

Shallu Sehgal (2012) in her study entitled "Job satisfaction of bank employees in Shimla: A comparative study of private and public sector bank" have found that there is little difference in the level of job satisfaction of employees working in public sector banks (UCO) and private sector banks (AXIS), however with respect to certain variables like job security, salary and allowances other benefits given to employees, their work experience, on these grounds the satisfaction level is not similar in both the banks.





Varshney M.G. and Sangita Malpani (2014) have published their paper on Job satisfaction of SBI employees. Job satisfaction of public sector Bank employees (A case study of Udaipur and Rajsamand district State Bank of India) found that Job satisfaction of various employees through different dimensions and their satisfaction level. It identifies the various factors responsible for satisfaction and dissatisfaction.

### **Objectives Of The Study:**

- To study the employees perception towards their organization.
- To study job satisfaction of employees of SBI in Latur district.
- To study the level of job satisfaction of employees relating to working conditions.

### **Hypothesis Of Study:-**

H1: Good working condition will lead to high level of employees work performance.

### **Research Methodology:**

The study has been conducted to assess the job satisfaction level of employees working in State Bank of India in Latur district. In this study both qualitative and quantitative approaches are adopted to collect required data.

### **Data Collection:**

#### **Primary Data:**

Primary data means the first hand collected data. It was collected with the help of structured questionnaire. The questionnaire has two parts one is related to the demographic information of the respondents and second part is Minnesota Satisfaction Questionnaire based on the 5 point likert scale in which the respondent is highly dissatisfied with the factor he will get 1 point and if he highly satisfied then he will score 5 point. The questionnaire was circulated randomly among 196 employees of different cadres working with State Bank of India 1.Branch manager 2. Officer 3. Clerical staff 4. Sub Staff. They filled the questionnaire which comprises of various factors that influence the job satisfaction level of employees.

#### **Secondary Data:**

The secondary data means the second hand information or the information which is already available or collected by others. For this study the secondary data is collected from the following sources:

- Publications of SBI annual reports, RBI bulletins, SBI website [sbi.co.in](http://sbi.co.in) etc
- Various books on HRM and Banking personnel, journals, magazines, newspaper, reports etc.

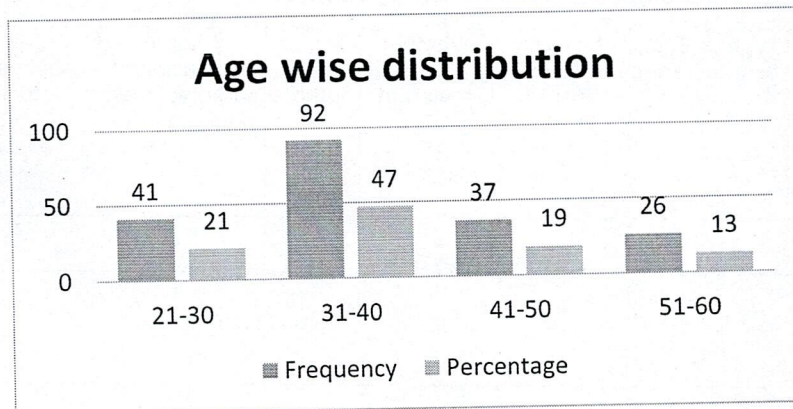
### **Data Analysis and Data Interpretation:**



The level of job satisfaction among different among employees of different branches of SBI in Latur district. It helps us to identify the employees who are satisfied and dissatisfied with their jobs in State bank of India in Latur district. After identifying the dissatisfied employees it will be easy to suggest suitable measures to overcome dissatisfaction. An association between various variables have been finding out by using various statistical tools.

**1. Age wise Sample distribution:**

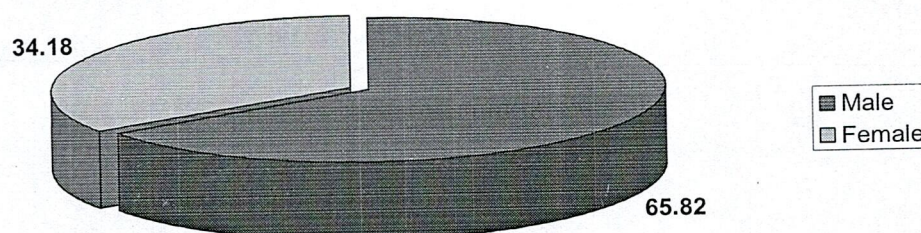
| Sr.no        | Age   | No of Employees | Percentage |
|--------------|-------|-----------------|------------|
| 1            | 21-30 | 41              | 21         |
| 2            | 31-40 | 92              | 47         |
| 3            | 41-50 | 37              | 19         |
| 4            | 51-60 | 26              | 13         |
| <b>Total</b> |       | <b>196</b>      | <b>100</b> |



In the above table and graph it has been cleared that the employees working in the age group 31-40 is more than the other age groups. The table shows that 92 employees of total sample belongs to this age group which is 47% of the total sample size.

**2. Gender wise sample distribution:**

| Sr.no        | Gender | No of Employees | Percentage |
|--------------|--------|-----------------|------------|
| 1            | Male   | 129             | 65.82      |
| 2            | Female | 67              | 34.18      |
| <b>Total</b> |        | <b>196</b>      | <b>100</b> |

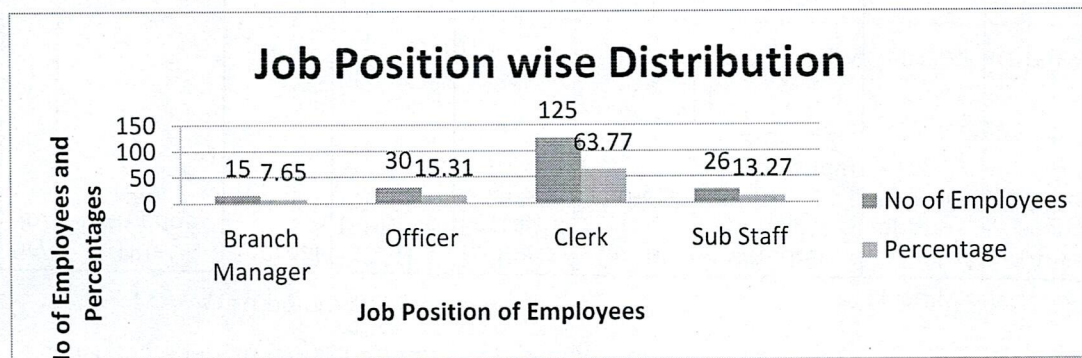




From the above table and diagram it has been cleared that 129 employees are male i.e. 65.82% of the total sample size of 196 employees and only 67 employees are female which 34.18% of the total sample size is. Male employees are more than the female employee there is huge gap.

### 3. Job Position wise employee distribution:

| Sr.no | Job Position   | No of Employees | Percentage |
|-------|----------------|-----------------|------------|
| 1     | Branch Manager | 15              | 7.65       |
| 2     | Officer        | 30              | 15.31      |
| 3     | Clerk          | 125             | 63.77      |
| 4     | Sub Staff      | 26              | 13.27      |
| Total |                | 196             | 100        |



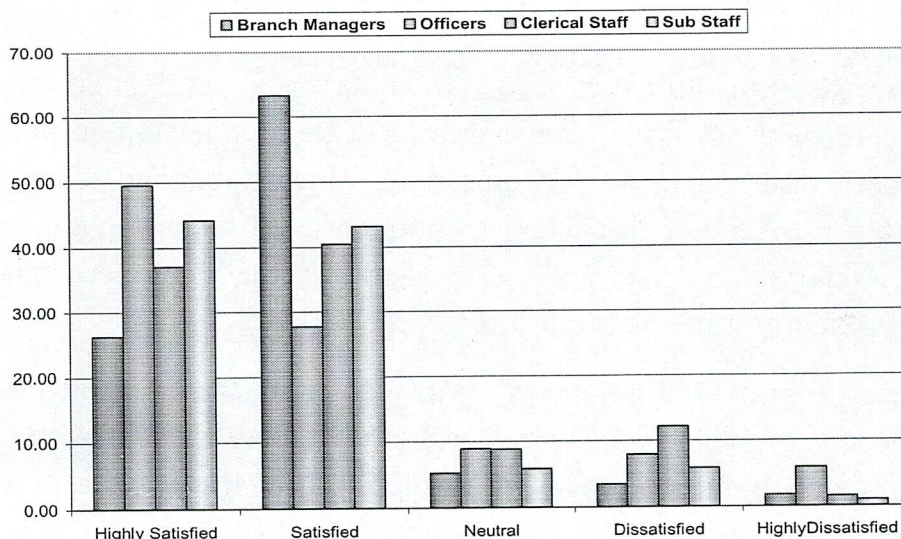
In this table and graph it has been clearly depicted that the no of employees in clerical cadre is more than the other employees, 125 employees belongs to clerical cadre which is 63.77 percent of total sample size.

### 4. Working conditions and its impact on Satisfaction level of Employees:

| Sr no | Level of Satisfaction | Branch Managers   |            | Officers          |            | Clerical Staff    |             | Sub Staff         |            | Total             |             |
|-------|-----------------------|-------------------|------------|-------------------|------------|-------------------|-------------|-------------------|------------|-------------------|-------------|
|       |                       | No of Respondents | Scores     | No of Respondents | Scores     | No of Respondents | Scores      | No of Respondents | Scores     | No of Respondents | Scores      |
| 1     | Highly Satisfied      | 3                 | 15 (26.32) | 10                | 50 (49.50) | 33                | 165 (37.07) | 9                 | 45 (44.12) | 55                | 275 (39.01) |
| 2     | Satisfied             | 9                 | 36 (63.16) | 7                 | 28 (27.72) | 45                | 180 (40.45) | 11                | 44 (43.14) | 72                | 288 (40.85) |
| 3     | Neutral               | 1                 | 3 (5.26)   | 3                 | 9 (8.92)   | 13                | 39 (8.76)   | 2                 | 6 (5.88)   | 19                | 57 (8.09)   |
| 4     | Dissatisfied          | 1                 | 2 (3.51)   | 4                 | 8 (7.92)   | 27                | 54 (12.13)  | 3                 | 6 (5.88)   | 35                | 70 (9.93)   |



|   |                     |     |         |       |          |      |          |       |          |       |          |
|---|---------------------|-----|---------|-------|----------|------|----------|-------|----------|-------|----------|
|   | d                   |     |         |       |          |      |          |       |          |       |          |
| 5 | Highly Dissatisfied | 1   | 1(1.75) | 6     | 6(5.94)  | 7    | 7(1.57)  | 1     | 1(0.98)  | 15    | 15(2.12) |
|   | Total               | 15  | 57(100) | 30    | 101(100) | 125  | 445(100) | 26    | 102(100) | 196   | 705(100) |
|   | Mean score          | 3.8 |         | 3.366 |          | 3.56 |          | 3.923 |          | 3.597 |          |



The above table and graph clearly shows that the Branch Managers in SBI are satisfied with the working conditions available within Banks. The satisfactions mean score of the Branch Manager is 3.8. The employees working in officers' cadre are highly satisfied with the working conditions 49.50 % of officers are satisfied with the working conditions. In totality if we see the percentage of highly dissatisfied employees is very low it is 2.21%. That means the hypothesis is accepted that working conditions have direct relation with job satisfaction.

**Conclusion:**

The purpose of this study was to identify whether the employees of SBI in Latur district are satisfied. This study reflects the perception of employees towards the organization it shows that the employees in SBI are highly satisfied with the facilities and the employees welfare scheme. Being a government owned bank SBI tries to provide various basic facilities to their employees.

Prime focus of SBI bank is customer satisfaction when employee is satisfied then customer will automatically be satisfied by the employees. So employee satisfaction is the fundamental need of each and every organization.





The human resource is the most important factor as on whom the success and failure of the organization is depended, the service sector like banking have majority of human resource and SBI is the leading bank in India the number of employees are greater than any other nationalized or private bank in India. So satisfied human resource will leads to customer satisfaction. In SBI Low salaries, bad working environment have always leads to dissatisfaction in comparison of work stress.

A motivated, educated and willing employee is always an asset to the bank. The introduction of new wage system, improvement of working conditions, provide promotional prospects to highly qualified professionals who are working in lower cadre, improvement of human resource development programs will certainly make the system more effective and qualitative.

### **Findings :**

- It is found that majority of the employees are newly recruited they have only 3 to 5 years of experience.
- It has been examined that 68% of the employees are fully satisfied with their job in SBI in Latur district.
- It has been analyzed that most of the employees working in rural area branches of SBI are much more satisfied with their jobs
- It has been found after analysis that 29% of the employees in SBI are dissatisfied with their jobs in SBI due to high work pressure
- It was found that SBI is the leading nationalized bank and the employees working in urban area branches have a more work pressure than the remote area branches.
- Percentile method of analysis indicates that there is significant relationship between working condition and the level of job satisfaction among employees.

### **Suggestions:**

- The bank authorities must pay attentions towards the laxity in enhancing the salary of employees
- There should be proper sanitation facilities in the SBI branches at remote areas specially for lady staff.
- There should be seminar on stress management at regular intervals.
- It is suggested to SBI bank to provide enough working space to their employees so that they can work effectively and efficiently.
- There should be parking facility in front of SBI branches and the number of employee and counters should be increased in all SBI branches so that burden on certain employees can be reduced.





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