

## Analysis

# Banking Professionals and Attitudinal Dimension of Job Satisfaction: A Descriptive Study

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### Abstract

*Job satisfaction as an attitude is a widely researched area; furthermore it is very important theme in context of banking professionals as they are one of the most overworked people. It determines the productivity of the employees in various sectors of the industry. The present study analyzes the effects of financial factors, working condition, supervision and advancement opportunities on job satisfaction across gender and different categories of jobs in Indian private banks. The research employed multistage stratified cluster sampling and statistical procedures like Cronbach's alpha, K independent samples (median test), means, standard deviation, ANOVA and the related Games Howell procedure, chi-square test and correlation matrix. Banking professionals were most content with working conditions and least with financial terms. Males and females and different job categories in banks did not have significant difference in the level of job satisfaction.*

**Keywords:** Job satisfaction, private banks, professionals

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### Introduction

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Job satisfaction is a widely research area of organizational behavior and has wide implication. According to Judge & Church (2000) job satisfaction is the most extensively investigated job attitude in the history of industrial/organizational psychology. Organizations to be effective and productive require its manpower to be happy and content with their job profiles so that they can put in their efforts for the overall growth of the organization. An old maxim in American context put by Fritzsche & Parrish (2005) is “A happy worker is a productive worker” (p. 180).

Studying job satisfaction is imperative as according to Lease (1998) employees who have higher job satisfaction are usually less absent, less likely to leave, more productive, more likely to display organizational commitment, and more likely to be satisfied with their lives. In a very simple term Spector (2000) has defined job satisfaction as “the extent to which people like their jobs” (p.197). Job satisfaction has a huge impact on chiefly whole of the life of an individual, as he spends a big amount of his time and energy on work. In effect, research point to the fact that the relationship between job and life satisfaction is mutual, job satisfaction affecting life satisfaction and vice versa (Judge & Watanabe, 1993).

According to Kumar (2003, p. 1, 185) history of traditional banking in India is very old. Subsequent to 14 banks in 1969 and 6 banks in 1980 were nationalized, there were significant development in banking sector viz. branch expansion, deposit growth, credit facilities among others. Further in a study by Kumar op. cit. in 4 branches of UCO bank done in Delhi, it concludes that in India employees in banks are more or less

satisfied with their jobs. According to Hoppock (1935) psychologists and sociologists have long been interested in the functions and significance of job attitudes, therefore the importance of the present study.

### **Objective**

The key objective of this research work was to study the job satisfaction among the employees of private sector banks of national capital region of India. The endeavour was to understand this very important job attitude (job satisfaction) through factors which have an association with it like financial factors, working condition, supervision and advancement opportunities. The study also tries to compare the job satisfaction among the male and female workers of the banks and across various categories of jobs. Additionally the study also analyses the impact of compensation of various classes of employees in the banks vis-à-vis job satisfaction.

### **Review of Literature**

In the views of Hulin and Judge (2003) job satisfaction includes multidimensional psychological responses to one's job, and that such responses have cognitive (evaluative), affective (emotional), and behavioral components. An assortment of workplace behaviours like job performance (Judge, Thoresen, Bono, & Patton, 2001), attendance at work (Smith, 1977; Scott & Taylor, 1985), turnover decisions (Carsten & Spector, 1987; Hom, 2001), pro-social and organizational citizenship behaviors (Bateman & Organ, 1983; Farrell, 1983) and decisions to retire (Hanisch & Hulin, 1991; Schmitt & McCune, 1981) are associated with job satisfaction. A number of researches have been done on the

concept of job satisfaction all around the globe across various sectors of work.

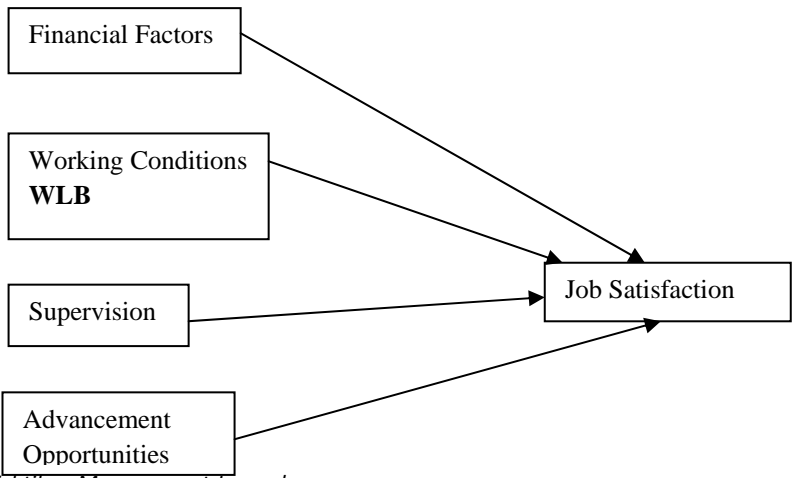
A study of 340 private sector and public sectors bank employees in India using independent samples t-test and qualitative analysis was done by Shrivastava & Purang (2009). Private sector bank employees perceived greater satisfaction with pay, social, and growth aspects of job as against public sector ones who expressed greater satisfaction with job security. In another study of banks in Punjab, India (Lehal, 2007), the results of organisational role stress and job satisfaction of public sector banks are better than private sector. Additionally it reveals that in public sector, female executives are more stressful than males although, they are more satisfied with jobs as compared to their male counterparts. A study by Padala (2011) in a corporate setting found that male employees give least importance to individual development and economic aspects as factors of the job satisfaction though reverse is true for females.

To examine job satisfaction level of bank employees in Punjab province of Pakistan on factors like work, pay, promotion, salary and recognition established that employees of private banks were more satisfied with pay, recognition, and working hours as compared to public sector bank employees. while, the employees of public sector were satisfied with job security as compared to private sector bank employees (Khalid & Irshad 2010).

## **Conceptual Framework of Job Satisfaction**

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An understanding of factors which lead to satisfaction of employees is extremely important. Herzberg et.al, (1959) highlighted achievement, recognition, work itself, responsibility, and advancement as the determinants of satisfaction and named them “the motivators” and the determinants of dissatisfaction (called the “hygienes”) were found to be policy and administration, supervision, salary, interpersonal relations, working conditions.



### **Figure 1: Conceptual framework of study**

Based on objectives of the present study and assessment of relevant literature, the model of job satisfaction among the banking professionals of national capital region of Delhi is based on four factors, namely financial factors, working condition, advancement opportunities, geographic factors and working condition. The present research construe that there exists a relationship between the four factors and the overall job satisfaction after careful deliberation and consultation with the experienced human resource management and organizational behavior experts.

The main construct included in the research model borders around job satisfaction which is shown in figure 1 and according to Locke (1976) definition it can be defined as: “pleasurable or positive emotional state resulting from the appraisal of ones job or job experience. Job satisfaction is a result of employee's perception of how well their job provides those things that are viewed as important”. Based on the above discussions, statement of hypothesis is as follows:

H<sub>0</sub>. There is no significant difference in job satisfaction among males and females employees of bank.

H<sub>0</sub>. Financial factors have no significant affect on job satisfaction in banking professionals.

H<sub>0</sub>. Working conditions has no significant affect on job satisfaction in banking professionals.

H<sub>0</sub>. Supervision has no significant affect on job satisfaction in banking professionals.

H<sub>0</sub>. Advancement opportunities have no significant affect on job satisfaction in banking professionals.

H<sub>0</sub> There is a significant difference among different job categories of workers in banks, vis-à-vis job satisfaction.

H<sub>0</sub>: There is no significant difference among various levels of jobs in banks vis-à-vis job satisfaction with their earning.

## **Methodology**

### *Instrument*

Multistage cluster sampling technique is used to obtain the representation of the sample. At the first stage various clusters in which private banks are operating in National Capital Region of India, were selected. At the next stage by using stratified random sampling technique private banks from these clusters were randomly selected, leading to selection of respondents randomly selected from these banks. According to Siegal (2011, p. 205-206) stratified random sampling can be obtained by choosing random independently from each stratum, it increases the accuracy of statistical analysis. Out of 138 questionnaires distributed in 17 private banks, 113 respondents, 51 males and 62 females from different job categories were finally selected for the study after rejecting 25 questionnaires for inconsistencies.

Consistent with Anderson et al. (2008, p. 290) evaluating goodness in terms of representativeness of population and no statistical justified procedure allows probability and inference about the quality of sample results for convenience sample. Though this argument cannot be supported, but taking caution convenience sampling is not used in the present research (though convenience sampling was used at the pilot study

level on 34 respondents, who are not included in the final sample).

## Reliability Statistics

**Table 1: Reliability Statistics**

Reliability Statistics		
Factors	Cronbach's Alpha	No. of Items
Financial Factors	.708	5
Working Conditions	.649	4
Supervision	.712	5
Advancement Opportunities	.674	6
Overall Scale	.852	20

According to George and Mallery (2003) the alpha value in range of .8 is considered good (p. 231). In agreement with the recommendations of Churchill (1979) and Gerbing and Anderson (1988), reliability procedures for all reflective scales comprised the calculation of Cronbach's alphas. The values exceeding .7 threshold was deemed acceptable (Nunnally, 1978) exceptions being working conditions and advancement opportunities which are according to the Song and Parry's (1993) research standard. Table 1 details the study's reliability statistics which implies that that the constructs have sufficient reliability.

## Descriptive Statistics

**Table 2: Descriptive Statistics**

<b>Factors</b>	<b>No.</b>	<b>Mean</b>	<b>Std. Deviation</b>
Financial Factors	113	2.71	.752
Working Conditions	113	3.37	.878
Supervision	113	2.93	.735
Advancement Opportunities	113	2.87	.773

Table 2 provides an outline of the means and standard deviations for the calculated job satisfaction scores for the four factors viz. financial, working condition, supervision and advancement opportunities. The study reveals that respondents were most content with working conditions ( $M = 3.37$ ,  $SD = .878$ ) and least satisfied with financial factors ( $M = 2.71$ ,  $SD = .752$ ).

## Hypotheses Testing and Findings

Hypothesis 1 ( $H_0$ ). There is no significant difference in job satisfaction among males and females employees of bank.

Female bank managers in Nigeria are found to be less satisfied with their salary than their male counterparts due to

gaps in salary (Okpara, 2004). Similarly, the present study explores job satisfaction differential among males and female bank employees. Table 3 shows that 17 male and 3 female employees of the banks have overall satisfaction level more than the median score of 3, while majority of male (34) and female (59) employees have less than equal to the median score. This implies that most of the bank employees, irrespective of gender are not satisfied with their job.

**Table 3: Frequencies**

		Gender	
		Male	Female
Overall Satisfaction	> Median	17	3
	<= Median	34	59

In agreement with Field (2009, p. 691) Yates's continuity correction is used here gives chi-square value of 13.703 and asymptomatic significance less than .05, rejects the null hypothesis that there is no significant difference in job satisfaction among males and females employees of bank.

**Table 4: Test Statistics<sup>a</sup>**

	Overall Satisfaction
N	113
Median	3.00
Chi-Square	15.597
Df	1

Asymp. Sig.		.000
Yates' Continuity Correction Chi-Square		13.703
	Df	1
	Asymp. Sig.	.000

a. Grouping Variable: gender

Hypothesis 2 ( $H_0$ ). **Financial factors have no significant affect on job satisfaction in banking professionals.**

Hypothesis 3 ( $H_0$ ). **Working conditions has no significant affect on job satisfaction in banking professionals.**

Hypothesis 4 ( $H_0$ ). **Supervision has no significant affect on job satisfaction in banking professionals.**

Hypothesis 5 ( $H_0$ ). **Advancement opportunities has no significant affect on job satisfaction in banking professionals.**

**Table 5: Correlations Matrix**

		FF	WC	SU	AD	OS
FF	Pearson Correlation	1	.450**	.671**	.316**	.675**
	Sig. (2-tailed)		.000	.000	.001	.000
	N	113	113	113	113	113
WC	Pearson Correlation	.450**	1	.463**	.178	.663**

	Sig. (2-tailed)	.000		.000	.059	.000
	N	113	113	113	113	113
SU	Pearson Correlation	.671**	.463**	1	.457**	.772**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	113	113	113	113	113
AD	Pearson Correlation	.316**	.178	.457**	1	.579**
	Sig. (2-tailed)	.001	.059	.000		.000
	N	113	113	113	113	113
OS	Pearson Correlation	.675**	.663**	.772**	.579**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	113	113	113	113	113

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Note: FF-Financial factors, WC- Working Condition, SU-Supervision, AD- Advancement Opportunities, OS-Overall satisfaction

Above correlation table 5 shows score obtained from financial factors, working condition, supervision and advancement opportunities (taken as independent variables) were correlated with the overall satisfaction (deemed dependent variable). In accordance with Hinton et al. (2004), when the predictions of hypothesis does not state that whether positive or negative correlation is predicted, two tailed test is used here to test the hypotheses (p. 310). There is a positive and significant

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correlation between the financial factors and the overall satisfaction ( $r = .675$ ,  $p < .10$ ) which goes on to imply that as the there is better conditions in monetary terms, the satisfaction of the bank employees towards their job increases. Therefore the hypothesis Financial factors has no significant affect on job satisfaction in banking professionals is rejected.

Working condition and overall satisfaction score have a positive, but moderate correlation,  $r = .663$  and  $p < .10$ , which rejects the hypothesis that working conditions has no significant affect on job satisfaction in banking professionals. Supervision and overall satisfaction score have a positive, but moderate correlation,  $r = .772$  and  $p < .10$ , which rejects the hypothesis that Supervision has no significant affect on job satisfaction in banking professionals. Advancement opportunities in banking sector and overall satisfaction score have a positive and fair degree of correlation,  $r = .579$  and  $p < .10$ , which rejects the hypothesis that Advancement opportunities has no significant affect on job satisfaction in banking professionals. Khalid & Irshad op. cit. have employed recognition, salary, benefits, working hours, job security and promotion to find out correlation with the overall job satisfaction in the Pakistani banks, a neighboring country to the research setup of the present study.

**Hypothesis 6 ( $H_0$ ). There is a significant difference among different job categories of workers in banks, vis-à-vis job satisfaction.**

**Table 6: One Way Analysis of Variance (ANOVA)**

Overall Satisfaction

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.163	2	.082	.226	.798
Within Groups	39.837	110	.362		
Total	40.000	112			

There is no significant difference among the clerical, managerial and other groups towards job satisfaction  $F(2,110) = .226, p > .05$ . Levene statistic (14.631), presented in table 7 further rejects the assumption that group variances are equal as .000 significance show that variances of the three groups of job in banks are significantly different (value of significance is less than 0.05).

**Table 7: Test of Homogeneity of Variances**

Overall Satisfaction

Levene Statistic	df1	df2	Sig.
14.631	2	110	.000

Consequently after having the result that variances in standard deviation are not homogeneous, Games-Howell test was applied to the data, with an assumption that there is no homogeneity of variances. The outcome of the test is revealed in table 8 and with the rational that each group of subjects is compared with all of the remaining groups. For each pair of groups the difference between group means is shown, the standard error of that difference, the significance level of that difference and a 95% confidence interval.

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**Table 8: Multiple Comparisons (Games-Howell)**

Overall Satisfaction

(I) designation	(J) designation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Clerical	Others	.079	.201	.920	-.43	.59
	Managerial	.085	.207	.912	-.44	.61
Others	Clerical	-.079	.201	.920	-.59	.43
	Managerial	.006	.279	1.000	-.68	.69
Managerial	Clerical	-.085	.207	.912	-.61	.44
	Others	-.006	.279	1.000	-.69	.68

Games-Howell post hoc procedure compares job satisfaction of employees with clerical jobs with managerial and other jobs in banks, resulting in a non significant difference of .912 and .920 respectively (Sig. is more than .05). Same is the case when managerial professionals are compared with employees doing other jobs in the banks, having non significant difference of 1 ( $p > .05$ ). This indicates that statistically speaking all the three job categories in bank viz. clerical, managerial and others do not have noteworthy variation as far as satisfaction derived from their work is concerned. This rejects the null hypothesis that there is a significant difference among different job categories of workers in banks, vis-à-vis job satisfaction.

Hypothesis 7 ( $H_0$ ). There is no significant difference among various levels of jobs in banks vis-à-vis job satisfaction with their earning.

**Table 9: Frequencies**

		Designation		
		Clerical	Others	Managerial
FF	> Median	11	5	3
	<= Median	66	14	14

Vallejo et al. (2001) in their study among banking workers in Spain have analyzed job satisfaction among different occupational categories. To investigate the same K independent samples (median test) is employed in testing the hypothesis in the present study. At the outset, it can be seen that maximum possible job satisfaction across all the designations in bank score is 5 and minimum is one (the highest point assigned for strongly agree responses and lowest for strongly disagree in that order).

**Table 10: Test Statistics<sup>b</sup>**

	Financial Factors
N	113
Median	3.00
Chi-Square	1.587 <sup>a</sup>
Df	2
Asymp. Sig.	.452
Exact Sig.	.510
Point Probability	.031

a. 2 cells (33.3%) have expected frequencies less than 5. The minimum expected cell frequency is 2.9.

**Table 10: Test Statistics<sup>b</sup>**

	Financial Factors
N	113
Median	3.00
Chi-Square	1.587 <sup>a</sup>
Df	2
Asymp. Sig.	.452
Exact Sig.	.510
Point Probability	.031

a. 2 cells (33.3%) have expected frequencies less than 5. The minimum expected cell frequency is 2.9.

b. Grouping Variable: designation

Transversely for all the 113 subjects the median score as can be ascertained from the table 10 is 3. In all the three job categories, the findings indicate they have a job satisfaction score less than the median score. Therefore clerical, managerial as well as others reported that overall they are not satisfied with their jobs in financial terms. Statistically speaking the chi-square value of 1.587 and exact significance which is more than .05, accepts the null hypothesis that. There is no significant difference among various levels of jobs in banks vis-à-vis job satisfaction with their earning.

### **Discussion, Implications and Suggestions**

According to the findings of the present study, respondents in private sector banks were mainly satisfied with working conditions and least satisfied with financial factors. Further exploring the job satisfaction differential among males and female bank employees it was found that most of the bank

employees, irrespective of gender were not satisfied with their jobs. Additionally, a better financial and working condition establishes more satisfaction among the employees, though working condition has a lower impact as compared to the former. Likewise supervision and advancement opportunities also have 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. Further in financial terms clerical, managerial as well as others job category reported that overall they were not satisfied with their jobs.

It is brought forth in the study that private banking professionals are not satisfied with financial incentives of their jobs in general. The policy makers should ensure adequate financial incentives for employees in this sector and the authorities in the private banks in India have to relook their compensation packages, which is employee friendly. The needs of the employees here have to be given utmost consideration. It may be presumed that the managerial category in comparison to other categories of the jobs in a bank was happier, but the study on the contrary suggests that in terms of job satisfaction statistically there was no significant difference.

Another important implication of the present research is that financial factors are one domain which requires a strategy which leads to pleasure among the employees, introduction of differential pay system, which merits the value of employee towards work, can be a way out. Similarly the study points that gender has no role to play as far as job satisfaction is

concerned, thus HR policies in private banks should not pay much attention to be gender specific, and a holistic view should be taken in this regard.

### **Limitations and Suggestions for Further Researches**

Study on a larger scale with a bigger sample size and more variables like educational achievements, job security, employee recognition and marital status, which was not possible due to financial constraints in the present research, could be initiated in future. HR practices and their impact on job satisfaction could be dealt with a more qualitative approach in potential researches and the present model can be applied on other sectors of the industries besides the banking sector.

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