CHAPTER - 2

Research Methodology

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CHAPTER - 2

RESEARCH METHODOLOGY

OBJECTIVES OF THE RESEARCH

This research work has been undertaken keeping in view the following objectives.

The primary objective of the study is to measure the level of job satisfaction of employees of the State Bank of India in Jhansi district.

Other secondary objectives are-

1. To study the attitudes of employees towards the various policies of the State Bank of India like transfer policy, promotion policies, appraisal policy, compensation policy and training and development policy.
2. To study the relationship between job satisfaction and age, gender, length of service, and educational qualifications.

3. To study the impact of family friends, number of dependents, peers, subordinates and superordinates on job satisfaction.

4. To study the attitude of employees towards physical and working conditions, work load, job security, skill variety, task significance, task identify, autonomy, feed back, computerization, equity etc.

5. To study the attitude of the employees towards foreign banks operating in India and other nationalized banks of India.
6. To study the impact of Job Satisfaction on turnover, absenteeism etc.

RESEARCH DESIGN
The research design is descriptive in nature as it has described the attitude of State Bank of India employees of Jhansi district towards various job related factors. As the study of Job Satisfaction involves relationship with various personal variables, therefore, descriptive research design is suitable.

DATA COLLECTION METHOD
The district Jhansi has an area of 5024 Sq. Km. in which there are five tehsils and 8 development blocks in which there are 20 branches of State bank of India which are spread in blocks of the district. Most of the branches are rural and semi-urban branches where internet and other facilities of communication are not fully developed. Moreover, there is poor response of questionnaires by
post, hence it was decided to collect data from respondents personally in which there has been very encouraging response.

**SAMPLING PROCEDURE**

In order to draw the appropriate sample first of all data about number of employees in various branches of the State Bank of India in district Jhansi was collected from branch mangers who were very kind to provide necessary input. In the bank broadly there are five categories of employees namely class four employees who may be called peon or chaprasis whose job is to carry papers from of one officer to other and serve the employees with water, tea etc. But gradually the number of such employees in each branch is very small. Therefore, from this category one employee from each branch was selected randomly.
The next category of employees is front desk employees who come into constant touch with banks customers for opening an account, depositing cash and cheques, withdrawal of money etc. These front desk employees also deal with issuing drafts, making entries in pass books and attend to other activities except loans. In size the number of such employees is the largest in every branch not only in State Bank of India but all banks. Therefore, out of total sample 50 per cent respondents were selected from this group. It has been an effort that all branches are appropriately covered in the sample.

The next group of employees in the bank is of back desk employees who deal largely with credit applications, disbursement of credit after it has been sanctioned by concerned officers. These employees are also responsible to keep accounts of persons who have been granted loan for various purposes. They are also required to keep a track of utilization of loan, payment of interest and installments. In case of default they are required to
report to their supervisory staff and take action as per direction of the supervisor. It has been learnt from branch managers that they account for 30 per cent of staff of branches. Hence out of total sample 30 per cent respondents have been drawn from this category.

Then there is supervisory staff who are responsible to supervise the work of front desk and back desk employees, issue them necessary instructions as per policy of the bank and they are responsible for smooth working of the branch and are answerable to the head quarters as well as to customers when they feel dissatisfied. This staff is also responsible to keep records of all employees of a branch, prepare their performance reports and appraise them ones in a year as per policy of the bank. This group consists of about 10 per cent of staff of a branch. Hence, in sample they have been given ten per cent representation.
Above all there are managers in each branch and in some branches there is more than one manager one manager has been selected.

In each category there has been random sample to avoid any bias. In selection of sample due weightage has been given to grades, of employees, location of the branch, gender, educational qualifications, age etc.

The five grade questions have been asked namely-

1. Fully Satisfied
2. Satisfied
3. Not Satisfied
4. Dissatisfied
5. Highly Dissatisfied

The respondents have been explained what is the meaning of each.
Based on above parameters a questionnaire has been drafted, sample of which is attached at the end of this chapter as Annexure I. in all 26 questions has been asked as listed.

TOOLS FOR ANALYSIS

Necessary statistical tools have been used to measure the attitude of employees towards different factors affecting their satisfaction described in Chapter 1. Wherever necessary graphs, percentages and other statistical tools have been used to arrive at right conclusions. Whenever found necessary relationship between job satisfaction and various parameters affecting job satisfaction, percentages have been calculated for different point scale of satisfaction and effort has been made to explain them with the help of various statistical tools.
FIELD WORK
The field work has been carried out by the researcher himself by staying at places where banks branches are located in district Jhansi. The researcher personally visited selected employees with questionnaire and got the answers from employees. In order that employees may give correct replies to various questions they were supplied copy of the questionnaire well in advance between one to three days before interview was fixed.

LIMITATIONS
The one of the important limitation has been that size of the sample has to be kept small not to more than ten percent of employees because of limitation of time and resources for the study and travel to various places of the district.

Secondly, it was felt that employees were cautions while replying to various questions specially in the matter of
question relating to relationship between employees and their bosses. In order to get correct answers sometimes one had to ask number of side questions and had to create confidence in employees that their replies will not be revealed to any one else. Still one cannot be very sure that every respondent had replied that what he really feels about his level of satisfaction.

Thirdly, sometimes employees themselves do not seem to be sure what they feel about job satisfaction and have answered whatever came in their mind but researcher did not have enough time to check and recheck from employees their final answer about various aspects of satisfaction which may be considered an important limitation of sample survey. But this applies to most of the surveys where opinion are sought. Hence, it may be concluded that limitations have not affected the results of the study.
ANNEXURE I

Sample of Questionnaire to Find Out Job Satisfaction

in State Bank of India in District Jhansi

1. Name

2. Sex Male / Female

3. Age

4. Grade in the Bank

5. How Long are your service in the Bank
   - Less than 5 years
   - 5 to 10 years
   - 10 to 15 years
   - 15 to 20 years
   - Over 20 years.

6. What are your educational qualifications?
   (i) Metric
   (ii) Higher Secondary
   (iii) Graduate
   (iv) Post Graduate
   (v) Doctorate
7. How many dependents are there in the family?

(i) Two Husband & Wife

(ii) Number of children

(a) One
(b) Two
(c) Three
(d) Four or more

(iii) Parents

(a) Father
(b) Mother

8. What is your opinion about foreign banks operating in India?

(i) Excellent
(ii) Good
(iii) Equivalent to Indian banks
(iv) Worse than Indian banks
(v) Do not know
9. What is your opinion about other nationalized banks in India. Are they better than State Bank of India from employee point of view?

   (i) Better
   (ii) Same
   (iii) Worse
   (iv) Do not know

10. Please give level of your satisfaction on following points. Please make your satisfaction on each point in following five scales.

   (i) Fully Satisfied
   (ii) Satisfied
   (iii) Not Satisfied
   (iv) Dissatisfied
   (v) Highly Dissatisfied

1. Achievements
2. Nature of work
3. Interest in the ob
4. Variable results
5. Interpersonal relationships
6. Salary
7. Job Security
8. Responsibility
9. Recruitment Daily of the Bank
10. Self respect
11. Work environment
12. Sense of belongings
13. Performance
14. Recognition
15. Prestige attached to the job
16. Work Group
17. Appointment for advancement
18. Authority and power
19. Bank / management policy and achievement
20. Technical Supervision
21. Personal life
22. Training and education
23. Freedom of expression

24. Association

25. Personal benefit

11. Considering all the above listed points and other factors what is your overall level of satisfaction?

Please give your views on following scale.

(i) Fully Satisfied

(ii) Satisfied

(iii) Not Satisfied

(iv) Dissatisfied

(v) Highly Dissatisfied

The job satisfaction also influences in absenteeism. Therefore, to findout its impact on absenteeism in State Bank of India Jhansi District a questionnaire was drafted for the management of Bank specially HR Department from whom following questionnaire was drafted.
QUESTIONNAIRE

Sample of Questionnaire to Find out Level of Absenteeism in State Bank of India in District Jhansi

1. What percentage of employees remain absent on an average in a year during last ten years?

2. Please let us know absenteeism in different categories of employees in following categories in 2006.
   (a) Class IV
   (b) Front Desk
   (c) Back Desk
   (d) Supervisors
   (e) Managers

3. What has been change in level of absenteeism in your branch during last ten years i.e. between 1996-2006? Has absenteeism reduced or increased? Please give figures of different classes of employees in following front.
### Level of Absenteesm in Your Branch of Different Categories of Employees

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<th>Level of compared to 1996</th>
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<td>Increased</td>
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<td>(Percentage change)</td>
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<td>Class IV</td>
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<td>Front Desk</td>
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