CHAPTER 6: FINDINGS, SUGGESTIONS AND CONCLUSION

The extent and degree of favorableness of the employee’s towards their job is called job satisfaction.

It is the satisfaction that an employee derives from his job that affects his working positively or negatively. Furthermore, the quality of work produced also depends upon the satisfaction level of the employees. It is many a times seen that more satisfied employees are more creative and enthusiastic towards their work.

In the earlier chapters, detailed examination of various variables affecting job satisfaction of operational level bank employees working in public and private sector banks have been done. The findings of the study have been mentioned earlier, but so as to further throw light on the interpretations, the following concluding observations were found to be important.

The present chapter is divided into three parts findings, suggestions and conclusion.

PART I: FINDINGS

1. Majority of the employees 88 (44 percent) working in SBI bank were found to be in the age-group of 31 – 40 years with 56 (28 percent) and 48 (24 percent) falling in the age-groups of 41 – 50 and 21 – 30 respectively whereas 44 (22 percent) employees from ICICI were falling in the age-group of 31 – 40 with 60 each in 41 – 50 and 21 – 30 category. Thus, no specific pattern was seen as far as age is concerned.

2. It was observed that more males 124 (62 percent) were working in SBI as compared to 76 females (38 percent). Whereas, a different trend was seen in ICICI with more number of female employees i.e. 120 (60 percent) and only 80 (40 percent) male employees.

3. In both the banks, the number of married employees was higher than unmarried/divorced/separated/widowed employees.

4. Although majority of employees from SBI, 144 (72 percent) and 180 (90 percent) from ICICI belonged to the general category. Yet, it was observed that among the SC/ST/OBC employees SBI had higher number 56 (28 percent) as compared to 20 (10 percent) from ICICI. This variation was due to the quota fixed for SC/ST/OBC employees in public sector banks.
5. As far as the number of dependents is considered, almost similar trend was observed in both the banks with 88 (44 percent) from SBI and 84 (42 percent) from ICICI having dependents less than four. 60 (30 percent) from SBI and 76 (38 percent) employees had 4–6 dependents. 52 (26 employees) from SBI and 36 (18 percent) employees had 7 – 9 dependents.

6. More number of employees from both the banks i.e. 76 (38 percent) and 84 (42 percent) from SBI an ICICI respectively were found to reside in urban areas as compared to those living in rural areas. Those living in rural areas from both the banks were 60 (30 percent) and 48 (24 percent), 64 (32 percent) and 68 (34 percent) resided in semi-urban areas from SBI and ICICI respectively.

7. On analyzing, it was found that most of the employees from both the banks lived in the range of 10 – 20 kilometers with 84 (42 percent) from SBI and 72 (36 percent) from ICICI. Same number of employees lived within 10 kilometers distance from their respective branches (60 (30 percent) from each bank). 44 (22 percent) and 52 (26 percent) from SBI and ICICI respectively resided 20 – 30 kilometers away from their branches with just 12 (6 percent) from SBI and 16 (8 percent) from ICICI having accommodation far i.e. more than 30 kilometers from their branch.

8. In both the banks, when observed about the dwelling status of the employees, it was found that more employees from both the banks had owned houses than those living in rented accommodation. In SBI, 124 (64 percent) lived in their own houses and in ICICI the number was 108 (52 percent). Those living in rented accommodation from SBI were 76 (38 percent) and from ICICI were 92 (46 percent).

9. More graduates i.e. 112 (56 percent) from SBI and 124 (62 percent) from ICICI were found as compared to 60 (30 percent) post-graduate employees from each of the two banks. Very less 28 (14 percent) and 16 (8 percent) employees were undergraduates in SBI and ICICI respectively.

10. In SBI, the maximum number i.e. 72 (36 percent) of employees were found to have 5 – 10 years experience with just 40 (20 percent) from ICICI having the same level of experience. In ICICI 56 (28 percent) had 10 – 15 years experience with 40 (20 percent) from SBI. More freshers with 0 – 5 years of experiences were found in ICICI i.e. 28 (14
percent) as compared to just 16 (8 percent) from SBI. 44 (22 percent) from each bank had an experience of 15 – 20 years. With 28 (14 percent) from SBI and 32 (16 percent) from ICICI having experience of more than 20 years.

11. Almost 30 percent 60 employees from SBI had a handsome salary of above 40000 with just 18 percent (36 employees) from ICICI having similar salary band. An interesting aspect observed was 34 percent (68 employees) from ICICI and 20 percent from SBI fell under the income category of 10000. 26 percent 52 employees from SBI and 16 percent 32 from ICICI had salary between Rs. 10001–20000. Remaining employees had a pay structure between Rs. 20001 –30000 and Rs. 30001 – 40000.

12. A very interesting observation was made as far as the status of the spouse of the employees was concerned. In both the banks almost a similar number of employees had working spouse with 92 (46 percent) from SBI and 96 (48 percent) from ICICI. Similarly the number employees with unemployed spouse were also almost same with 68 (34 percent) from SBI and 56 (28 percent) from ICICI. 40 (20 percent) from SBI and 48 (24 percent) from ICICI marked NA as their response.

13. It was observed that 92 employees (46 percent) from SBI and 86 employees (43 percent) from ICICI had very high influence on job satisfaction as far as their social status was concerned. 64 employees (32 percent) and 74 employees (73 percent) from SBI and ICICI had high influence of their social status on job satisfaction. Interesting aspect was none/very less number of employees had no or negative influence on job satisfaction level.

14. A very interesting observation made was that as far as monetary benefits and job satisfaction are concerned more employees had high influence than those having very high influence. 142 employees (71 percent) from SBI and 108 employees (54 percent) from ICICI had high influence of monetary benefits on job satisfaction. 12 employees (6 percent) from ICICI said to have no influence of monetary benefits.

15. As compared to monetary benefits employees had more influence of non-monetary benefits on their job satisfaction level. 36 employees (68 percent) from SBI and 100 employees (50 percent) had a very high influence of non-monetary benefits given by their organizations. This shows that money is not the only motivator; the other benefits also
have a crucial role to play. 32 employees (16 percent), 12 employees (6 percent) and 20 employees (10 percent) from SBI and 48 employees (24 percent), 16 employees (8 percent), 36 employees (18 percent) from ICICI had high, moderate and no influence from non-monetary benefits.

16. Unexpectedly job rotation had a moderate influence on 148 (74 percent) employees working in SBI with 80 (40 percent) employees from ICICI. 16 (8 percent) employees from SBI and 56 (28 percent) employees from ICICI had high influence with 32 (16 percent) and 60 (30 percent) employees from both the banks having no influence of job rotation on their satisfaction level.

17. In was observed that 92 (46 percent) employees from SBI and 128 (64 percent) employees from ICICI had high influence of getting opportunities to use their skills and abilities in performing their job with 104 (52 percent) employees and 56 (28 percent) employees from both the banks had a moderate influence of the same and interesting observation was none of the employees had no or negative influence of the above stated factor.

18. Job security had an important role to play in both the banks. 120 (60 percent) employees, 68 (34 percent) employees from SBI and 32 (16 percent) employees, 20 (10 percent) employees from ICICI had very high and high influence of job security on their satisfaction level. A very less number i.e.12 (6 percent) employees from SBI in contrast to a high number 72 (32 percent) employees from ICICI had a moderate influence on job satisfaction due to job security.

19. Sharing of responsibility was considered to be highly influential by 108 (54 percent) employees from SBI 120 (60 percent) employees from ICICI whereas 68 (34 percent) employees from SBI and 72 (36 percent) employees from ICICI had moderate influence. An interesting observation was 12 (6 percent) employees from SBI and 4 (2 percent) employees had very high influence and no influence whereas none of the employees had negative influence, from both the banks.

20. 72 (36 percent) employees from SBI 100 (50 percent) employees from ICICI had a influence of having scope for personal growth and development on level of job satisfaction. 92 (46 percent) employees from ICICI had moderate influence of above
variable. Very less number of employees had either very high or no influence of having the scope for personal growth and development on job satisfaction.

21. Recognition had an important role to play in both the banks with 116 (58 percent) employees from ICICI and 48 (24 percent) employees from SBI high influence in contrast with 112 (56 percent) employees from SBI and 76 (38 percent) employees from ICICI had moderate influence of getting recognition for a deserved task.

22. Congenial work environment had a very high influence on 16 (8 percent) employees from ICICI and none from SBI. It had a high influence on 52 (26 percent) employees from SBI and 140 (70 percent) employees from ICICI. 132 (66 percent) employees from SBI moderate influence of a harmonious work place with 44 (22 percent) employees from ICICI.

23. In this study, it was found that creativity had a high influence on ICICI staff and moderate on SBI staff 116 employees (58 percent) from ICICI and 24 employees (12 percent) from SBI had a high influence of creativity on their level of job satisfaction whereas 128 employees (64 percent) from SBI an 64 employees (32 percent) from ICICI had a moderate influence of creativity very less i.e. 4 (2 percent) and 16 (8 percent) had very high influence with none having negative influence.

24. The present study revealed that installation of updated equipment had very high influence on 4 (2 percent) employees of SBI in contrast with 84 (42 percent) employees from ICICI. Similar trend was observed with those having high influence 28 (14 percent) employees from SBI and 108 (54 percent) employees from SBI and just 8 (4 percent) employees from ICICI. The trend reversed with those having either moderate or no influence. 84 (42 percent) employees from SBI and just 8 (4 percent) employees from ICICI had moderate influence. 12 (6 percent) employees had negative influence of having updated equipments at work place and considered this to increase their workload and from SBI and with none form ICICI.

25. The result of this study showed that a fair promotion opportunity had a very high influence on 48 (24 percent) employees from SBI and 12 (6 percent) employees from ICICI. More number of employees from SBI i.e. 100 (50 percent) employees as compared
to 32 (16 percent) employees from ICICI had high influence from employees having moderate influence i.e. 132 (66 percent) from ICICI ad 48 (24 percent) from SBI.

26. The study showed that majority of employees i.e., 96 (48 percent) from SBI and 116 (58 percent) from ICICI had a moderate influence of transfer practices, norms and on job satisfaction. 48 employees (24 percent) from SBI and 52 employees (26 percent) from ICICI had high influence on job satisfaction due to the same. Approximately the same number of employees from both banks i.e. 48 (22 percent) from SBI and 32 (16 percent) from ICICI had no influence of transfer practices on job satisfaction.

27. The findings of the present study showed an interesting aspect of job satisfaction. None of the employees from either of the banks had a very high influence of trade various on job satisfaction. 156 (78 percent) employees from SBI and 108 (54 percent) employees from ICICI had no influence of trade various on their satisfaction from jobs. But 72 (36 percent) employees from ICICI and only 4 (2 percent) employees from SBI considered presence of trade various to have a negative impact job satisfaction.

28. Most of respondents from SBI 84 (42 percent) said that benefits after retirement have a high influence have a high influence on job satisfaction, whereas from ICICI employees with a similar mind set were just 8 (4 percent). Those having a moderate influence form this were 56 (28 percent) from SBI and 92 (46 percent) from ICICI. A substantial number i.e. 100 (50 employees) from ICICI had influence from the above variable and only 8 (4 percent) from SBI said the same.

29. A very different perspective was seen among the employees both the banks when disciplinary procedures practiced in their organizations were discussed 124 (62 percent) employees from SBI and just 12 (6 percent) employees from ICICI had moderate influence of disciplinary procedures on their job satisfaction level, in contrast to 40 (20 percent) employees from SBI and 176 (88 percent) employees from ICICI having high influence of the same. 36 (18 percent) employees from SBI and 4 (2 percent) from ICICI had no influence of disciplinary procedures on their job satisfaction level.

30. In the present study it was observed that no employees from SBI had a very high influence of training programs conducted in their organization but 68 (34 percent) from ICICI said this factor to be very highly influential. 60 (30 percent) employees from SBI
and 120 (60 percent) from ICICI had a high influence of these programs. 84 (percent) employees and 56 (28 percent) employees from had moderate and no influence of training on job satisfaction with just 8 (4 percent) employees and 4 (2 percent) employees from ICICI had the same views.

31. The present study revealed that work load had a very high influence on 84 (42 percent) employees from SBI and 120 (60 percent) employees from ICICI whereas 80 (40 percent) from SBI and 16 (8 percent) from ICICI had moderate influence of work load. 12 (6 percent) employees from SBI 64 (32 percent) employees from ICICI had very high influence. 24 (12 percent) employees from SBI and no employees from ICICI had no influence of work load whereas none of the employees had negative influence from both the banks.

32. In this study, it was found that recreational facilities had very high influence on 20 (10 percent) employees from ICICI and no employees from SBI falling in the same category. Majority of the employees 104 (52 percent) employees from SBI in contrast to 4 (2 percent) employees from ICICI had no influence recreational facilities. Whereas 12 (6 percent) employees from SBI and 88 (44 percent) employees had high influence whereas 84 (42 percent) employees from SBI 88 (44 percent) employees had moderate influence with none having negating from above influence variable.

33. The present study revealed that organizations policies towards workers had high influence on 72 (36 percent) from SBI and 152 (76 percent) employees from ICICI similar trend was observed with those having moderate influence 108 (54 percent) employees from SBI and 28 (14 percent) employees from ICICI the trend reversed with those having either very high or no influence no employees from SBI and 20 (10 percent) employees from ICICI had very high influence. 20 (10 percent) employees from SBI and no employee from ICICI had negative influence of organizations policies towards workers whereas none of the employees had negative influence from both the banks.

34. In this study, it was found that 88 (44 percent) employees from SBI and 140 (70 percent) employees from ICICI had high influence on superior subordinate relate on ship whereas 96 (48 percent) employees from SBI 4 (2 percent) employees from ICICI had moderate influence from above variable. 4 (2 percent) employees from SBI and 52 (26 percent)
employees from ICICI had very high influence whereas 12 (6 percent) employees from SBI and 4 (2 percent) employees from ICICI had no influence in the category and one of the banks had negative influence.

35. The present study revealed that 4 (2 percent) employees from SBI and 24 (12 percent) employees from ICICI had very high influence on work and frustration whereas 20 (10 percent) employees from SBI 52 (26 percent) employees had high influence whereas 108 (54 percent) employees from SBI 36 (18 percent) employees from ICICI had moderate influence from above variable. 52 (26 percent) employees from SBI 76 (38 percent) employees had no influence of the same 16 (8 percent) employees from SBI and 12 (6 percent) employees had negative influence on work and frustration.

36. The result of this study showed that fairness of Grievance Redressed mechanism was 144 (72 percent) employees from SBI and 68 (34 percent) employees from ICICI had moderate influence. Whereas none of the employees had very high and negative influence from both the banks. 16 (8 percent) employees from SBI 124 (62 percent) employees from ICICI had high influence whereas 40 (20 percent) employees from SBI 8 (4 percent) employees had no influence from above variable.

37. Sharing of responsibility was considered to be highly influential by 88 (44 percent) employees from SBI and 76 (38 percent) employees from ICICI 80 (40 percent) employees from ICICI had moderate influence. An interesting observation was 8 (4 percent) employees from ICICI had no influence whereas 36 (18 percent) employees from SBI and no employees from ICICI had educational qualification and none of the employees had negative influence from both the bank.

38. It was observed that gender did not play a very significant role in determination of job satisfaction level of employees working in both the banks with p value > 0.05 for both the banks.

39. As far as age is concerned, the p value for SBI was 0.651 and for ICICI was 0.180 which is greater than 0.05. Thus, showing on significant association between age and job satisfaction.
40. In the present study, the p values for experience in respect to job satisfaction from both the banks, i.e., SBI and ICICI are 0·640 and 0·243 respectively, showing no association between experience and job satisfaction.

41. Educational qualification was observed to have no association with job satisfaction with p value 0·920 in SBI and 0·411 in ICICI.

42. It was seen that income, although being a major motivator had no strong association with job satisfaction in SBI was 0·688 and in ICICI was a source of motivation with p value less than 0·05 i.e. 0·002.

43. Being married or unmarried, divorced or separated did not had any association with job satisfaction with p value > 0·05 from both the banks.

44. It was observed that social status had no association with job satisfaction in both the banks with p values greater than 0·05.

45. A significant association between the number of dependents and job satisfaction was observed among the employees working in SBI with a p value of 0·000 whereas no association was found among the number of dependents and job satisfaction of ICICI employees.

46. Distance from workplace had a significant association with job satisfaction among the employees working in both the banks with a p value, 0·000 for both banks.

47. Employees of SBI were found to have no association between their dwelling status and job satisfaction with a p value, 0·431, but those working in ICICI had a strong association for the same with p value = 0·018.

48. Spouse being employed or unemployed had an association with job satisfaction of employees working in SBI (p value = 0·019) but not with those working in ICICI (p value = 0·592).

49. All the variables considered for the study had the value of Cronbach alpha > 0·7, and thus were included while framing the questionnaire.

50. The overall goodness of fit was 34·656 with df = 1 and p value = 0·000.
PART II: SUGGESTIONS

On the basis of above findings of the study, a few suggestions are put forward, and if followed by both the banks, may help in enhancing job satisfaction among its employees.

- The ICICI bank should suitably reward initiatives and contributions of employees. They must be recognized given adequate incentives to outstanding employees.
- Promotion involves higher responsibilities and therefore promotion policies should be effectively implemented as this forms an effective reward for commitment, loyalty and long service.
- Working conditions in terms of flexibility, workload and working hours should be tuned in such a way that they do not serve as barriers in maintaining work life balance which is essential for individual and social development.
- Seniors should inculcate positive attitude towards their subordinates in helping them to perform assigned tasks with increased efficiency and in turn learn comfortably with cooperation of others.
- The ICICI bank should further strengthen team building and team work backed by proper communication channel.
- To encourage competitive culture in SBI, seniority based promotion policies should be revised.
- SBI bank needs to increase employees’ pay satisfaction by introducing a differential pay system based on one’s merit and effort.
- To maintain satisfied and dedicated work force, performance based compensation package should be introduced in SBI banks.
- Job security has long been one of the most positive aspects of SBI; hence ICICI bank needs to introduce special schemes related to pension, gratuity, retirement, and other related benefits to enhance the employee's sense of security as well as satisfaction.
The attitude of employees is a reflection of the moral of an organization. Happy and satisfied employees are the most important asset of an organization. One major aspect to understand in this regard is that job satisfaction does not solely depend upon compensation. Although, money is a major motivator but it enhances employee contentment for a short duration, small and minor but long term inexpensive up of employee’s moral, motivation and satisfaction level. In this chapter an attempt is made to give certain specific and a few general suggestions for improving job satisfaction level of employees working in public and private sector banks. These suggestions were given after analyzing the conclusions and after a lot of discussions with the employees regarding satisfiers and dissatisfiers.

Following are a few suggestions to improve job satisfaction level of employees:

- More number of employees from SBI were found to have a high influence of monetary benefits on their level of job satisfaction as compared to the employees of ICICI. Thus, it is suggested that more emphasis should be paid on monetary benefits of private sector employees.
- Private sector bank employees (ICICI) were found to be comparatively unsatisfied as far as job rotation is concerned. The frequency of job rotation in private sector banks should be reduced.
- More autonomy to use skills and ability was found in ICICI bank employees as compared to SBI employees.
- SBI employees should be given more opportunities to use their skills and abilities to perform their routine tasks.
- Job security plays a very crucial role in the work life of an employee. SBI being a public sector bank provides more secured jobs, whereas the employees of ICICI lack this feeling. Thus, private sector banks should provide more secured job to their employees.
- The motivation level of an employee enhances if the scope for personal growth and development is provided to the employees. This should always be there irrespective of the sector in which they are working.
- Undoubtedly every employee wants to get recognition for the work performed by them. Private sector does this very often. The public sector banks should also motivate their employees by the same way.
• A congenial work environment increases both motivation and satisfaction. In order to bring positive results, both the sectors should develop an environment of harmony and peace.

• ICICI provides more scope for getting recognition for creative work which should also be there in SBI.

• As far as installation of updated equipments is concerned, ICICI employees were found to be more satisfied as compared to SBI. Thus, even the public sector enterprises should have a better access to a work environment with updated instruments installed in their offices.

• SBI employees were found to be much more relaxed than ICICI employees as they had a clear mind set about promotional opportunities. Even the private sector should work on providing a fair promotional policy.

• Public sector employees were found to be more satisfied when asked about monetary and non-monetary benefits after retirement. This increased their motivation to a considerable extent. The private sector employees should also be given such benefits.

• In order to develop organizational commitment among the employees, appropriate discrepancy procedures should be practiced. This was found to be lacking in the public sector and it is suggested to be taken care of.

• Private sector banks were found to conduct more frequent trainings for their employees which changed their perspective to work. Although public sector employees also undergo such trainings but their frequency needs to be altered.

• ICICI bank employees were found to be over burdened with high work load. This reduces their interest in work. Measures should be taken for the same.

• Recreational facilities should be provided in both the sectors so as to reduce the stress level and tiredness among the employees and to provide them with a relaxed work place.

• A fair grievance redressal mechanism should be provided to the employees so that their problems can be heard out and they are satisfied with the justified decisions taken by the management.

• The organizations should emphasize on providing overall benefits rather than providing specific benefits based on either the posts or position of the employee or due to his educational qualification an experience.
• An environment of trust should be created whereas the employee and the employer both feel safe and secured and thus develop a sense of accomplishment.

PART III: CONCLUSION

An attempt has been made in the earlier chapters to minutely observe the details of various aspects affecting job satisfaction of operational level employees working in public and private sector banks of Jaipur, during the period under study. Although a thorough analysis has been done on the various aspects under study yet in order to throw further light on them, there concluding observations are helpful.

The determination of the factors affecting jobs satisfaction and the important role they play in service sector, especially banks is very important. Employee performance has a crucial role to play in the banks. Satisfied employees improve the quality and efficiency of the banking activity. In view of the fact that the number of banks is increasing day by day, it becomes inevitable for the researchers, administrators and the policy makers to pay attention to the various aspects affecting job satisfaction.

The study has highlighted certain variables and aspects that affect job satisfaction of employees working in public and private sector banks. The common areas/factors where the employees of both the sectors were generally found to be satisfied were the promotional policy, training practices, their social status due to their present job, congenial work environment, updated equipments and organisational policies, whereas the major dissatisfies noticed were lack of recognition, workload and lack of benefits like insurance policies, mediclaim etc.

In particular, the employees of public sector were found to be more satisfied than the private sector employees in terms of monetary benefits, job rotation, job security, promotional opportunities, benefits after retirement and congenial work environment whereas the private sector employees were found to be motivated towards their work with the amount of autonomy they get to use their skills and abilities in performing their duties, scope for recognition, availability of updated equipments, disciplinary procedures practiced, trainings program conducted and provision of recreational facilities to their employees.

It is thus concluded that an organization, be it public sector or private sector should emphasis on providing overall benefits, a congenial work environment, a proper grievance redressal
mechanism, opportunities to use skills and abilities, better superior-subordinate relationship and provide encouragement to perform better.

PART IV: SCOPE FOR FUTURE RESEARCH

1) One of the limitations of the present study is that the data collection was restricted to only two banks. It is suggested that in order to generalise the findings to the banking industry in India, the study should be expanded to include other private and public sector banks along with foreign and co-operative banks.

2) Future studies could further test the possible inclusion of additional factors that affect employee motivation and satisfaction.

3) Future studies may try to access a single bank to deeply examine related research topics.

4) Additional research should be carried out to gain a continuous view, insight and knowledge of what motivates employees to perform best on their job.

5) The questionnaire designed for this study determined how satisfied employees are with certain factors such as the work environment. However, it did not identify the reasons for this. This kind of information might be useful and therefore a qualitative study which can combine with statistical analysis to provide a triangulation approach is recommended.
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272
ANNEXURE I: QUESTIONNAIRE I

JOB SATISFACTION: A COMPARATIVE STUDY OF PUBLIC AND PRIVATE SECTOR BANK EMPLOYEES” (WITH SPECIAL REFERENCE TO SBI AND ICICI, RAJASTHAN)

[Tick the appropriate box]

1) Name: 

2) Name of the branch: 

3) Age (in years): 21-30 ☐ 31-40 ☐ 41-50 ☐ Above 50 ☐

4) Gender: Male ☐ Female ☐

5) Marital status: Married ☐ Unmarried ☐ Widow(er) ☐ Separated/Divorced ☐

6) Social status: General ☐ SC/ST/OBC ☐

7) Number of dependents: Below 4 ☐ 4-6 ☐ 7-9 ☐ Above 9 ☐

8) Place of residence: Rural ☐ Urban ☐ Semi Urban ☐

9) Distance from work place: Up to 10 km ☐ 11-20km ☐ 21-30 km ☐ Above 30km ☐

10) Dwelling status: Owned ☐ Rented ☐

11) Educational qualification: Under-Graduate ☐ Graduate ☐ Post-Graduate ☐

12) Present position: Officer ☐ Clerk ☐ Sub-Staff ☐

13) Experience in years: Below 5 ☐ 5-10 ☐ 10-15 ☐ 15-20 ☐ Above 20 ☐

14) Monthly income: Upto 10000 ☐ 10001-20000 ☐ 20001-30000 ☐ 30001-40000 ☐ Above 40001 ☐

15) Status of the spouse: Employed ☐ Unemployed ☐

16) Type of branch: Rural ☐ Urban ☐

17) Are you a member of any trade union: Yes ☐ No ☐
# ANNEXURE II: QUESTIONNAIRE II

Following are some of the statements which may have contributed to your feeling of satisfaction in this job. Please encircle in the boxes given below showing to what extent each statement contributes to your job satisfaction. Highest number represents maximum level of job satisfaction and lowest number represents minimum level of job satisfaction.

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<td>1</td>
<td>The present job enhances your social status in the society</td>
<td>5</td>
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