CHAPTER – VII
CONCLUSIONS AND SUGGESTIONS

The purpose of this chapter is to bring together the important conclusions emerged out of the study "Job Satisfaction of among Bank Employees in Chittoor district of Andhra Pradesh". As already stated, the present research study is organised into seven chapters including the present chapter. Since, the first chapter is introductory in nature, the chapter wise conclusions are presented here under from chapter - two onwards.

CHAPTER – II

Socio-Economic Profile of Bank Employee in Chittoor District of A. P.

The purpose of this chapter is to provide a backdrop to the current research work through presentation of socio-economic profile of the bank employees (i.e., the sample respondents) and also the socio-economic scenario of Chittoor district. This may possibly enable one to trace out the influence and impact of socio-economic factors on the job satisfaction of bank employees.

The study revealed that;

1. Chittoor district was constituted on 1st April, 1911, comprising the taluks of Chittoor, Palamaner and Chandragiri transferred from
North Arcot of Madras State, Madanapalle and Voyalpad taluks from Cuddpah district, and ex-zamindari areas of Punganur, Srikalahasti, Puttur and old Karvetinagar Estate. By 1-12-1928, Kanugundhi taluk of North Arcot district, with the exception of 22 villages was transferred to Palamaner taluk and in 1950. The above 11 taluks of the district were reorganized into 15 taluks and 20 panchayat samithis. Again the above 15 taluks of the district were re-organised into 65 revenue mandals.

2. The district is bound on the north by Anantapur and Cuddaph district, on the east by Nellore district and Chengalpattu district of Tamil Nadu. On the south by north Arcot district of Tamil Nadu and on the west by Tamil Nadu and Karnataka States. The district covers an extent of 15,152 sq. kms. It is divided into 3 revenue divisions viz., Chittoor, Thirupati and Madanapalle.

3. The climate of the district is dry and healthy. The upland 31 mandals in Madanapalle division are comparatively cooler than the eastern mandals except Chittoor, where the climate is moderate.
4. The district has the benefit of receiving rainfall during both the south west and north east monsoon periods. The average rainfall in Chittoor district and Rayalaseema region during the past decade is quite inadequate and also erratic as compared to the other regions of the State affecting the agriculture differs due to irrigation component.

5. Significant changes in the cropping pattern of food and non-food crops between 2003-04 and 2004-05 were noticed in the district. To be more specific, the area under food crops declined while the area under non-food crops increased significantly during 2004-05 as compared to the same in 2003-04 due to decline in the average rainfall in Chittoor district.

6. The major portion of the district is covered by red soils with portions of alluvral soil in Chittoor and Bangarupalem erstwhile taluks. According to an assessment made on the basis of village records, 57% of soils of the district are red loamy and 34% red sandy. The remaining 9% is covered by black clay (3%), black loamy (2%), black sandy (1%), and red clay (3%).
7. The district is not rich in mineral wealth, steatite is the only mineral mined in Puttur and Gangadhara, Nellore erstwhile block areas of the district. However, the occurrence of gold, iron and red molding sand are also noticed in certain parts of the district.

8. There are 8 medium irrigation projects in the district. They are Swarnamukhi anicut, Araniyar, Mallimadugu, Kalangi, Bahuda, Siddalagandi project, Krishnapuram Reservoir and Pedderu Project. The total registered ayacut under the eight projects is 1527 hectares.

9. There are 8520 minor irrigation tanks with a total ayacut of 1,04373 hectares. The district occupies a pride place in the number of irrigation wells totaling to 117217.

10. Majority of the sample respondents chosen for the study are in the age-group of 40 and more years (35.6 per cent of the 300 total respondents) and 30 to 40 years (33.0 per cent of the 300 respondents). The remaining respondents are in the age group of 20-30 years.
11. Majority of the respondents selected for the purpose of the study are male employees and they constituted 85.3 per cent of the total respondents of 300. Whereas the female employees constituted 14.7 per cent of the total respondents' and this may be because of the fact that generally female employment even in banking sector is rather low and they participate in employment in lower proportions.

12. Majority of the respondents are graduates, and the respondents with PG qualification level of education follow them. A very negligible number of respondents are with professional educational qualification. In terms of percentage, graduates constitute almost 39 per cent of sample, and respondents with PG qualification constitute 21.7 per cent, intermediate or below educational qualification follow them.

13. Most of the sample respondents are married and they are 256 in number constituting 85.3 per cent of the total respondents. Out of the remaining, 14.7 per cent are unmarried (44 in number).

14. Large number of the respondents belong to forward castes, and respondents belonging to backward castes, and scheduled castes and tribes follow them. In terms of percentage, forward castes
respondents constitute 56.7 per cent of the total, whereas the backward castes, scheduled castes and tribes constituted 25.7, 16.0, and 1.7 per cent of the total sample employees respectively.

15. Majority of the sample-employees are from the households, where the number of adults in the household is either 4 or more than four. The 4-member household respondents constitute 64.7 per cent of the total sample respondents. Three (3) - member households with 24.3 per cent follow these; 4 and more -member households with 15.38 per cent and the rest are of households having less than 4 adult members. It is therefore, clear that most of the sample employees, i.e., almost 65 per cent of the total sample belongs to the households, where the family size is bigger and usually has a greater influence on the behaviour of employees.

16. Most of the households are having one earning adult, constituting 60.0 per cent of the total sample, and 29.7 per cent of the sample respondents having two earning adults in the household. The rest of the respondents have more than 2 earning adults in the household.
17. Income-wise distribution of sample employee indicated that 40.3 per cent of the employees belong to the income group of Rs. 15,000- Rs 20,000; 30 per cent are in the income group of Rs.20000 – 25,000; 12.7 per cent are in Rs.10,001-15,000; 11 per cent are in Rs.5,000 –10,000; and 6 per cent in the income group less than Rs. 5,000. Income of the family is one of the factors, which play a vital role in influencing the investment pattern, behaviour and personal decisions of employees.

18. Most of the employees are having 5 or more years of experience. 118 respondents are having an experience of 5-15 years of experience followed by 95 respondents, who had more than 15 years of experience.

CHAPTER - III

Job Characteristics

In this Chapter, an attempt is made to present various job characteristics and relationship between job characteristics and employee attitude. The important conclusions of the study are;
1. Job description is often considered to be one of the important characteristics of a job. Job description is simply a list of a job's duties, responsibilities, reporting relationships, working conditions, and supervisory responsibilities. The job satisfaction levels of employees depend to a large extent on their understanding of the nature of current as well as future duties and responsibilities of the jobs, which are assigned to them.

2. To assess the awareness and understanding of the job description, the respondents are asked to furnish their opinion on certain statements.

3. The responses of the sample-respondents to the statement "I am certain about my job duties and responsibilities" revealed that 80 per cent of the total respondents have strongly disagreed with the statement meaning that they are very much certain and aware of their job duties and responsibilities. While 16.7 per cent of the respondents simply disagreed with the statement implying that they too are aware of their job duties and responsibilities. Just about 3 to 4 per cent of the respondents stated that they are uncertain of their duties and responsibilities.
4. The responses of the sample-respondents to the statement "People in work-place are clear about their current duties and future directions" revealed that 54 per cent of the total respondents have agreed with the statement indicating that they are very much aware of their current job duties and future directions. While 4.7 per cent of the respondents strongly agreed with the statement implying that they too are aware of the same. Around 16 to 17 per cent of the respondents stated that they are not clear of their current duties and future directions.

5. Job specification is another important characteristic of jobs. It refers to the list of a job's human requirements, that is, the requisite education, skills, personality, and so on. If the job specifications do not match with the employees, it may result in job dissatisfaction. Thus, the employees must be aware of the job specifications so that they can match their skills and strengths with the jobs assigned to them, and it contributes to the enhanced job satisfaction among them.

6. To analyse this phenomenon, the statement "Sometimes I don't have the resources I need to do my job" is placed before the sample respondents and an analysis of the responses revealed that 42 per cent
of the total respondents have strongly disagreed with the statement while 40.7 per cent of them simply disagreed - indicating that around 83 per cent of the total respondents are sure that they have resources to do their job. While around 17 per cent of the total respondents stated that they do not have the resources to do their job.

7. The responses of the sample-respondents to the statement "My job require skills that I have not completely mastered" shown that nearly 45 per cent of the total respondents have strongly disagreed with the statement while nearly 48 per cent of them simply disagreed - indicating that they possess requisite skills to do their jobs effectively and this in turn enhances the levels of job satisfaction among them. Just about 3 to 4 per cent of the respondents stated that they do not possess the required skills and failed to match the demands of their jobs.

8. To enhance the job satisfaction among the employees of any organisation, the job must be creative and challenging and it should not be monotonous. One of the important job characteristics which has considerable impact on the levels of job satisfaction among the employees is therefore, is creative and challenging jobs.
9. To enquire into this job characteristic feature, the statement "My job is not as creative as I want it to be" is placed before the sample respondents for their responses. Their responses revealed that a little over 50 per cent of the total respondents have either strongly or simply agreed with the statement. This means that they do not see any creativity in their jobs and this may possibly lead to job dissatisfaction among them in the long run. Whereas around 33 per cent of the respondents disagreed with the statement implying that they do see some creativity in their job or they might not consider themselves as creative. To these employees, the creativity in jobs may not make much difference as far as the job satisfaction is concerned.

10. The responses of the sample-respondents the statement "My job does not let me use my skills or competencies" quite surprisingly revealed that almost 90 per cent of the total respondents have either strongly or simply disagreed with the statement meaning that their jobs allow them to use their skills and competencies. In other words, whenever the employees are allowed to use their complete skills and competencies then they are likely derive more job satisfaction as compared to the employees who are not allowed to do so. Only about
10 per cent of the total respondents stated that they are not being allowed to make use of their skills and competencies in their jobs.

11. The responses of the sample-respondents to the statement "My job is repetitive, tedious and boring" revealed that more than 90 per cent of the total respondents have either strongly or simply disagreed with the statement. This indicates that they do not consider their jobs as repetitive, tedious and boring, instead they find their jobs as creative, or non-repetitive and challenging. It is a favourable sign for the job satisfaction among the employees. Only about 9 per cent of the total respondents agreed with the statement and consider their jobs as repetitive, tedious, and boring and these are the employees, who are easily susceptible to job dissatisfaction.

12. The responses of the sample-respondents to the statement "There is a great deal of competition in my job" revealed that more than 73 per cent of the total respondents have either strongly or simply disagreed with the statement. This indicates that there is no competition in their jobs. Only about 16 per cent of the total respondents agreed with the statement and they see a great deal of competition in their jobs, while
the remaining maintained neutral stand as far as the competition is concerned.

13. Another important characteristic feature of any job is its integration with the individual (employee) concerned and it should not be in conflict with the individual goals and objectives. There must be integration between the job and the employee concerned; otherwise it can be a potential reason for job dissatisfaction in the employee.

14. To study whether there exists an integration of individual and job, the respondents are asked to ventilate their opinions on the statement, "I often feel a conflict between my family and the demands of my job". The responses of the sample-respondents to the above statement have revealed that 23 per cent of the total respondents have strongly disagreed with the statement while 62.7 per cent of them simply disagreed - indicating that around 86 per cent of the total respondents saw no conflict between their job and family life. While around 14 per cent of the total respondents stated that they see some conflict between their job and family demands. However, majority of the respondents see perfect integration between their family life and job, a health sign from the point of view of job satisfaction.
15. The responses of the sample-respondents to the statement, "I don't have enough time away from my job" are tabulated and analysed. The information revealed was that only 11 per cent of the total respondents have strongly disagreed with the statement, while 59 per cent of them simply disagreed - indicating that around 70 per cent of the total respondents are feeling that they have enough time away from their jobs, having no effect on their personal life. While around 20 per cent of the total respondents stated that they do not have enough time to spare for their personal and family life because of the job.

16. The responses of the respondents to the statement, "I usually cannot take time out when I feel that I need it" are tabulated and analysed. The analysis revealed that only 8 per cent of the total respondents have strongly disagreed with the statement, while 51.3 per cent of them simply disagreed - indicating that they have flexibility in sparing the time, whenever it is required and they do not see any hindrance in job responsibilities. Around 29 per cent of the total respondents agreed with the statement meaning that they are not in a position take
time out when they are actually in need of, due to job responsibilities. These are the employees, who are likely to face job dissatisfaction if there is more demand of time on family or personal front.

17. Another important characteristic of any job is to be fairly loaded in terms of both physical and mental duties. It should not be overloaded from the point of view of employee’s capabilities. Once, a job is overloaded or considered by an employee that he has more work in that job, which may lead to frustration and job dissatisfaction in the long run.

18. To study the feelings of bank employees on the workload, the respondents’ opinions are elicited on the statement, “I have more work in my job than any one could reasonably do”. The responses revealed that 41 per cent of the total respondents have either strongly or simply disagreed with the statement. This indicates that there is no overload in their jobs. About 46 per cent of the total respondents agreed with the statement and they see a great deal of work load in their jobs, while the remaining maintained neutral stand as far as the overload is concerned.
19. The responses of the sample-respondents to the statement, "I seem to spend most of my time putting out fires" has provided an understanding that more than 81 per cent of the total respondents have either strongly or simply disagreed with the statement. This indicates that there is no wastage of time on unnecessary activities. Only about 5 per cent of the total respondents agreed with the statement and they see a great deal of wastage of time in their jobs, while the remaining maintained neutral stand as far as the wastage of time is concerned.

20. One of the important job characteristics of any organisation is to ensure that the job should not lead to organisational or goal conflict among the employees. To study this phenomenon, some statements are placed before the sample respondents for their response.

21. The responses of the sample-respondents to the statement, "There is a great deal of conflict in my organisation" are tabulated and analysed. The results revealed that 40 per cent of the total respondents have strongly disagreed with the statement, while 45 per cent of them
simply disagreed - indicating that they see no organisational conflict as far as their organisational climate is concerned. Just about 6 per cent of the total respondents agreed with the statement meaning that they see a great deal of conflict in the organisation.

22. The responses of the sample-respondents to the statement, "My values are not congruent with the values of the organisation" revealed that around 14 per cent of the total respondents have strongly disagreed with the statement, while 49.3 per cent of them simply disagreed - indicating that they all have goal or values congruence with the goals or values of organisation and there is no goal/value conflict between individuals and organisation. Around 6 per cent of the total respondents agreed with the statement meaning that they have value conflict with the organisation, where they are working. These are the employees, who are likely to face job dissatisfaction.

23. The responses of the sample-respondents to the above statement, "People often make conflicting demands on me" revealed that 52.3 per cent of the total respondents have strongly disagreed with the statement, while 31.7 per cent of them simply disagreed - indicating
that they are not exposed to conflicting demands from people while discharging their duties. Just about 9 per cent of them agreed that they are subjected to conflicting demands from people and these are the employees, who are likely to face job dissatisfaction at a later stage of their employment.

24. Good work environment is also one of the job characteristics needed to ensure higher level job satisfaction among the employees. The responses of the respondents on the statement “My work place is often confusing and chaotic” revealed that 23 per cent of the total respondents have strongly disagreed with the statement, while 66.7 per cent of them simply disagreed - meaning that they have orderly and systematic work environment which certainly enhances the job satisfaction among the employees. Just around 6 per cent of the total respondents agreed with the statement, indicating that they are working in a chaotic and confusing work environment. These are the employees, who are likely to face job dissatisfaction in the long run.