CHAPTER-5

SUMMARY AND CONCLUSION

The present study was an attempt to examine the job satisfaction, stress and anxiety of the nationalized and co-operative bank employees of the Aurangabad region. Previous chapter represents data analysis and results, whereas this chapter gives us an idea of the research in brief. In this chapter researcher has presented summary, conclusions, limitations and suggestions with recommendations.

5.1 SUMMARY OF THE STUDY

The title of the research is ‘Job satisfaction, Stress and Anxiety among Bank Employees’. With reference to this title the first chapter entitled introduction, incorporated the main concepts such as job satisfaction, stress and anxiety. Researcher has been delineated a concept of bank and bank employees and also included significance of the research.

The second chapter regarding review of the literature, in this chapter researcher included various studies on bank employees, gender difference about job satisfaction, stress and anxiety. All the
studies are associated with present day situation. Some studies are not completely but partially related to the present hypothetical variables, which are included in the study.

The third chapter is research methodology. The samples means subjects were drawn from the Aurangabad city and adjacent area. These samples were randomly selected on the basis of Taro Yamane formula. The age range of the sample was 25 to 60 years. Here, researcher used survey research design. In this section the researcher has mentioned the objectives, hypotheses, variables, operational definitions, design of the study, standardized tools for the purpose of data collection, all these methodological concepts tried to explain very clearly which are helpful for explain the design of research.

In the fourth chapter i.e. data analysis and results is incorporates analysis of the data, interpretation of results and discussion of data through the hypotheses. This is a survey type research. Hence, researcher has employed and fulfills all the requirements of survey research. By using inferential statistics researcher tested the hypotheses. In this chapter mean scores of three groups were compared.

The fifth chapter is epilogue part i.e. summary and conclusion, where the researcher has presented the examination of the research
design, sample and statistical analysis with the help of summary of the research, conclusions, limitations and suggestions. Finally references are mentioned.

5.2 CONCLUSIONS

According to statistical analysis and formation of hypotheses following conclusions are drawn.

1) Employees of the nationalized bank are more satisfied in their job as compared to co-operative bank employees.

2) Females are more satisfied in their job as compared to males.

3) There is no interaction between type of bank and gender in terms of job satisfaction.

4) Employees of the nationalized bank experiences low level stress as compared to employees of the co-operative bank.

5) Male and female experiences similar stress. There is no gender difference found in terms of stress.

6) There is no interaction between type of bank and gender in terms of their stress.

7) Employees of the co-operative bank have more anxiety as compared to employees of the nationalized bank.

8) Female and male employees have the similar anxiety because there is no gender difference found in terms of anxiety.
9) There is no interaction between type of bank and gender in terms of their anxiety.

10) There is a strong but negative association between job satisfaction and stress. High job satisfaction reduces stress.

5.3 LIMITATIONS

The research design, procedure, and results, when critically examined, lead to the impression that the present study is replete with a number of limitation which must be borne in mind in any attempt to generalize form and interpret the findings. The main limitations have been listed below:

1) This study is restricted to a particular region of Maharashtra i.e. Aurangabad, Marathwada.

2) The findings of the study are related only to job satisfaction and its dimensions, such as salary and facilities, supervision, promotion, work and human relations of bank employees.

3) The stress test is based on the life events.

4) Exact matching of traits, SES and behavioural patterns of nationalized and co-operative bank employees is very difficult task.

5) When we consider Mean value of the group it loses individuality.
5.4 SUGGESTIONS

After giving thought over the findings of the present study and the realization of its limitations, following suggestions for further research to extend the present study can be made:

1) A widespread research can be carried out in the area of banking sector and its human aspect.

2) A widespread sample and local situations can be considered and undertaken for further research.

3) There should be a systematic study in Indian context and work environment of bank employee.

4) Systematic studies should be done on the basis of family background, cultural aspect and socio-economic status of the Indian bank employee.
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