CHAPTER II

REVIEW OF LITERATURE AND METHODOLOGY

In this chapter an attempt has been made by the researcher to analyse the review of literature connected with the study and methodology followed. While section 'A' deals with a Review of literature, Section 'B' deals with methodology.

SECTION - A

The utility of any research depend to a great extent on a review of the earlier studies pertaining to the topic it would enlighten the researcher and shed light on the various dimensions and problems pertaining to the study. It would help the researcher to move in the right direction to accomplish the objectives. Therefore it would be most fitting to analyse some of the earlier studies related to the topic.

In their studies Sekaran and Uma\(^1\), argued that Personal, job security and organisational climate factors influenced the job involvement of people in their jobs. This, in turn, influenced the intra-psychic reward of a sense of competence that they experienced, which then directly influenced the job satisfaction of the employees. Managers could help employees by increasing challenges in the job, offering risk support, and praising them.

Singh and Prestonjee\(^2\) (1990) conducted a study on 250 officers and 250 clerical cadres belonging to a Nationalised Banks in the Western Zone of India. They found that the job satisfaction of bank employees was affected positively by occupational level, job involvement and participation. The interactional effect of job involvement and participation was found to be significant.

Sharma\(^3\)(1991) has made an attempt to analyse the job satisfaction among bank employees by investigation six major banks in India. The factors selected for the study were college education, monthly emoluments, work technology and type of supervision. The study indicated that banks with a higher proportion of college graduates among their clerical employees do not seem to be blessed with a more satisfied work force. Instead, the level of satisfaction in such banks was lower than in other banks. This study also indicated that in banks where clerical jobs provide least challenge and discretion or give fewer opportunities to use one's own ideas and abilities job satisfaction was relatively lower.


Akhilesh and Mary Matthew⁴(1991), in their study attempted an in-depth analysis of employees' perceptions about the job and the relationship of job characteristics to the desired work behaviour by selecting a sample of 114 non-nationalised bank employees consisting of both officers and clerks. They found that among the officers, work motivation could be improved through increasing job authority and accountability. At the clerical level, rewards and sanctions were significantly associated with job involvement.

Narender Kumar and Jain⁵ (1991) conducted a survey of motivational techniques, which were used by bank executives in the state of Haryana. The study showed that "Praise for good work" was the most popular technique used by bank executives. Informal discussions on bank problems with staff members were identified as a popular measure. Techniques like caring for the personal problems of staff members, the co-operative attitude of officers, a letter of appreciation, persuasion and request are also widely used in banks. Among moderately used techniques are staff meetings, family visits, and difference of treatment and mutual understanding with staff.


In a study by T.R. Rajeswari\(^6\), identified the stress situation of bank employees and their perceived reactions to such situations. It identified structural rigidity, poor physical working conditions and extra-organisational factors to be potent stressors, inducing stress in bank employees. These stress factors are responsible for poor performance of bank employees.

Das and Nayyar\(^7\) studied the interrelationship between job satisfaction, job involvement and job motivation. The study has shown that there is an interrelationship between job satisfaction, job performance and job motivation. The correlation matrix showed that job satisfaction, job performance and job motivation have significant correlations.

Vandana Misra\(^8\) (1994) in her study found disturbed organisations relatively more dissatisfied than employees in a comparatively peaceful organisation. Employees in disturbed organisations were dissatisfied due to insecurity of job, the complexion of management policies, the lack of opportunity for participation in decision making, the want of pension and other benefits. As job satisfaction was a relevant valuable factor in


maintaining industrial peace, the employees in disturbed organizations should be made to feel secure in their jobs and should have opportunities to participate in decision-making. The results further implied that employees were dissatisfied when they compared themselves with persons higher in organizational hierarchy and were satisfied when they compared their overall job satisfaction with that of persons lower in the organizational hierarchy.

Harihara Mahadevan and Amirtharajan\(^9\) analysed the job satisfaction of the officers of the nationalized banks and showed that those factors which had a close association with job satisfaction were age, education, qualification, experience, salary, job security, customer service, suggestion scheme, interpersonal relationship, department's care, training effectiveness, officers' association and recognitions.

Retirement benefits, loan facilities, accommodation facilities, working hours, transfer policies, authority and power, grievance handling procedures, work performance, job attitude, status in society had no relationship with job satisfaction. Working hours, security, transfer policies, promotion policies, authority and power, officers' association were identified dissatisfaction factors for satisfied officers. Salary, retirement benefits, loan facilities, accommodation facilities, security, customer service, suggestion scheme, work performance, interpersonal relationship, training effectiveness are known as favourable factors for dissatisfied officers.

Mettle Meshal Kh\textsuperscript{10}(1993), in his study analysed the relationship between age and job satisfaction among Kuwait; woman employees in the Kuwait private sector banks. The findings of the study showed that age had a significant effect on the job satisfactions of female bank employees in Kuwait.

Nazira Nazir\textsuperscript{11}(1998) in his study on attempted to measure overall job satisfaction on bank clerks, identify some determinants of job satisfaction and the perceived importance of some jobs as well as background factors of their over all job satisfaction. Data were collected from a sample of 245 clerks of a private bank in Srinagar district of Jammu and Kashmir state. The results of the study showed that 76 per cent of the clerks were satisfied with their jobs and 24 percent were dissatisfied.

In a study by Md. Mosharraf Hossain\textsuperscript{12}(2000) analysed the satisfaction of commercial bank employees and the consequence on related issues were investigated. The results showed that the public sector bank employees were in a better position terms of job satisfaction.


satisfaction than their counter parts in private sector banks and the executives were more satisfied than the non-executives. Job satisfaction had a significant positive correlation with performance. Bank employees of Bangladesh were highly dissatisfied with salary, lack of fair promotional opportunity, low job status and absence of recognition of good work.

Nazrul Islam and Gour Chandra Saha\(^\text{13}\) (2000) in their study attempted to evaluate job satisfaction of bank officers in Bangladesh. They focused on the relative importance of job satisfaction factors and their impact on the overall job satisfaction of officers. It also investigated the impacts of bank type, work experience, age and sex differences on the attitudes to job satisfaction. The results showed that salary, efficiency in work, fringe supervision and co-worker relation are the most important factors contributing to job satisfaction. Private bank officers had higher levels of job satisfaction than those from the public sector as they enjoyed better facilities and supportive work environment. Work experience is found the second most important factor affecting job satisfaction. Sex and age difference had relatively a lower level of impact on it. The overall job satisfaction of the bank officers was at the positive level.

\(^{13}\) Nazrul Islam and Gour Chandra Saha, "Job Satisfactions of Bank Officers in Bangladesh", \textit{The Internet and Management}, December 2000, pp.76-83.
Ravl Diego Vallejo, Jesus Antonio Vallejo and Sixto Oliver Parra,\textsuperscript{14} (2001) examined in their article entitled "Job Satisfaction in Banking Workers" the level of job satisfaction of 366 bank clerks employed in a branch placed in the Belearic Islands. They examined the relationships between, on the one hand, the characteristics of particular jobs and tasks and, on the other, job satisfaction in relation to supervision, age, salary and qualification. The results indicated that the most important factors determining the subordinate's job satisfaction were linked to the branch managers' assumption of the role, their esteem, mobility, representation and tolerance towards uncertainty. On the contrary, the level of job satisfaction was positively related to psychological well-being, personal satisfaction and geographical setting.

Bajpal and Naval\textsuperscript{15} (2004) in their study entitled "The Topic of Sectorial Comparison of Factors Influencing Job Satisfaction in Indian Banking Sector" examined the degree of job satisfaction in two public sector and two private sector banks in India. The banks were selected and from each organization 25 subjects were selected randomly. The result indicated that lay off threats, quick turnover, welfare schemes and less scope for vertical growth increase job dissatisfaction. On the other hand, secure job environment, welfare policies and job stability increase the degree of job satisfaction.

\textsuperscript{14} Ravl Diego Vallejo, Jesus Antonio Vallejo and Sixto Oliver Parra, "Job Satisfaction in Banking Workers", \textit{Psicothema}, Vol. 13, No.4, 2001, pp. 629-635.

\textsuperscript{15} Bajpal and Naval, "The Topic of Sectorial Comparison of Factors Influencing Job Satisfaction in Indian Banking Sector" \textit{Goliath}, 1\textsuperscript{st} July 2004, pp.3-13.
A.M. Suresh\textsuperscript{16} et al. (2004), in their study entitled "Understanding the Attitudes of Private Public Sector Bank Employees towards Job Satisfaction" showed that the public and private sector banks have to keep in mind the identified influencing factors such as work environment, goal setting, job security, career growth opportunities, need satisfaction, achievement and status and leadership while formulating and implementing human resources policies to enhance the bank employees' productivity levels in their respective organizations.

Syed Hussain\textsuperscript{17} (2006) in his study entitled "A Study on Perception, Aspiration and Job Characteristics of the Employees in Private Sector Banks in Sivagangai district of Tamil Nadu" attempted to analyse the perceived and aspired job characteristics in relation to the job satisfaction of the employees and to compute the difference between the perception and the aspiration of job characteristics. Data were collected from a sample of 100 employees, comprising of 21 officers and 79 clerks. The employee respondents were selected at random from 5 private sector banks with 31 branches. The result showed that the perception of the job characteristics relating to employee-respondents shows an upswing in favour of job security, work environment and recognition. The employee-respondents aspire more for security and recognition. They expressed dissatisfaction in relation to the job itself.

\textsuperscript{16}A.M. Suresh, K.G. Raja and S. Vijayalakshmi, "Understanding the Attitudes of Private Public Sector Banks" \textit{Indian Journal of Industrial Relations}

K. Sundar and P. Ashok Kumar\textsuperscript{18} in their study points out that women employees in India across the industry are distinct from their male counterparts in that they have to additionally shoulder responsibilities besides their career responsibilities. The jobs of banking sector are turning more stressful as account of intense competition unleashed by globalisation. Despite job security and strong social welfare measures of profession in private sector banks and opportunity for qualification upgradation by women employees, it is the fear of transfer on promotion that keeps the women folk to continue to languish in lower cadres. The flight of women folk in new generation banks in no way brighter. Feminine traits no doubt help them far better than male colleagues in certain aspects delivery of banking service. The study explored the aspects like factors preventing women employees from aspiring for higher post in banks, impact of family responsibilities of women employees on their career decision, organisation supply for women employees, career development problem, and the impact of work life on women employees on home life.

Mohammed Irfan H.Momin, Vikas K. Desai, Abjai B. Kariswar\textsuperscript{19} conducted a study of Socio-demographic factors affecting prevalence of hyper tension among bank employees of Surat City argues cardio vascular diseases including hyper tension are increasing in developing countries among high-risk group people like bank employees. A


\textsuperscript{19} \textit{Short communication}, volume 56, Issue 1, 2012 pp44-48.
cross-sectional study of 1493 bank employees of Surat city was concluded duly August 2004 to September 2005, to study the prevalence of hypertension among bank employees and the effects of socio-demographic factors on prevalence of hypertension. Data were analysed using epi 6 software, the X2 test was applied as a non parametric test of statistical significance. Prevalence of hypertension was 34.5% out of 455 found on hypertensive, 258(58.70%) were not having any symptom at the time of examination. Prevalence was high among person with age 50 years and above (48.5%), among male (32.5%) as compared to female (23.1%); among employees having small family size among separated/divorced person (40%) prevalence of hypertension increased of bank employee with highest prevalence among managers(45.9%).

Arunima Shrivastava and Pooja purang (2009) in their study on "Employee perception of Job satisfaction: Comparative Study on Indian Bank's examined Job satisfaction level of public sector and private sector bank employees in India. The sample consisted of 340 bank employees from both sectors. Job diagnostic Survey by Hackman and Oldharm was used to ascertain the level of Job Satisfaction. The study used independent samples to test and qualitative analysis to study the differences in employee attitudes. Results indicated that the means of the public and private sector banks were significantly different from each other. It was found that private sector bank employees perceive greater satisfaction with pay, social and growth aspects of job as compared to

public sector bank employees have expressed greater satisfaction with job security on compared to private sector bank employees. The findings of the study highlighted important satisfiers and dissatisfiers present in the job and suggest both the banks to take performance incentive in the areas where employees have reported reduced satisfaction.

Research Gap

Though, there are many studies in Tamilnadu and India covering the various aspects of bank employees in India, a comparative study on Women employees in public and private sector covering multi dimensional aspects of women problems with regard to job satisfaction is missing. To over come this gap, the researcher has taken this vibrant topic for study.
Methodology

A research in any field is an investigation of the unknown factors based on the known factors. Any research study requires an appropriate methodology. This methodology section deals with the research techniques and the methods followed by the researcher in the collection and analysis of data. The researcher has followed this methodology to carry out the proposed study.

Sample Design

According to Canara Bank records which is operating as the MICR-Clearing House, there are 46 banks operating in Madurai district. Among these 20 are public sector banks and 26 are private sector banks.

The public sector banks operating in Madurai district are as follows:

1. State Bank of India
2. State Bank of Hyderabad
3. State Bank of Mysore
4. State Bank of Patiala
5. State Bank of Travancore
6. Allahabad Bank
7. Bank of Baroda
8. Bank of India
9. Canara Bank
10. Central Bank of India
11. Corporation Bank
12. Dena Bank
13. Indian Bank
14. Indian Overseas Bank
15. Oriental Bank of Commerce
16. Punjab National Bank
17. United Bank of India
18. United Corporation Bank
19. Vijaya Bank
20. HDFC Bank

The private sector banks operating in Madurai district are as follows:
1. Tamilnadu Mercantile Bank
2. Dhanalakshmi Bank
3. Arab National Bank
4. Bank of Madurai
5. Stocks Yards Bank
6. United Bank
7. Catholic Cyrian Bank
8. Karnataka Bank
9. Karur Vysya Bank
10. Lakshmi Vilas Bank
11. South Indian Bank
12. ING Vysya Bank
13. HPO Bank
14. Axis Bank
15. ICICI Bank
16. Industrial Bank
17. Federal Bank
18. IDBI Bank
19. Madurai District Central Co-operative Bank
20. Madurai State Co-operative Bank
21. City Union Bank
22. Tamilnadu Industrial Corporation Bank
23. Pragathi Gramin Bank
24. Mashf Micro-Finance Bank
25. District co-operative Bank
26. District urban co-operative Bank
There are 156 public sector and 98 private sector bank branches functioning in Madurai District. There were 1067 women employees working in both the public sector and private sector banks. Among them 547 were in public sector banks and 520 were in private sector banks. For the purpose of primary data collection, 350 employees, 175 each from public and private sector banks were selected randomly. Among them 147 officers, 301 clerical staff and 99 sub-staff were working in public sector banks. In case of private sector there were 130 officers 300 clerical staff and 90 sub-staff were working. Roughly 30 percent of the women employees were selected as samples. The samples selected are 49 officers, 95 clerical staff and 31 sub staff. In the case of private sector 45 are officers, 104 are clerical staff and 26 are sub-staff. Random sampling technique was adopted to select employees from each bank under public and private sectors respectively. Thus, 350 women bank employees, 175 each from public and private sector banks were selected for the study.

**Data Collection**

The study is primarily based on the primary data. The primary data were collected with the help of an interview schedule (vide appendix). Before undertaking the survey, a pre-test was conducted. In the light of the pre-test, the interview schedule was modified and restructured.

For the purpose of analysis, the sample respondents were classified into officers, clerks and sub-staff.
Scope of the study

In the present study an attempt has been made by the researcher to cover some of the inter-related factors affecting job satisfaction and the problems encountered by the women employees in public and private sector banks in India.

Period of Study

The primary data were collected during the months of January 2010 to April 2011. The reference period of the survey was 2010-11.
**Tools of Analysis**

In order to examine the relationship between the employees' socio-economic background and their levels of job satisfaction, the Chi-Square test was used.

The arithmetic mean and the standard deviation were used to classify three levels, namely high level job satisfaction, medium level job satisfaction and low level job satisfaction.

The Z-test was used to test the mean difference of perceived deficiency and perceived importance of employees in private and public sector banks.

With a view to identifying the determinants of job satisfaction, a multiple linear regression model was estimated. In this model fifteen job variables were treated as independent variables and the overall job satisfaction as a dependent variable.

The Z test was used to compare the difference in quality of work life among the levels of job satisfaction.

The mean score value and the standard deviation were used to compare each factor contributing to the quality of work life and its internal consistency with different levels of job satisfaction.

Inter-correlation was used for the major variables such as age, experience, education, income, job satisfaction and quality of work life.

The Two-way ANOVA has been applied to find whether the quality of work life differs according to the level of job satisfaction.