

Factor to Influence the Work Satisfaction of the Workers of Private Sector Banks in Theni District

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Abstract

Job satisfaction refers to an individual's positive emotional reactions to a specific job. It's an efficient reaction to employment that results from the person's comparison of actual outcomes with people who are desired, anticipated, or deserved. The first data were collected with the assistance of an interview schedule. Most of the analytical methods produce leads to a form that's difficult or impossible to interpret. Correlational analysis is somewhat almost like multiple correlation analysis. Each variable is expressed as a linear combination of underlying factors. Salaries to the workers must tend in accordance to their experience within the job. the type of labor given to an employees should be consistent with his/her abilities and knowledge and their efforts for doing a specific task must be valued by giving appreciations and rewards to the workers for his or her diligence in order that their level of motivation increases. Alongside healthy environment, healthy relationship should even be maintained in a corporation.

Keywords: Employees • Banks • Industry • Socio-economic • Satisfaction

Introduction

The banking sector is undergoing rapid change so as to face the challenges posed by new developments triggered by the entry of personal banks and foreign banks into India. The liberalization process, initiated by the government of India nearly one and a half decades ago, has caused tremendous changes within the financial services sector. Within the planet of banking, customer needs have changed then has the essential nature of banking services. The way banks meet these needs and therefore the framework within which they're delivered have as a result changed. Banks need to face a number of latest phenomena starting from regulatory issues, risk management and new technology to globalization, consolidation and branding banks in India. Within the new era of worldwide competition, they need to consider three important areas for sustained development viz., technology, customer and consolidation [1]. Job satisfaction refers to an individual's positive emotional reactions to a specific job. It's an efficient reaction to employment that results from the persons comparison of actual outcomes with people who are desired, anticipated, or deserved [2].

Statement of the Matter

Human resource at the present is taken into account to be a valuable asset to an organization. The survival of a business unit depends to an excellent extent on its employees' capacity to figure, willingness to perform their jobs, their motivation and in particular, their satisfaction with their present jobs. So to say, an employee's job involvement may be a necessary condition to figure to his optimum capacity provided the organization creates a workable environment. Job satisfaction is an expected outcome of positive job involvement. High job satisfaction contributes to organizational commitment, job involvement, better physical and psychological state and quality of life to the workers.

The banking system being a service-oriented industry, its man power is its prime asset. Its efficiency or inefficiency in delivering services to the customer

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features a direct pertaining to its organizational success. The customer's perception of the organization is therefore largely supported the standard of services rendered by the banks. The satisfaction of the workers in their job is of paramount importance in determining the success with which any organization functions.

Job satisfaction has the some relation with the psychological state of the workers; it's a point of direct correlation with the physical health of the employees. Once they have job satisfaction their performance are going to be high and naturally the involvement within the job are going to be more. Within the environment prevailing today, it's necessary to review the work satisfaction of employees who contribute much to the event of banks also because the customers.

Hence, this study tries to urge an insight into job satisfaction in terms of pay pocket and other benefits involved the work and job involvement of bank employees of the general public and personal sectors. The study tries to look at the impact of the socio-economic background on job satisfaction, the determinants of job satisfaction and quality of labor lifetime of the bank employees of Theni district of TamilNadu .

Review of Literature

Schneider et al. [3] (1993) in their study "A Comparison of Job Satisfaction between Public and personal Sector Managers" found that there was a big difference between the general public and personal sector employees with reference to pay satisfaction.

A study entitled "Employee Need Structure and their Satisfaction" by Ashok Kumar Pandey and Prakash [4] studied the connection between need structures of supervisors and workers employed during a railway workshop and their satisfaction levels. They investigated the role of various motives in employees' satisfaction. Affiliation and power had a direct correlation with the entire satisfaction score.

Dhar and Dhar [5] in their study "Job Satisfaction and its Correlates: A Psychological Study of the Supervisory Staff of Sugar Mills" indicated that the locus of control and age didn't affect job satisfaction. Experience played no significant role in job satisfaction. job satisfaction was positively correlated with self-acceptance.

Sumaira Naet [6] in their study acknowledged that the aim of the present study is to get the connection between rating on annual progress reports and job satisfaction; between personality traits and job satisfaction among Banks employees; and to explore age, gender salary, legal status, and education

differences on job satisfaction. Data were collected from 500 employees of 5 major banks of Pakistan (Allaied Bank, Alfalah Bank, Al-Habeeb Bank, Al-Islamic Bank, and commercial bank), taking annual progress reports, personal information sheets, and scores on Job Satisfaction Scale and Ten Item personality assessment of employees. Rating on annual progress reports has significant direct correlation with job satisfaction; Neuroticism has significant negative while extroversion, openness, agreeableness, and conscientiousness have significant direct correlation with job satisfaction; age, education, salary, and legal status have significant direct correlation with job satisfaction; and ladies are more satisfied with their jobs than men.

Zahidul Islam [7] acknowledged that Total quality management (TQM) is one among the favored practices among management practitioners for the last 20 years. Most corporations/firms, nowadays, consider TQM as a source of competitive advantage. This paper aims to research the connection between TQM elements and job satisfaction. This study may be a quantitative research naturally. A questionnaire was developed from the previous studies and was utilized in this research. Regression was adopted to check hypotheses. The results of the study reveal that three independent variables, namely teamwork, organizational culture and reward and recognition have positive and significant relationships with job satisfaction. On the opposite hand, no significant relationship between organizational trust and job satisfaction was evidenced. The findings of this study may contribute significantly to the event of latest knowledge, and help understand how TQM elements add the banking sector of Bangladesh.

Objectives of the Study

The specific objectives of the study are

1. To review the work satisfaction and profile of selected private sector banks with theoretical aspects.
2. To review the socio-economic profile the workers of personal sector bank employees.
3. To analyze the connection between the extent of job satisfaction and therefore the socio economic background of the workers of personal sector banks.
4. To seek out the factors influencing and their impact on job satisfaction of the bank employees of personal sector banks.
5. To live and compare the general quality of labor life and level of job satisfaction.
6. To supply suggestions to enhance job satisfaction of personal sector bank employees supported the findings of the study.

Data Collection

Both primary and secondary data are used for this study. The first data were collected with the assistance of an interview schedule. Before undertaking the survey, a pre-test was conducted. Within the light of the pre-test, the interview schedule was modified and restructured.

Period of Study

The first data were collected during the months of November 2020 to March 2021. The reference period of the survey was 2020-21.

Limitation of the Study

This study is subject to the subsequent limitations:

1. The opinions are collected from the sample employees of the private sector banks in Theni district. They'll differ from these of other employees.
2. The study has been conducted only in Theni district. Other districts haven't been covered thanks to several barriers.
3. A few respondents won't have given the important facts at the interview. Therefore the results could also be misleading to some extent.

Scope of the Study

In this highly competitive world, success of any organization depends on its human resource. Banks are not any exception to the present. A satisfied, happy and hardworking employee is that the biggest asset of any organization, including banks. Workforce of a bank is responsible to an outsized extent for its productivity and profitability. Efficient human resource management and maintaining higher job satisfaction level in banks determine not only the performance of the bank but also affect the expansion and performance of the whole economy. So, for the success of banking, it's vital to manage human resource effectively and to seek out whether its employees are satisfied or not. As long as they're satisfied, they will work with commitment and project a positive image of the organization. The intention of the study is to assist the bank organizations to draw up plans for increasing the work satisfaction of their employees.

Analytical framework for factor analysis

Most of the analytical methods produce results in a form that is difficult or impossible to interpret. Thurstone argued that it was necessary to rotate factor matrices if one wanted to interpret them adequately. He pointed out that original factor matrices are arbitrary in the sense that an infinite number of reference frames (axes) can be found to reproduce any given 'R' Matrix.

There are several methods available for factor analysis. But the principal factor method with orthogonal variance rotation mostly used is widely available in factor analysis computer programme.

Further orthogonal rotations maintain the independence of factors that is the angles between the axes are kept at 90 degrees. One of the final outcomes of a factor analysis is called rotated factor matrix, a table of co-efficient that expresses the ratios between the variable and the factors that have been prepared. The sum of squares of the factor loadings of variables is called communalities (h^2).

The communality (h^2) of a factor is its common factor variance. The factors with factor loadings of 0.5 or greater are considered significant factors. This limit is chosen because it has been judged that factors with less than 50 per cent common variation with the rotated factor pattern are too weak to report.

Mathematically, factor analysis is somewhat similar to multiple regression analysis. Each variable is expressed as a linear combination of underlying factors. The amount of variance a variable shares with all other variables included in the analysis, is referred to as communality. The co-variation among the variables is described in terms of a small number of common factors plus a unique factor for each variable. These factors are not over observed.

If the variables are standardized, the factor model may be represented as:

$$X_i = A_{i1} F_1 + A_{i2} F_2 + A_{i3} F_3 + \dots + A_{im} F_m + V_i U_i$$

Where,

X_i = i^{th} standardised variable,

A_{ij} = Standardised multiple regression coefficient of variable on common factor j

F = Common factor,

V_i = Standardised regression coefficient of variable i on unique factor i

U_i = The unique factor for variable i

m = Number of common factors

The unique factors are uncorrelated with each other and with the common factors. The common factors themselves can be expressed as linear combinations of the observed variables.

$$F_i = W_{i1} X_1 + W_{i2} X_2 + W_{i3} X_3 + \dots + W_{ik} X_k$$

Where,

F_i = Estimate of i^{th} factor

W_i = Weight or factor score coefficient

K = Number of variables.

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It is possible to select weights or factor score coefficients so that the first factor explains the largest portion of the total variance. Then a second set of weights can be selected, so that it is the second factor which accounts for most of the residual variance subject to being uncorrelated with the first factor. This same principle could be applied to select additional weights for the additional factors. Thus, the factors can be estimated so that their factors scores, unlike the value of the original variables, are not correlated. Furthermore, the first factor accounts for the highest variance in the data, the second factor the second highest, and so on.

Most of the analytical methods produce results in a form that is difficult or impossible to interpret. Thurstone argued that it was necessary to rotate factor matrices if one wanted to interpret them adequately.

He pointed out that original factor matrices are arbitrary in the sense that an infinite number of reference frames (axes) can be found to reproduce any given 'R' Matrix.

Testing for Sampling Adequacy Private Sector Banks

Before extracting the factors, to check the appropriateness of the factor model, Bartlett's test of sphericity was used to test the null hypothesis that the variables are intercorrelated in population. The test statistics of sphericity is predicated on a chi-square transformation of the determinant of the matrix.

Another useful statistics is that the Kaiser-Meyer Oklin (kmo) test of sampling adequacy the tiny value of the KMO statistic indicates that the correlation between the parts of the variable can't be explained by other variables which correlational analysis might not be appropriate. Generally, a worth greater than 0.5 is desirable.

The matrix was examined carefully and therefore the reform the two tests namely Bartlett's test of sphericity and the Kaiser-Meyer Oklin test were undertaken to check if it had been judicious to proceed with correlational analysis within the present study. The computed results for personal sector banks are given in Table 1.

From Table 1 it's found that Bartlett's test was significant with $P=0.000$, being but 0.05. The sampling adequacy measured using the Kaiser-Mayer Oklin (KMO) of 0.7136 was taken as acceptable. Thus correlational analysis could also be considered an appropriate technique for analyzing the info.

Correlational analysis was through with 46 variables (item) by orthogonal varimax rotation for the work satisfactions of employees of the private sector banks. The rotated factor matrix for the variables concerning the work satisfaction of the workers privately sector bank within the study is given in Table 2.

Table 1. Measures of sampling inadequacies private sector.

Measures	Estimated Value
Kaiser-Meyer Oklin Measure of Sampling Adequacy	0.7136
Bartlett's Test of Sphericity	Appropriate Chi-Square
	Significance
	0
Source	Computed Data

From Table 2, the rotated factor loadings for the forty six statements (variables) of job satisfaction of personal sector employees are observed. It's clear from Table 3.38 that each one the forty-six statements are extracted into seven factors namely F1, F2, F3, F4, F5, F6 and F7. The factors are identified and new names are given which influence the work satisfaction of employees privately sector banks are discussed below:

The first factor is observed as "Working Environment" on the idea of the loaded variables. Six variables during this category are important with high factor loading namely, 'The working conditions like comfortable seats, lighting, ventilation, health and hygiene are satisfactory (0.7763)', 'Computerization in banks reduces employment opportunities (0.7656)', 'I am proud of my colleagues (0.5983)', 'I feel that union is important (0.5851)', 'I am certain that i buy promotion at proper time (0.5540)' and 'Multiplicity of unions weakens the bargaining power of the workers (0.5410)' are important attributes during this category. Thus, the working environment is identifying as a primary important factor to influence the work satisfaction among the private sector bank employees in Theni district.

The second factor is narrated as "Improve the quality of Living" on the idea of the loaded variables. Six variables during this category are important with high factor loading namely, 'I am satisfied with my job (0.7944)', 'My job helps to enhance the quality of living of my family (0.7620)', 'My job gives me adequate time and opportunities to require care of my family and to attend to domestic chores (0.6884)', 'The methods to attenuate occupational stress are satisfactory (0.6415)', 'Though I'm paid more elsewhere, i will be able to not leave this bank (0.5951)' and 'There may be a possibility of availing alternative work schedules (0.5721)' are important attributes during this category. Thus, the development of living standard is identifying as a second important factor to influence the work satisfaction of the private sector employees.

The third factor is meant as "Amenities provided by the Bank" on the idea of the loaded variables. Eight variables during this category are important with high factor loading namely, 'Recreation facilities, rest rooms and canteen provided are satisfactory (0.8658)', 'Pay is stable in accordance with the value of living index (0.7596)', 'I feel that I'm given the responsibility and authority to my job (0.7257)', 'Employees are co-operative, helpful and galvanizing people to raised and sincere work (0.6244)', 'I feel appropriately rewarded for the work I do (0.5833)', 'Retirement benefits are satisfactory (0.5621)', 'There is solidarity among the workers (0.5310)' and 'In society, generally, as a results of the work I hold, my social station is sweet (0.5222)' are important attributes during this category. Thus, the amenities provided by the bank is identifying as a crucial factor to influence the work satisfaction of the private sector employees in Theni district.

The fourth factor is portrayed as "Work Load" on the idea of the loaded variables. Five variables during this category are important with high factor loading namely, 'I feel excessive strain thanks to add office (0.7759)', 'The job bears a component of risk (0.6656)', 'The mechanism which handles the day-to-day problem arising in your bank is logical (0.6585)', 'This job offers scope for interaction with the general public (0.5762)' and 'My colleagues share the work with each other when workload is heavy (0.5520)' are important attributes during this category. Thus, the work load is identifying a crucial factor to influence the work satisfaction of the workers of personal sector banks in Theni district.

The fifth factor is depicted as "Family Support" on the idea of the loaded variables. Seven variables during this category are important with high factor loading namely, 'My relations encourage me to continue within the job (0.7668)', 'Present place of posting is extremely convenient to me and my family (0.6921)', 'I feel that family problems affect my job performance (0.6789)', 'This job is challenging (0.6575)', 'Seniority and merit are considered for promotion (0.5841)', 'The training orientation and knowledge that I even have got while on the work have improved my competence and efficiency (0.5641)' and 'As a results of the work that I hold, my social circle has widened (0.5420)' are important attributes during this category. Thus, the family support is identifying as a crucial factor to influence the work satisfaction of the private sector bank employees.

Table 2. Rotated factor matrix for the job satisfaction of the employees in private sector banks.

Factors Extracted	Variables	Factors	Reliability Coefficient	Eigen Value	Percentage Variance
Working Environment	The working conditions like comfortable seats, lighting, ventilation, health and hygiene are satisfactory	0.7763	0.8434	5.7897	20.49
	Computerization in banks reduces employment opportunities	0.7656			
	I am happy with my colleagues	0.5983			
	I feel that trade union is essential	0.5851			
	I am certain that I get promotion at proper time	0.554			
	Multiplicity of unions weakens the bargaining power of the employees	0.541			
Improve the Standard of Living	I am satisfied with my job	0.7944	0.8765	4.5743	14.12
	My job helps to improve the standard of living of my family	0.762			
	My job gives me adequate time and opportunities to take care of my family and to attend to domestic chores	0.6884			
	The methods to minimize occupational stress are satisfactory	0.6415			
	Though I am paid more elsewhere, I will not leave this bank	0.5951			
	There is a possibility of availing alternative work schedules	0.5721			
Amenities provided by the Bank	Recreation facilities, rest rooms and canteen provided are satisfactory	0.8658	0.821	3.5237	10.28
	Pay is stable in accordance with the cost of living index	0.7596			
	I feel that I am given the responsibility and authority to my job	0.7257			
	Employees are co-operative, helpful and inspiring people to better and sincere work	0.6244			
	I feel appropriately rewarded for the work I do	0.5833			
	Retirement benefits are satisfactory	0.5621			
	There is team spirit among the employees	0.531			
	In society, in general, as a result of the job I hold, my social status is good	0.5222			
Work Load	I feel excessive strain due to work in office	0.7759	0.8432	2.9765	8.19
	The job bears an element of risk	0.6656			
	The mechanism which handles the day-to-day problem arising in your bank is logical	0.6585			
	This job offers scope for interaction with the public	0.5762			
	My colleagues share the work with one another when workload is heavy	0.552			
Family Support	My family members encourage me to continue in the job	0.7668	0.8323	2.6532	5.98
	Present place of posting is very convenient to me and my family	0.6921			
	I feel that family problems affect my job performance	0.6789			
	This job is challenging	0.6575			
	Seniority and merit are considered for promotion	0.5841			
	The training orientation and experience that I have got while on the job have improved my competence and efficiency	0.5641			
	As a result of the job that I hold, my social circle has widened	0.542			
Relationship with Senior Officials	The superiors are always ready to look into the grievances and complaints of the employees	0.8766	0.7219	2.1202	4.05
	Employees are allowed to participate in the Management	0.7651			
	There is a congenial relationship between clerks and officers	0.6625			
	Transfer policy is justifiable	0.5963			
	Experience and achievements are duly recognized	0.5751			
	Adequate resources are there for developmental activities	0.523			
Work Freedom	I am given adequate freedom do to my job efficiently	0.8131	0.8242	1.2744	3.24
	This job provides variety	0.7266			
	Promotional opportunities are plenty	0.7158			
	The nature of job I do is interesting	0.6985			
	Salary and allowance are attractive	0.6647			
	There is job security	0.6323			
	This job requires much skill	0.5697			
	I am given adequate freedom to give suggestions for improvement	0.5241			

The sixth factor is focused as "Relationship with Senior Officials" on the idea of the loaded variables. Six variables during this category are important with high factor loading namely, 'The superiors are always able to check out the grievances and complaints of the workers (0.8766)', 'Employees are

allowed to participate within the Management (0.7651)', 'There may be a congenial relationship between clerks and officers (0.6625)', 'Transfer policy is justifiable (0.5963)', 'Experience and achievements are duly recognized (0.5751)' and 'Adequate resources are there for developmental activities

Table 3. Variables with the highest factor loadings for the job satisfaction of the employees in private sector banks.

Factor	Name of Newly Extracted Dimension (Factor)	Selected Statement (Variable)	Factor Loadings
F1	Working Environment	The working conditions like comfortable seats, lighting, ventilation, health and hygiene are satisfactory	0.7763
F2	Improve the standard of living	I am satisfied with my job	0.7944
F3	Amenities provided by the Bank	Recreation facilities, rest rooms and canteen provided are satisfactory	0.8658
F4	Work load	I feel excessive strain due to work in office	0.7759
F5	Family support	My family members encourage me to continue in the job	0.7668
F6	Relationship with senior officials	The superiors are always ready to look into the grievances and complaints of the employees	0.8766
F7	Work freedom	I am given adequate freedom do to my job efficiently	0.8131

(0.5230)' are important attributes during this category. Thus, the connection with senior officials is identifying as a important factor to influence the work satisfaction of the private sector bank employees.

The seventh factor is narrated as "Work Freedom" on the idea of the loaded variables. Eight variables during this category are important with high factor loading namely, 'I am given adequate freedom do to my job efficiently (0.8131)', 'This job provides variety (0.7266)', 'Promotional opportunities are plenty (0.7158)', 'The nature of job I do is interesting (0.6985)', 'Salary and allowance are attractive (0.6647)', 'There is job security (0.6323)', 'This job requires much skill (0.5697)' and 'I am given adequate freedom to offer suggestions for improvement (0.5241)' are important attributes during this category. Thus, the work freedom is identifying a crucial factor to influence the work satisfaction of the workers of personal sector banks.

Table 3 shows the general highest factor loadings for the work satisfaction of the workers of public sector banks. It's observed from 3 that the statements, 'The working conditions like comfortable seats, lighting, ventilation, health and hygiene are satisfactory (0.7763)' 'I am satisfied with my job (0.7944)', 'Recreation facilities, rest rooms and canteen provided are satisfactory (0.8658)', 'I feel excessive strain thanks to add office (0.7759)', 'My relations encourage me to continue within the job (0.7668)', 'The superiors are always able to check out the grievances and complaints of the workers (0.8766)' and 'I am given adequate freedom do to my job efficiently (0.8131)' are the statements with the very best factor loading under the newly extracted factors namely, working environment (F1), improve the quality of living (F2), amenities provided by the bank (F3), work load (F4), family support (F5), relationship with senior officials (F6) and work freedom (F7) respectively. Hence, these are the identified dimensions (factors) which influence the work satisfaction of the workers of public sector banks in Theni district.

Findings

Private sector banks, it's inferred that the statements, 'The working conditions like comfortable seats, lighting, ventilation, health and hygiene are satisfactory (0.7763)' 'I am satisfied with my job (0.7944)', 'Recreation facilities, rest rooms and canteen provided are satisfactory (0.8658)', 'I feel excessive strain thanks to add office (0.7759)', 'My relations encourage me to continue within the job (0.7668)', 'The superiors are always able to check out the grievances and complaints of the workers (0.8766)' and 'I am given adequate freedom do to my job efficiently (0.8131)' are the statements with the very best factor loading under the newly extracted factors namely, working environment (F1), improve the quality of living (F2), amenities provided by the bank (F3), work load (F4), family support (F5), relationship with senior officials (F6) and work freedom (F7) respectively. Hence, these are the identified dimensions (factors) which influence the work satisfaction of the workers of public sector banks in Theni district.

Suggestions

On the idea of the findings of the study, a couple of suggestions are offered for

improving job satisfaction of employees of public and personal sector banks in Theni district. The efficiency and performance of an employee is usually hurdled by the employees' socio-economic background. The management should identify the employees' personal variables in job satisfaction. After identifying the interior variables it could take decisions easily. Training and development programmes must be provided to the workers at regular intervals to update their knowledge and skills. Salaries to the workers must tend in accordance to their experience within the job. The kind of labor given to an employees should be consistent with his/her abilities and knowledge and their efforts for doing a specific task must be valued by giving appreciations and rewards to the workers for his or her diligence in order that their level of motivation increases. Along with healthy environment, healthy relationship should even be maintained in a corporation. The bank should provide certain benefits to their employees, in order that they will perform well to realize organizational goals. The job should be interesting enough, in order that it must create enthusiasm among the workers. Enough freedom must tend to the workers to require important decisions.

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