

Perception of Women Bank Employees about Their Working Environment in Virudhunagar District

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ABSTRACT: Human resources are regarded as the human capital of the organization. Therefore, the utilization of various resources can help to achieve specific goals based on the performance of human capital. In this context, job satisfaction is importance for the growth of any organization. Employee is one of the input factors of the organization success. No organization can achieve something devoid of a sure level of pleasure and try from its employees. Organizations frequently effort to convince its employees to expand their needs and devotion. On the other supply, secure job location, safety policies, and job constancy enlarge the level of job satisfaction.

Key words: Organization, women employee, satisfaction, human resources and environmental

1.1 INTRODUCTION

Hopppock introduced the term "Job satisfaction" in 1953 in his book job satisfaction. He defined job satisfaction as "Any combination of psychological physiological and environmental circumstances that makes a person say I am satisfied with the job". Human resources are regarded as the human capital of the organization. Therefore, the utilization of various resources can help to achieve specific goals based on the performance of human capital. In this context, job satisfaction is importance for the growth of any organization. It refers to the extent of positive feeling or attitudes of persons towards their job, which serves as a motivational factor to work. It is compound of emotions, feelings, beliefs, sentiments, and other allied behavioral tendencies. Employees Job satisfaction is a measure of persons' contentedness with their job, whether or not they like the job or individual aspects or facets of jobs, such as nature of work or supervision.

1.2 OBJECTIVE OF THE STUDY

The following are the objectives of the present study are

- To study the socio economic profile of women bank employees in Srivilliputhur.

- To study the factors influencing the Job satisfaction of women employees
- To analyze the level of job satisfaction of women bank employees in Srivilliputhur.

1.3 REVIEW OF LITERATURE

Mohammad Morshedur Rahman et al., (2012)⁴ in his research paper titled, "Job Satisfaction of Female Employees in Financial Institutions of Bangladesh" concluded that the female employees overall job satisfaction of private banks is associated with adequate remuneration for work, available opportunity for promotion, job evaluated rewards, recognition for good work, satisfied provision increment, satisfied provision salary increment, satisfied incentive and benefits, salary increases on performance, motivated to work satisfied available opportunity, training program regularly, satisfied space available, satisfied environment. If these factors are considered carefully, then overall satisfaction on female employees of private commercial banks.

JahirulHoque et al., (2012)⁵ in his research paper titled, "Assessment of Job Satisfaction in some selected private commercial banks in Bangladesh," concludes that the determinants of job satisfaction such as job status, salary fringe benefits, job security, promotional opportunities, working environment, job autonomy, recognition for good work, co-workers, and supervising have been assigned by both the level of executives, junior and top level as the major determinants of their respective job satisfaction. It is also revealed that each of their determinants has significant positive relation with the overall job satisfaction of the executives.

Saner and Eyupoglu (2012)⁶ in their paper titled, "Have Gender Differences in Job Satisfaction Disappeared? A Study of Turkish Universities in North Cyprus," tried to provide empirical evidence to establish whether gender differences exists in relation to the job satisfaction of male and female university teachers in Turkish Universities.

Abdullah et al., (2011)⁷in his research paper titled, “Determinants of Job Satisfaction in the UAE A Case Study of Dubai Police”, Rumman, MARA (2011), “Factors affecting Job Satisfaction of the Employees in travel and Tourism Companies in Amman,” in their study on determinants of job satisfaction in the UAE – a case study of Dubai police has found salary as the main factor for job satisfaction, but other factors such as the promotion, recognition of work, an employees loyalty also considered important determinant of job satisfaction.

Rumman (2011)⁸in his research paper titled, “Factors affecting Job Satisfaction of the Employees in travel and Tourism Companies in Amman,” concludes that there is no statistically significant association between factor, and their working environment in travel and tourism companies and a statistically significant correlation was found between the nature of the employee’s job and job satisfaction in the travel and tourism companies.

Yasir Hassan et al., (2011)¹⁰in his research paper titled, “Job Satisfaction in Private Banking Sector of Pakistan,” analyzed all the aspect of the job satisfaction among the private banking sector of Pakistan concludes that most of the employees working in private banks are satisfied with their work, management functions and job positions. The study reveals some factors that are point of high concern to employees regarding their satisfaction. These factors are job security, organizational operations , working condition, incentives and rewards.

Khalid et al., (2010)¹³ in his paper titled, “Job Satisfaction among Bank Employees in Punjab, Pakistan” observed that there is a positive relationship between autonomy, leadership behavior and teamwork environment influence more than autonomy on employees job satisfaction. The results also depict a significant difference of level of job satisfaction between male and female employees.

1.4 METHODOLOGY

This study is both descriptive and analytical in nature. It covers both primary and secondary data. Primary data were collected from women bank employees using pre-tested questionnaire. The secondary data were collected from standard books, journals, magazines and website.

Primary data

Primary data have been gathered from respondents of the women bank employees. The primary data have been collected through a well-designed, pre-tested questionnaire, constructed for the purpose of the study. The questionnaire consists of open ended questions and closed ended questions.

Secondary data

The secondary data needed for the study have been collected from various books, journals, magazines and websites.

1.5 PERIOD OF THE STUDY

The researcher has collected the primary data from October 2019 to March 2020

1.6 Socio Economic Profile Of Women Bank Employees In Srivilliputhur.

1.6.1 Introduction

This paper deals with socio-economic profile of the respondents in the study area. It includes age and annual monthly income of the respondents. The researcher has analyzed the job satisfaction of women bank employees. It includes the level of satisfaction of respondents with regard to infrastructure offered with the bank, level of agreement with the factor influencing the job satisfaction.

1.6.2 AGE WISE CLASSIFICATION

The researcher has classified the age level of bank employees then the details are included in table 1.1

Table 1.1 Age wise Classification of the Respondents

S.No	Age	No.of. Respondents	Percentage
1	Below 25 years	22	27.5
2	25 to 35 Years	34	42.5
3	36 to 45 Years	24	30.0
4	Above 45 Years	Nil	Nil
Total		80	100.0

Source: Primary Data

From the above table it is understood that out of 80 respondents, 34 (42.5 per cent) respondents are in the age group between 25 to 35 years, 24 (30.0 per cent) respondents are in the age group between 35 to 45 years, and the remaining 22

(27.5 per cent) respondents are in the age group of below 25 years. It is found that the majority (42.5 per cent) of the respondents are in the age group between 25 to 35 years.

1.6.3 ANNUAL MONTHLY INCOME OF THE RESPONDENTS

Table 1.2 represents the monthly income of the respondents.

Table 1.2 Annual monthly income of the respondents

S.No	Monthly income	No.of. Respondents	Percentage
1	Below Rs. 15000	10	12.5
2	Rs. 15001 to 30000	35	43.8
3	Rs. 30001 to 45000	27	33.8
4	Above 45000	08	10.0
Total		80	100.0

Source: primary data

It is apparent from the above table that out of 80 respondents, 10 (12.5%) respondents earn the income of below Rs.15000, 35 (43.8%) respondents earn income between Rs.15001 to Rs.30000, and 27 (33.8%) respondents earn income between Rs.30001 to 45000 and the remaining 8 (10.0%) respondents earn income above Rs.45000. It is found that majority of the respondents 35 (43.8%) earn income between Rs.15001 to Rs.30000.

1.6.4 LEVEL OF SATISFACTION TOWARDS INFRASTRUCTURAL FACILITIES

The researcher aims to analyse the level of satisfaction of women bank employees towards the infrastructural facilities available with their bank branches. For this purpose, five point scaling technique was used. Table 1.3 reveals the level of satisfaction of respondents towards the infrastructure facility available in their banks.

Table 1.3
Banking infrastructure satisfaction

S.No	Facilities	SA	A	N	DA	SD	Total
1	Water	40 (50.0)	31 (38.8)	8 (10.0)	1 (1.3)	Nil	80 (100.0%)
2	Rest room	13 (16.3)	47 (58.8)	19 (23.8)	1 (1.3)	Nil	80 (100.0%)
3	Electricity	20 (25.0)	29 (36.3)	28 (35.0)	3 (3.8)	Nil	80 (100.0%)
4	BF & ESI	8 (10.0)	38 (47.5)	23 (28.8)	10 (12.5)	1 (1.3)	80 (100.0%)

Source : Primary Data

SA- Strongly agree, A-Agree, N-Neutral, DA- Disagree, SD- Strongly disagree

It is observed from the above table that out of 80 respondents, 50.0 per cent (40) of the respondents are highly satisfied with the water

facility of the bank, 38.8 percent (31) of the respondents are satisfied with the water facility of the bank, 1.3 percent (1) of the respondents are dissatisfied with the water facility of the bank. 16.3 percent (13) of the respondents are highly satisfied

with the restroom facility of the bank, 58.8 percent (47) of the respondents are satisfied with the restroom facility of the bank, 1.3 percent(1) of the respondents are dissatisfied with the restroom facility of the bank.25.0 percent(20) of the respondents are highly satisfied with the electricity facility of the bank, 36.3 percent (29) of the respondents are satisfied with the electricity facility of the bank, 3.8 percent(3) of the respondents are dissatisfied with the electricity facility of the bank.10.0 percent(8) of the respondents are highly

satisfied with the PF &ESI facility of the bank, 47.5 percent (38) of the respondents are satisfied with the PF &ESI facility of the bank, 12.5percent(10) of the respondents are dissatisfied with the PF &ESI facility of the bank.

1.6.5 FACTORS INFLUENCING JOB SATISFACTION

Table 1.4 reveals the data regarding the factors influencing the job satisfaction of women bank employees.

Table 1.4 Factors influencing job satisfaction

S.No	Factors	Very High	High	Neither High nor low	High Low	Very low	Total
1	Creativity in job	34 (42.5)	29 (36.3)	13 (16.3)	2 (2.5)	2 (2.5)	80 (100.0%)
2	Promotion opportunity	11 (13.8)	43 (53.8)	22 (27.5)	4 (5.0)	Nil	80 (100.0%)
3	Personal development opportunities	15 (18.8)	25 (31.3)	33 (41.3)	5 (6.3)	2 (2.5)	80 (100.0%)
4	Work concentration	17 (21.3)	36 (45.0)	20 (25.0)	6 (7.5)	1 (1.3)	80 (100.0%)
5	Peaceful work	22 (27.5)	21 (26.3)	24 (30.0)	6 (7.5)	7 (8.8)	80 (100.0%)
6	Cordial relationship with co-workers	13 (16.3)	28 (35.0)	29 (36.3)	8 (10.0)	2 (2.5)	80 (100.0%)
7	Monetary benefits	16 (20.0)	18 (22.5)	33 (41.3)	13 (16.3)	Nil	80 (100.0%)
8	Achieved the target in time	8 (10.0)	28 (35.0)	32 (40.0)	12 (15.0)	Nil	80 (100.0%)
9	Work pressure	14 (17.5)	21 (26.3)	30 (37.5)	7 (8.8)	8 (10.0)	80 (100.0%)

Source : Primary Data

The enquiry indicates that out of 80 respondents, 42.5 percent (34) of the respondents opined that the influence of the factor ‘Creativity in job’ towards the level of satisfaction is very high,

29(36.3%) respondents felt that the influence of the factor ‘Creativity in job’ towards the satisfaction level is high, 2(2.5%) respondents opined that it is low and the remaining 2(2.5%) respondents felt that

it is very low. 13.8 percent (11) of the respondents opined that the influence of the factor ‘promotion opportunity’ towards the level of satisfaction is very high, 43(53.8%) respondents felt that the influence of the factor ‘promotion opportunity’ towards the satisfaction level is high, 4(5.0%) respondents opined that it is low. 18.8 percent (15) of the respondents opined that the influence of the factor ‘personal development opportunity’ towards the level of satisfaction is very high, 25(31.3%) respondents felt that the influence of the factor ‘personal development opportunity’ towards the satisfaction level is high, 5(6.3%) respondents opined that it is low and the remaining 2(2.5%) respondents felt that it is very low. 21.3percent (17) of the respondents opined that the influence of the factor ‘work concentration’ towards the level of satisfaction is very high, 36(45.0%) respondents felt that the influence of the factor ‘work concentration’ towards the satisfaction level is high, 6(7.5%) respondents opined that it is low and the remaining 1(1.3%) respondents felt that it is very low. 27.5percent (22) of the respondents opined that the influence of the factor ‘peaceful work’ towards the level of satisfaction is very high, 21(26.3%) respondents felt that the influence of the factor ‘peaceful work’ towards the satisfaction level is high, 6(7.5%) respondents opined that it is low and the remaining 7(8.8%) respondents felt that it is very low. 16.3percent (13) of the respondents opined that the influence of the factor ‘Cordial relationship with co-workers’ towards the level of satisfaction is very high, 28(35.0%) respondents felt that the influence of the factor ‘Cordial relationship with co-workers’ towards the satisfaction level is high, 8(10.0%) respondents opined that it is low and the remaining 2(2.5%) respondents felt that it is very low. 20.0percent (16) of the respondents opined that the influence of the

factor ‘monetary benefits’ towards the level of satisfaction is very high, 18(22.5%) respondents felt that the influence of the factor ‘monetary benefits’ towards the satisfaction level is high, 13(16.3%) respondents opined that it is low. 10.0percent (8) of the respondents opined that the influence of the factor ‘achieved the target in time’ towards the level of satisfaction is very high, 28(35.0%) respondents felt that the influence of the factor ‘achieved the target in time’ towards the satisfaction level is high, 12(15.0%) respondents opined that it is low . 17.5 percent (14) of the respondents opined that the influence of the factor ‘work pressure’ towards the level of satisfaction is very high, 21(26.3%) respondents felt that the influence of the factor ‘work pressure’ towards the satisfaction level is high, 7(8.8%) respondents opined that it is low and the remaining 8(10.0%) respondents felt that it is very low.

HYPOTHESES

1. There is relationship between socio economic profile of the respondents and the problems faced by women employees.
2. There is relationship between socio economic profile of the respondents and the factors influencing of job satisfaction.

1.6.6 HYPOTHESES 1

In order to test the relationship between socio economic profile of the respondents and the problems faced by women employees, the researcher framed a null hypothesis. The null hypothesis formulated is

H01: There is no significant association between occupation level of the respondents and the problems faced by them.

The Chi-square test is used to test the above hypotheses.

Table 1.5 Occupation of the respondent problems faced by the employees crosses Tabulation

S.No	Occupation	Problem faced by employees				
		Harasment	Inequality	No promotion	Lack of transport facility	Lack of training facility

1	Govt emplo yee	3 4.8 3.8 %	10 10.4 12.5%	2 6.0 10.0 %	3 5.6 3.8 %	8 5.2 10.0%
2	Privat e emplo yee	9 7.2 11.2 %	16 15.6 20.0 %	7 9.0 8.8 %	11 8.4 13.8 %	5 7.8 6.2%

Total	12	26	15	14	13
	12.0	26.0	15.0	14.0	13.0
	15.0 %	32.5 %	18.8 %	17.5 %	16.2%

Source : Primary Data

The Table 1.5 reveals that the out of 80 respondents, 26 (32.5%) respondents faced the problem of inequality in working condition, 16 respondents (20.0%) are working in private sector, and the remaining 10 respondents (12.5%) are working in government sector. 12 (15.0%) respondents faced the problem of harassment in working condition, 9 respondents (11.2 %) are working in private sector, and the remaining 3 respondents (3.8%) are working in government sector. 15 (18.8%) respondents faced the problem of no promotion in working condition, 7 respondents (8.8 %) are working in private sector,

and the remaining 2 respondents (10.0%) are working in government sector. 14 (17.5%) respondents faced the problem of lack of transport facility in working condition, 11 respondents (13.8 %) are working in private sector, and the remaining 3 respondents (3.8%) are working in government sector. 13 (16.2%) respondents faced the problem of inequality in working condition, 5 respondents (6.2 %) are working in private sector, and the remaining 8 respondents (10.0%) are working in government sector.

The Chi-square test results is presented in Table 1.6

Table 1.6 Chi-Square Test

	Value	Df	Asymp. Sig. (2-sided)
Person Chi-Square	6.786 ^a	4	.148
Likelihood Ratio	6.940	4	.139
Linear-by-Linear Association	1.453	1	.228
N of Valid Cases	80		

Source: Computed Primary Data

From the above table it is clear that the significant value of 0.148 is more than the

acceptable level of the 0.05. Hence the null hypothesis is accepted. It is concluded that, there is

no significant association between the occupation and the problems faced by employee.

1.6.7 HYPOTHESES II

In order to test the relationship between socio economic profile of the respondents and the factors influencing of job satisfaction, the

researcher framed a null hypothesis. The null hypothesis formulated is H01: There is no significant association between residential status of the respondents and the factors influencing job satisfaction.

Table 1.7 Residential of the respondent factors cross Tabulation

S.No	Residential of the respondent		Factors of job satisfaction			
			High	Medium	Low	Total
1	Rural	Observed	9	36	3	48
		Expected	6.6	34.2	7.2	48.0
		% of Total	11.2 %	45.0 %	3.8 %	60.0 %
2	Urban	Observed	2	13	7	22
		Expected	3.0	15.7	3.3	22.0
		% of Total	2.5 %	16.2 %	8.8%	27.5 %
3	Semi urban	Observed	0	8	2	10
		Expected	4.0	4.2	1.2	10.0
		% of Total	0.0 %	10.0 %	2.5 %	12.5 %
Total	Observed		11	57	12	80
	Expected		11.0	57.0	12.0	80.0
	% of Total		13.8 %	71.2 %	15.0 %	100.0 %

The Table 1.7 reveals that the out of 80 respondents, 57 (71.2%) respondents are medium level job satisfaction, 8 respondents (10.0%) are working in semi urban , and then 13 respondents (16.3%) are working in urban area and remaining 36 respondents (45.0%) are rural area. 11 (13.8%) respondents are high level of job satisfaction, 0 respondents (0.0%) are working in semi urban ,

and then 2 respondents (2.5%) are working in urban area and remaining 9 respondents(11.2 %)are rural area. 12 (15.0%) respondents are low level of job satisfaction, 2 respondents (2.5%) are working in semi urban , and then 7 respondents (8.8%) are working in urban area and remaining 3 respondents(3.8 %)are rural area.

The Chi-square test results is presented in Table 1.8

Table 1.8 Chi-Square Test

	Value	Df	Asymp. Sig. (2-sided)
Person Chi-Square	10.091 ^a	4	.040
Likelihood Ratio	11.035	4	.026
Linear-by-Linear Association	6.179	1	.013
N of Valid Cases	80		

Source : Computed Primary Data

From the above table is originating that the significant value of .040 is more than the acceptable level of the 0.05. Hence the null hypothesis is accepted. It is completed that, there is no significant association between the residential status of the respondents and factors of job satisfaction.

CONCLUSION

Employee is one of the input factors of the organization success. No organization can achieve something devoid of a sure level of pleasure and try from its employees. Organizations frequently effort to convince its employees to expand their needs and devotion. On the other supply, secure job location, safety policies, and job constancy enlarge the level of job satisfaction. Capable human source organization and maintaining privileged job satisfaction level in banks decide not only the presentation of the bank but also affect the enlargement and performance of the whole economy. So, for the accomplishment of banking, it is very important to control individual resource successfully and to locate whether its employees are satisfied or not.

simply if they are fulfilled, they determination work with pledge and plan a optimistic image of the organization. This study cover a broad variety of independent variables that appreciably pressure the job satisfaction of female employees working in banks; however, nothing of the above mentioned study investigate the job satisfaction of female employees in non-bank financial institutions, which create an prospect to contract with during an exploration.

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