

Impact of Demographic Factors on the Job Satisfaction of Bank Employees in Kerala, With Special Reference to Ernakulam District

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Abstract

The growth prospectus of an organization lies with the commissioning of the right person at the right place and at the right time. Demographic changes have a great implication for organizations and managers of the day. Diversity in demographic factors brings changes in all spheres of an organizational environment. So it is the responsibility of the management to ensure that the diversity contributes in its full to organizational benefits. Job Satisfaction is a vital element for the Human Resource of an organization to be productive. The role of HR is critical in this technological era. Especially in banking industry where success or lack of success is directly attributed to talent, HR like any other function of business organizations should work directly towards success. The study on the impact of demographic factors in the job satisfaction is an attempt to understand different demographic that contributes to Job satisfaction or dissatisfaction of employees in banking organizations in Kerala. For the study data has been collected from both public and private sector banks. The analysis of primary data collected from the respondents through questionnaire was carried out using IBM SPSS (Version 23). Multistage sampling method is used for the study. For Job Satisfaction survey the instrument developed by Spector (1994) is used. The questionnaire comprises of 36 questions related to job satisfaction of employees.

Key Words: Demographic Factors, Human Resource, Job Satisfaction.

Introduction

Job satisfaction plays very important role in determining the success and failure of an organization. Satisfied workforce generates positive perceptions and attitude towards development. Earlier studies in this field show that happy employees are productive while unhappy employees are not. So the long term success of an organization depends upon the job satisfaction of human resource of that organization. In fast growing environment, HR plays an important role in deciding the future of an organization. Manpower should be given prior importance for their development. They should have a proper clarity on both organizational and their personal objectives. Only in those organizations that are giving importance to their workforce will be able to meet their objectives in a most effective way. It has become a necessity for the organization to increase the job satisfaction level of employees, so that the organizational objectives can be achieved in an effective way.

Literature Review

Demographic factors play a vital role in determining the job satisfaction level of Human Resource of an organization. So it is very important to analyze the different factors that lead to Job Satisfaction or Dissatisfaction in an organization.

Herzberg, Mausner, Peterson and Capwell (1957) find that at the beginning stages of career the job satisfaction and morale of employees seem to be very high. During next five years it seems to be decreasing and in late twenties and early thirties Job Satisfaction level begin to rise again for next years. Herzberg (1957) in his study states that males are more satisfied in job as compared to females. The study finds workers with more education are having more satisfaction than those who are not. The author concludes that a clear conclusion cannot be

drawn concerning the relationship between demographic factors and job satisfaction. Berns(1989) in his study on job satisfaction of vocational education teachers in Northwest Ohio finds that the overall job satisfaction increases with the age. The author opinions that education is also having an impact upon the job satisfaction of employees.

Grady (1985) states that the years of experience are having an influence upon the job satisfaction of employees. Fetsch and kennington(1997) in their study on balancing work and family on cooperative extention: History, effective programmes, and future directions finds that there is a direct relationship between the marital status and job satisfaction of employees. They found both divorced and married one as more satisfied than those unmarried and widowed.

Nestor and Leary (2000) in their study on the relationship between tenure and non-tenure track status of extension faculty and Job satisfaction states that there is no relationship between gender and Job satisfaction. In the opinion of Riggs and Beus (1993) state that as the number of areas of responsibility increased for female agent's job satisfaction also increased well. The opposite of this was the result found for men: when the areas of responsibility increased; the job satisfaction level showed a decreasing trend.

Bowen (1994) in his study on job satisfaction and commitment states that females are always more satisfied than males in organizations. Musa Shallal(2011) conducted a study on Job satisfaction among women in United Arab Emirates. The result of the study shows that three major demographic factors- age, education and income have a great impact upon the Job Satisfaction of employees. The output of the study says working females with education beyond secondary level are more satisfied with jobs than those who are not up to that level. Locke (1969) found that satisfied workers are more involved and committed to duties while dissatisfied workers are having negative attitude and as a result increased absenteeism and turnover in the organization. Bas and Ardic (2002) states that, the importance of employee's personal attributes and demographic characteristics on job satisfaction has been studied by many. Almost all the researchers found demographics as the change agents, which forms employee's attitude towards different aspects of job.

Significance of the Study

Banking sector is a service industry. Considering this aspect, the job satisfaction level of employees working in both public and private sector banks in Kerala are being studied. Job satisfaction of employees determines their job performance, Productivity, Life satisfaction, etc. Both personal and organizational development also has got influenced by this. So it is very significant to study the different factors that affect the job satisfaction of employees. Current study examines different demographic factors that contribute to the job satisfaction of employees.

Objectives

1. To understand the level of job satisfaction among the employees working in baking organizations in Kerala.
2. To study the relationship between demographic factors and job satisfaction of employees working in banking organizations in Kerala.

Hypothesis

H1: There are no significant differences in the job satisfaction level of employees working in banking organizations in Kerala.

H2: There is no significant relationship between demographic factors and Job satisfaction of employees working in banking organizations in Kerala.

Variables of the study
Independent Variable

Demographic factors

1. Gender
 2. Marital Status
 3. Age
 4. Qualification
 5. Designation
 6. Monthly income
 7. Experience
- Dependent Variable

Job Satisfaction

Research Methodology

Systematic data collection and suitable analysis of the collected data is very important in research process. Both these highly influences the reliability and validity of the study.

Sampling framework

For the selection of respondents multi stage sampling has been used .Stratified sampling method has been used for the selection of banks and to choose samples simple random sampling method has been used.

Data sources

Primary has been collected from both public and private sector bank employees (Managers) of Ernakulum district. 100 no's of data has been collected from employees of different banking industry. In order to collect primary data from respondents questionnaire method is used which include – personal information and Job Satisfaction related questions. Secondary Data needed for the study has been collected from different sources like reports, journals, articles, research papers, previous records, etc. Relevant information is collected from websites, newspapers and books related with the topic.

Tools of data collection

For Job Satisfaction survey the instrument developed by Spector (1994) has been used. This standard questionnaire comprises of 36 questions related to job satisfaction of employees. The tool used to investigate the level of job satisfaction among the respondents comprises of different components like pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, coworkers, nature of work and communication

Analytical framework

The analysis of primary data collected from the respondents through questionnaire was carried out using IBM SPSS (Version 23). The data representation is done using frequency table. The reliability of the scales used for data collection was assessed using the Cronbach alpha.

The descriptive statistics which includes mean and standard deviation was measured for all variables. The ANOVA test was carried out to check whether variables significantly differ with various demographic groups.

Frequency Table of Demographic Variables

Demographic Variables		Frequency	Percent
Gender	Male	46	45.5
	Female	55	54.5
Marital Status	Single	36	35.6
	Married	65	64.4
Age	Below 25 Years	16	15.8
	25-35 Years	63	62.4
	36-45 Years	6	5.9
	46-55 Years	10	9.9
	Above 55 Years	6	5.9
Educational Qualification	Below graduation	4	4.0
	Graduation	55	54.5
	Post Graduation	41	40.6
	Above Post Graduation	1	1.0
Bank	SBI	25	24.8
	Union Bank of India	25	24.8
	Federal Bank	25	24.8
	South Indian Bank	26	25.7
Bank type	Public	47	46.5
	Private	54	53.5
Designation	Bank Manager/ Senior Manager	4	4.0
	Assistant Manager	43	42.6
	Officer	6	5.9
	Clerk	48	47.5
Monthly Income	Below 25000	15	14.9
	25000-35000	33	32.7
	36000 – 45000	24	23.8
	46000-55000	12	11.9
	Above 55000	17	16.8
Experience	Below 5 years	47	46.5
	5-10 years	36	35.6
	11-15 years	0	0
	16-20 years	3	3.0
	Above 21 years	15	14.9

Data Analysis and Interpretation

Cronbach value of the scales of all variables is more than 0.8 indicating a good reliability of scales. There is no significant difference between males and females in any variables of interest. There is no significant difference for marital status groups- married and unmarried in any variables of interest. Job satisfaction significantly varies among different age groups with lowest mean value for age group below 25 years. There is no significant difference among employees of different qualifications in any variables of interest. The variables of interest significantly vary among employees in different banks. All the variables were found highest in federal bank. Job satisfaction significantly varies among employees of different banks with higher value for employees in private banks. No significant difference among different income groups on variables of interest.

Conclusion

The research study was conducted to assess the impact of demographic factors on the job satisfaction among employees working in banking organizations in Kerala. No significant differences have been found between any of the demographic variables (gender, marital status, qualification, income) on Job satisfaction, except in the case of age and category of banks. Those employees belonging to the age category of below 25 significantly varies from others with lowest mean value. In between banking organizations also the job satisfaction level varies among employees. The values show that among private sector employees job satisfaction seems to be highest.

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